

## COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the

Deputy Comptroller  
425 South Financial Place  
Suite 2700  
Chicago, IL 60605-1073

You may send written comments about our performance in helping to meet community credit needs to

The First National Bank of Beardstown      AND  
Attn: E. Cannon  
300 Washington St.  
Beardstown, IL 62618

Deputy Comptroller  
425 South Financial Place  
Suite 2700  
Chicago, IL 60605-1073

Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller.

We are an affiliate of Mascouten Bancorp, a bank holding company. You may request from the Federal Reserve Bank of Chicago, 230 South LaSalle, Chicago, Illinois 60690 an announcement of applications covered by the CRA filed by bank holding companies.



## **PUBLIC DISCLOSURE**

September 25, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank of Beardstown  
Charter Number: 3640

300 Washington Street  
Beardstown, Illinois 62618

Office of the Comptroller of the Currency  
Peoria Office  
211 Fulton Street  
Suite 604  
Peoria, Illinois 61602

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The Lending Test is rated: Satisfactory**

The major factors that support this rating include:

- The Lending Test rating is based on the Satisfactory performance in the State of Illinois.
- A substantial majority of the bank's loans are originated or purchased inside its assessment area (AA).
- The loan-to-deposit (LTD) ratio is reasonable.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable.

The quarterly average LTD ratio was 64.1 percent for the 14-quarter period between September 30, 2019, and December 31, 2022, with a low of 50.1 percent and a high of 73.8 percent.

The bank ranked sixth of eight similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AA. The comparable institutions ranged in size from \$61.2 million to \$287.9 million and reported quarterly average LTD ratios from 44.9 percent to 82.0 percent. The LTD ratio is calculated on a bank-wide basis.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated and purchased 93.2 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Farm Loans	28	93.3	2	6.7	30	8,643	98.6	120	1.4	8,763
Home Mortgage	27	93.1	2	6.9	29	2,048	82.4	439	17.6	2,487
<b>Total</b>	<b>55</b>	<b>93.2</b>	<b>4</b>	<b>6.8</b>	<b>59</b>	<b>10,692</b>	<b>95.0</b>	<b>559</b>	<b>5.0</b>	<b>11,250</b>

## Description of Institution

First National Bank of Beardstown (FNB or bank) is a community bank headquartered in Beardstown, Illinois, with assets of \$172.6 million, as of June 30, 2023. The bank was wholly owned by Mascouten Bancorp, Inc., a one bank holding company, during the evaluation period. Mascouten Bankcorp, Inc did not negatively affect the bank's ability to meet the credit needs of the community.

The CRA evaluation period has one rating area for FNB's legal AA, a non-metropolitan statistical area of Illinois (Non-MSA IL). The bank sources its deposits from the sole AA, which includes the counties of Cass, Morgan, Schuyler, and Scott.

The bank's three branches and four ATMs are located in Beardstown, Winchester, and Murrayville, Illinois. The bank's standalone ATM in Beardstown, Illinois is located in a moderate-income census tract (CT). There have been no new or closed branches during the review period. All branch locations offer drive-through facilities as well as Saturday banking services. Customers also have access to banking services through online and mobile platforms.

The bank's lending strategy is primarily focused on agricultural lending, but also offers additional lending products to meet the credit needs of its customers, including commercial, residential, and consumer loans products.

Agricultural lending represents the largest portfolio at \$52.1 million, or 55.9 percent of gross loans, followed by commercial at \$17.2 million, residential at \$15.9 million, and consumer at \$7.9 million, per call report data as of June 30, 2023.

FNB held a net loans and leases to total assets ratio of 52.5 percent and a tier 1 leverage capital ratio of 11.1 percent, at June 30, 2023.

There are no legal or financial circumstances that impede the bank's ability to meet the credit needs of its AA.

The previous CRA rating, which the OCC determined using the Small Bank evaluation procedures, was Satisfactory, as detailed in the CRA Performance Evaluation dated August 5, 2019.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period covers the period from the date of the previous CRA Performance Evaluation of August 5, 2019, through September 25, 2023. We evaluated FNB under the Small Bank evaluation procedures, which includes a Lending Test.

The Lending Test evaluated farm and home mortgage loans originated or purchased between January 1, 2019, and December 31, 2021. Lending performance for farm and home mortgage loans are based on a sample of loans originated or purchased, not the full population of data, and is considered in context.

**Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

**Ratings**

The bank’s overall rating is based on the State of Illinois rating.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Illinois

**CRA rating for the State of Illinois: Satisfactory**

**The Lending Test is rated: Satisfactory**

The major factors that support this rating include:

- The borrower distribution of loans reflects reasonable performance.
- The geographic distribution of loans reflects excellent performance

## Description of Institution's Operations in Illinois

FNB serves its customers with three branches and four ATMs located in Beardstown, Winchester, and Murrayville, Illinois. The bank's standalone ATM in Beardstown, Illinois is located in a moderate-income CT. All branch locations offer drive-through facilities as well as Saturday banking services. Customers also have access to banking services through online and mobile platforms.

Competition for deposits is low to moderate. In the counties comprising the AA, FNB held \$155.1 million in deposits for the fifth highest deposit market share at 8.4 percent among 21 FDIC insured financial institutions competing for the areas \$1.8 billion in deposits, at June 30, 2023. The top four institutions held a combined deposit market share of 41.0 percent, at June 30, 2023. The bank competes with national and state banks, farm institutions, and credit unions for loans and deposits.

The Non-MSA IL includes 20 CTs of which three are moderate-income CTs and none are low-income CTs. One moderate-income CT is located in Beardstown, Illinois and two moderate-income CTs are located in Jacksonville, Illinois. Housing costs are generally affordable for low- and moderate-income families when considering the median housing value. Deteriorating housing quality, noted by the community contact, may limit opportunities for some borrowers due to cost for improvements.

Major employment sectors include agriculture and related services, along with retail services.

The annual unemployment rates in the counties comprising the Non-MSA IL had been low and on a downward trend until the Covid-19 pandemic, which resulted in high rates of unemployment in 2020. Cass County unemployment, annualized, was 6.8 percent in 2020 and declined to 5.1 percent in 2021. Morgan County unemployment, annualized, was 6.9 percent in 2020 and declined to 5.0 percent in 2021. Schuyler County unemployment, annualized, was 6.4 percent in 2020 and declined to 4.2 percent in 2021. Scott County unemployment, annualized, was 6.7 percent in 2020 and declined to 5.2 percent in 2021. All counties in the Non-MSA IL compared favorably to the Illinois unemployment rate, annualized, of 9.3 percent in 2020 and 6.1 percent in 2021. High unemployment rates during the Covid-19 pandemic may have limited lending opportunities in 2020.

We reviewed one community contact interview performed in January 2023, with a representative of an organization in Morgan County that promotes economic development. The contact noted the area's unemployment rate has improved since the Covid-19 pandemic and there is now a labor shortage, and many businesses are now offering wages above the minimum wage. The contact noted the area's



housing stock continues to deteriorate. The area generally lacks new housing, suffers from abandoned and vacant properties, rental properties of acceptable quality are becoming harder to find, and some small towns have outgrown their housing stock. The contact had no negative perceptions of the bank.

## Non-MSA Illinois

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA Illinois						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	20	0.0	15.0	60.0	25.0	0.0
Population by Geography	60,892	0.0	13.8	57.3	28.9	0.0
Housing Units by Geography	27,124	0.0	14.4	56.2	29.5	0.0
Owner-Occupied Units by Geography	17,417	0.0	10.7	56.0	33.3	0.0
Occupied Rental Units by Geography	6,732	0.0	22.8	54.6	22.6	0.0
Vacant Units by Geography	2,975	0.0	16.9	60.6	22.6	0.0
Businesses by Geography	3,502	0.0	15.4	56.5	28.2	0.0
Farms by Geography	419	0.0	5.3	64.4	30.3	0.0
Family Distribution by Income Level	15,801	20.8	17.5	20.5	41.2	0.0
Household Distribution by Income Level	24,149	22.1	17.2	18.1	42.6	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$91,347
			Median Gross Rent			\$597
			Families Below Poverty Level			9.1%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Illinois

The one AA, Non-MSA IL, received a full-scope review. The borrower distribution received greater weight than the geographic distribution due to the limited number of low- and moderate-income geographies in the AA. Farm lending received greater weight than home mortgage due to the strategic focus of the bank. Please refer to Appendix A for information.

## LENDING TEST

The bank's performance under the Lending Test in Illinois is rated Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Non-MSA IL is reasonable.

## Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the State.

***Home Mortgage Loans***

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans reflects excellent distribution.

The proportion of lending in moderate-income geographies exceeded both the percentage of owner-occupied housing units and aggregate distribution of all reporting lenders.

***Small Loans to Farms***

Refer to Table S in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

This did not result in a meaningful analysis. The opportunities for farm lending are very limited in the moderate-income geographies. There were 22 farms in the moderate-income geographies, per demographic data, which cover urban areas of Beardstown and Jacksonville. The bank's performance was substantially less than the number of farms in the moderate-income geographies but met the aggregate distribution of all reporting lenders, which was zero.

***Lending Gap Analysis***

We performed a lending gap analysis that included a review of sampled loans and compared to AA maps and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the bank.

***Home Mortgage Loans***

Refer to Table P in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home loans reflects excellent distribution.

The proportion of lending to low- and moderate-income families exceeded both the percentage of low-income families and the aggregate distribution of all reporting lenders.

***Small Loans to Farms***

Refer to Table T in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of farm loans reflects reasonable distribution.

The proportion of lending to small farms was less than the percentage of small farms but near to the aggregate distribution of all reporting lenders.

### **Responses to Complaints**

FNB did not receive any complaints about its performance in helping to meet the credit needs of its AA during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2019 – December 31, 2021	
<b>Bank Products Reviewed:</b>	Home mortgages, small farm	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>States</b>		
Illinois		
Non-MSA	Full-Scope	Cass, Morgan, Schuyler, and Scott Counties

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	First National Bank of Beardstown
Overall Bank:	Lending Test Rating
FNB of Beardstown	Satisfactory
State:	
Illinois	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.



**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.

**Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography**

Assessment Area:	2019-21																	
	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Non-MSA IL	28	8,643	100	0.0	0.0	0.0	5.3	0.0	0.0	64.4	89.3	86.4	30.3	10.7	13.6	0.0	0.0	0.0
<b>Total</b>	<b>28</b>	<b>8,643</b>	<b>100</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.3</b>	<b>0.0</b>	<b>0.0</b>	<b>64.4</b>	<b>89.3</b>	<b>86.4</b>	<b>30.3</b>	<b>10.7</b>	<b>13.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "... data not available.  
Due to rounding, totals may not equal 100.0%

**Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues**

Assessment Area:	2019-21																			
	Total Loans to Farms					Farms with Revenues <= 1MM					Farms with Revenues > 1MM					Farms with Revenues Not Available				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Non-MSA IL	28	8,643	100	169	98.3	67.9	75.1	0.7	32.1	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
<b>Total</b>	<b>28</b>	<b>8,643</b>	<b>100</b>	<b>169</b>	<b>98.3</b>	<b>67.9</b>	<b>75.1</b>	<b>0.7</b>	<b>32.1</b>	<b>1.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "... data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2019-21**

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Non-MSA IL	27	2,048	100	0.0	0.0	0.0	10.7	18.5	15.0	56.0	77.8	48.2	33.3	3.7	36.9	0.0	0.0	0.0
<b>Total</b>	<b>27</b>	<b>2,048</b>	<b>100</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>10.7</b>	<b>18.5</b>	<b>15.0</b>	<b>56.0</b>	<b>77.8</b>	<b>48.2</b>	<b>33.3</b>	<b>3.7</b>	<b>36.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "... data not available.  
Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2019-21**

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Non-MSA IL	27	2,048	100	20.8	25.9	9.6	17.5	22.2	21.8	20.5	18.5	20.2	41.2	33.3	30.5	0.0	0.0	18.0
<b>Total</b>	<b>27</b>	<b>2,048</b>	<b>100</b>	<b>20.8</b>	<b>25.9</b>	<b>9.6</b>	<b>17.5</b>	<b>22.2</b>	<b>21.8</b>	<b>20.5</b>	<b>18.5</b>	<b>20.2</b>	<b>41.2</b>	<b>33.3</b>	<b>30.5</b>	<b>0.0</b>	<b>0.0</b>	<b>18.0</b>

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "... data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

# The First National Bank of Beardstown, Illinois

## Main Office

300 Washington Street

Beardstown, IL 62618

*Census Tract 9604, 9605*

## Lobby Hours

Monday – Thursday: 8:30 AM– 3:00 PM

Friday: 8:30 AM – 5:00 PM

Saturday: 8:30 AM – 11:00 AM

## Drive Up Hours

Monday – Thursday: 8:00 AM – 5:00 PM

Friday: 8:00 AM – 5:30 PM

Saturday: 8:00 AM – 11:00 AM

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Branch Offices: Acquired July 2, 2009

## Winchester Office

*Census tract 9707*

26 West Cherry

Winchester, IL 62694

## Lobby Hours

Monday – Thursday: 8:30 AM– 3:00 PM

Friday: 8:30 AM– 6:00 PM

Saturday: 8:30 AM – 11:00 AM

## Drive Up Hours

Monday – Thursday: 8:00 AM – 4:30 PM

Friday: 8:00 AM – 6:00 PM

Saturday: 8:00 AM – 11:00 AM

## Murrayville Office

*Census Tract 9522*

101 East Purcell Street

Murrayville, IL 62668

## Lobby Hours

Monday – Thursday: 8:30 AM – 3:00 PM

Friday: 8:30 AM – 6:00 PM

Saturday: 8:30 AM - 11:00 AM

## Drive Up Hours

Monday – Thursday: 8:30 AM – 3:00 PM

Friday: 8:30 AM – 6:00 PM

Saturday: 8:30 AM – 11:00 AM

## **Branch Openings/Closings**

The First National Bank of Beardstown, through the cooperation and guidance of the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency, purchased the First State Bank of Winchester, Illinois and its branch in Murrayville, Illinois on July 2<sup>nd</sup> 2009. The First National Bank of Beardstown offers full service at all its locations.

# Loans

- Home
- Commercial
- Agricultural
- Consumer

# Savings & CD's

- Certificates of Deposit
- Regular Savings
- Health Savings
- Christmas Club accounts.

# Checking

(Some fees and requirements may apply and vary by account-ask us for details.)

- Regular checking
- Club Checking
- Interest bearing checking

## **Other Products and services**

- Debit card (use anywhere Visa is accepted!)
- On Line Banking & Bill Payment

# Common Features

## (Limits and Fees)

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The First National Bank of Beardstown  
300 Washington St  
Beardstown, IL 62618  
(217) 323-4105

**The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:**

**Overdraft Fee Categories.** The categories of transactions for which an overdraft or NSF fee may be imposed are those by any of the following means: check or draft, in-person withdrawal, ATM withdrawal, a reoccurring debit card transaction, or other electronic means.

Account Reopening Fee	\$50.00
Account Closing Fee (within 90 days)	\$50.00
Account Research (per hour)	\$25.00
Copies & Reprints (each page)	\$1.00
Account Balancing Research (per hour)	\$25.00
Stop Payments	\$25.00
Automatic Transfer	\$2.00
Foreign Items Deposited	\$10.00
Overdraft and Insufficient Funds, Item(s) Returned or Paid.	\$30.00
Collection Items	\$20.00
Coupon Redemption (per envelope)	\$10.00
Wires Transfers	
Domestic Inbound & Outbound	\$25.00
Foreign Wires: plus correspondent bank fee	\$50.00
Internet Banking Bill Pay	\$0.00
ATM Cards	\$0.00
Debit Card	\$0.00
Cashier's Checks	
Customers	\$3.00
Non-customers	\$10.00
Money Order	
Customers	\$2.00
Non-customers	\$3.00
Replacement Fee for Debit or ATM Cards	\$30.00



Tax Refund Deposit Account Opening Fee	\$50.00
Transactions at ATMs not owned by FNB	\$0.50
Cross-border transaction fee	0.80%
A 0.80% fee will be assessed on all cross border, international, or currency conversion ATM or debit card transactions.	
Re-presentment Fee for Overdraft Transactions, Insufficient Funds, Item(s) Returned	\$30.00
Re-presentment of overdraft or NSF transactions created by any of the following means: check or draft, a reoccurring debit card transaction, or other electronic means.	

## Assessment Area

### First National Bank of Beardstown

Our lending are is defined as Cass, Scott, Morgan and Schuyler Counties.

#### Cass County

##### Census Tracts

- 9601 Chandlerville, Ashland, IL
- 9602 Virginia, Village of Arenzville, IL
- 9603 Bluff Springs Township
- 9604 Beardstown Townships
- 9605 The First National Bank of Beardstown**

#### Scott County

- 9706 Naples Township, Village of Bluffs, Village of Exeter IL
- 9707 The First National Bank, Winchester Branch**

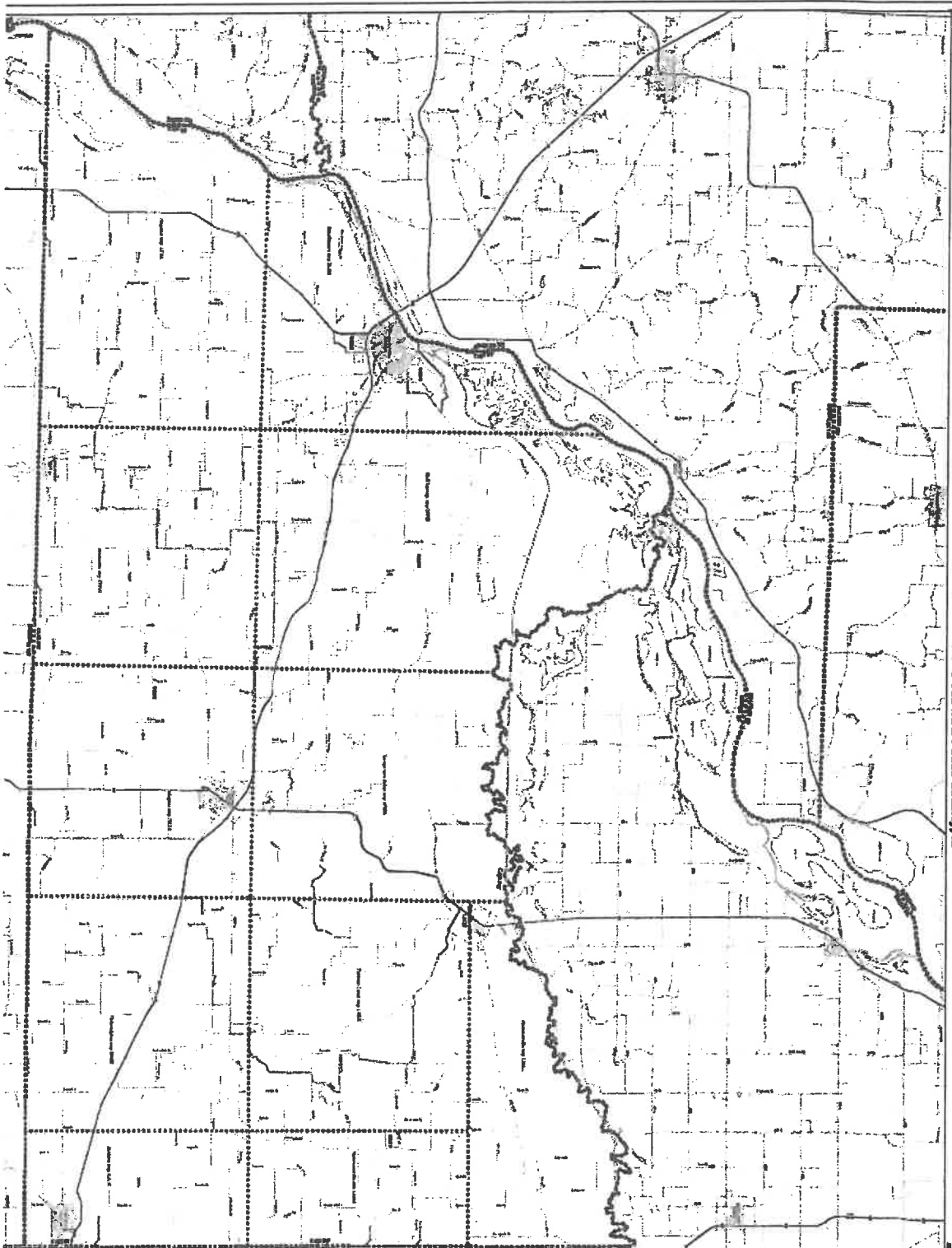
#### Morgan County

- 9514 Meredosia, IL
- 9515 Lynnville, IL
- 9516 Jacksonville, City of
- 9517 Jacksonville, City of
- 9518 Jacksonville, City of
- 9519 Jacksonville, City of
- 9520 Jacksonville, City of
- 9521 South Jacksonville, Village of
- 9522 The First National Bank, Murrayville Branch**
- 9523 Village of Woodson, Village of Franklin IL

#### Schuyler County

- 9701 Schuyler County
- 9702 Rushville, IL
- 9703 Schuyler County

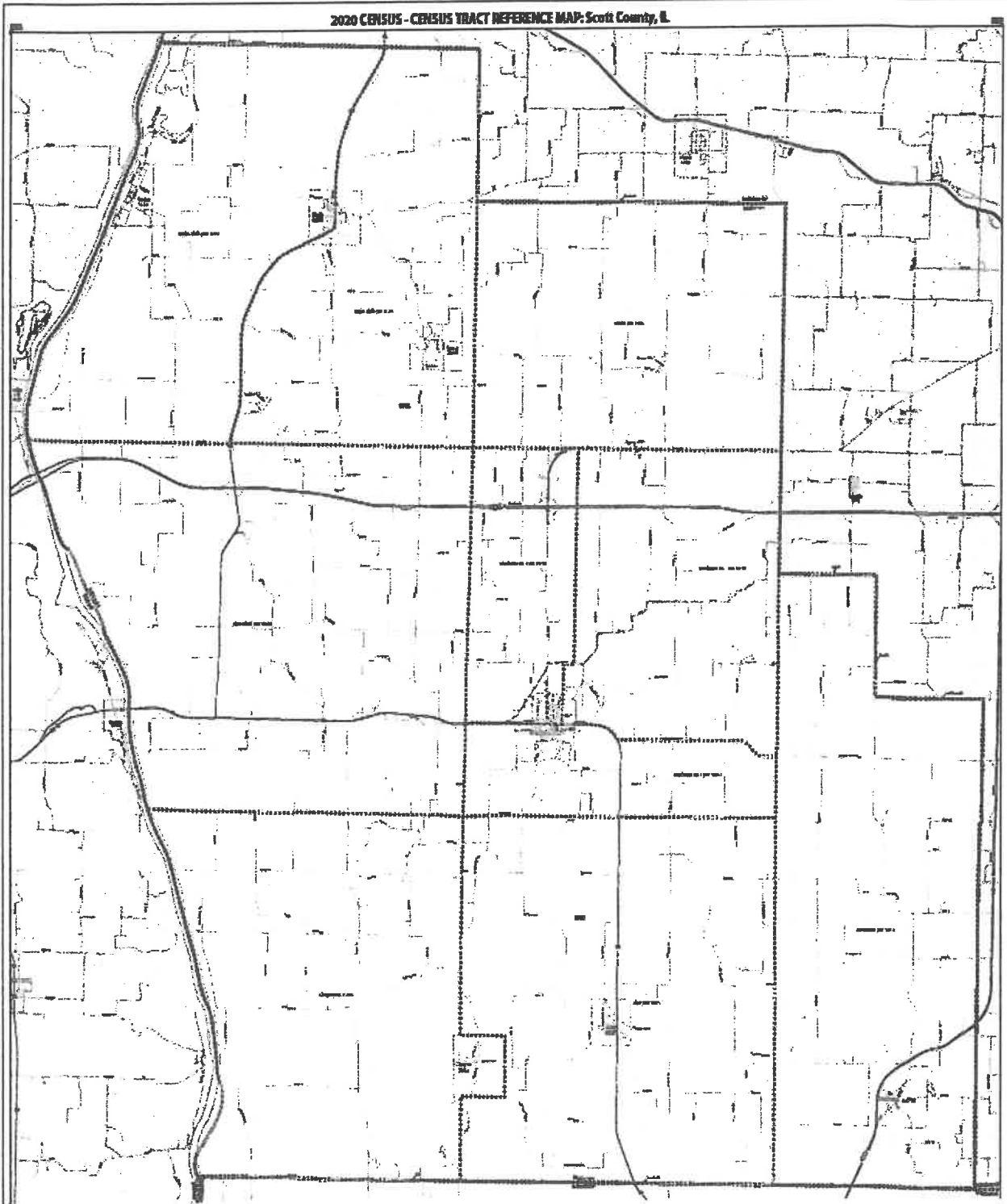
2020 CENSUS - CENSUS TRACT REFERENCE MAP- Cass County, IL



Cass County Illinois – Census Tracts 9601, 9602, 9603, 9604, 9605

2020 Census [https://www2.census.gov/geo/maps/dc2020/pl20/st17/il/censustract\\_maps/c17017\\_cass/](https://www2.census.gov/geo/maps/dc2020/pl20/st17/il/censustract_maps/c17017_cass/)

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Scott County, IL

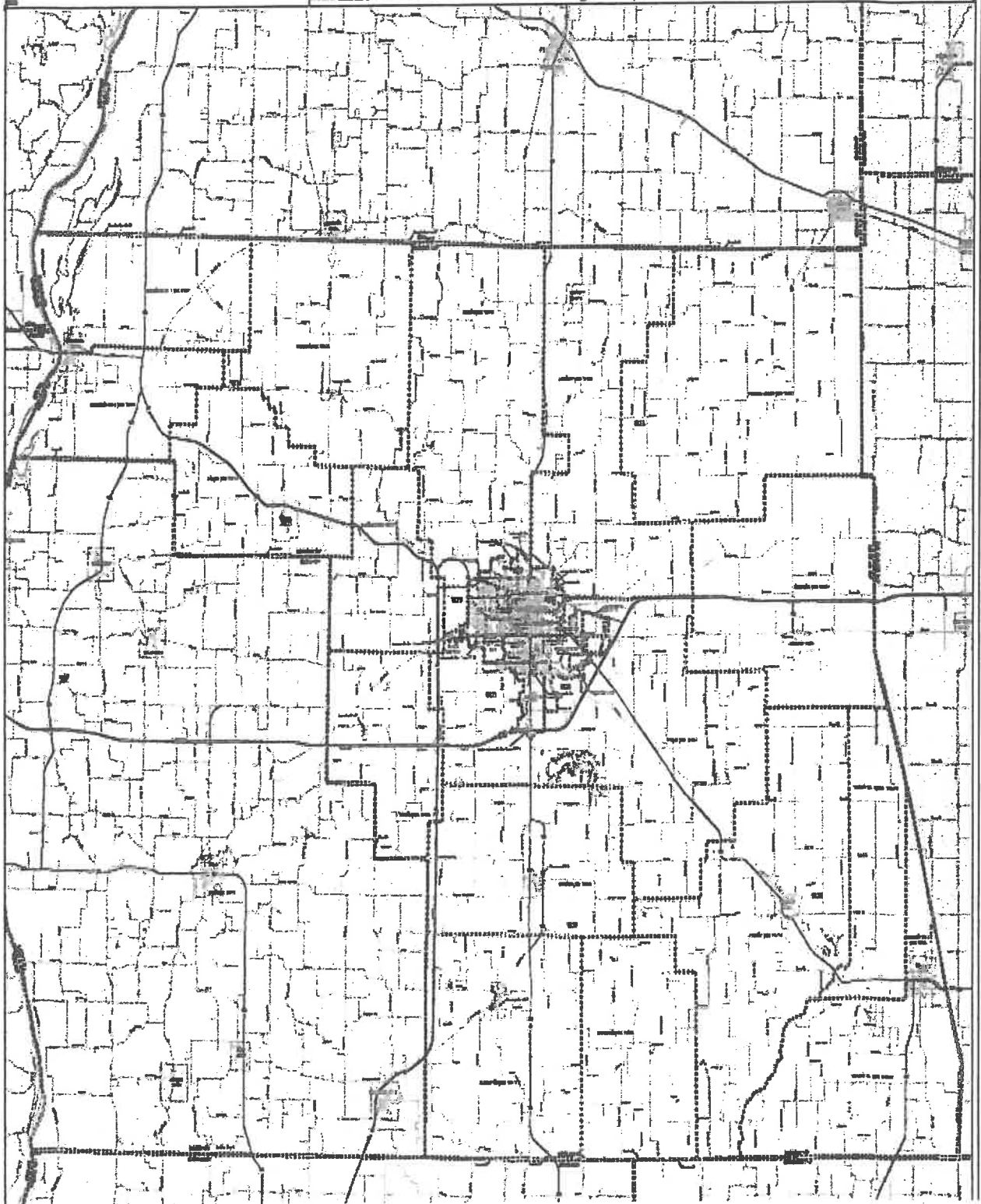


Scott County Illinois – Census tracts 9706, 9707

2020 Census

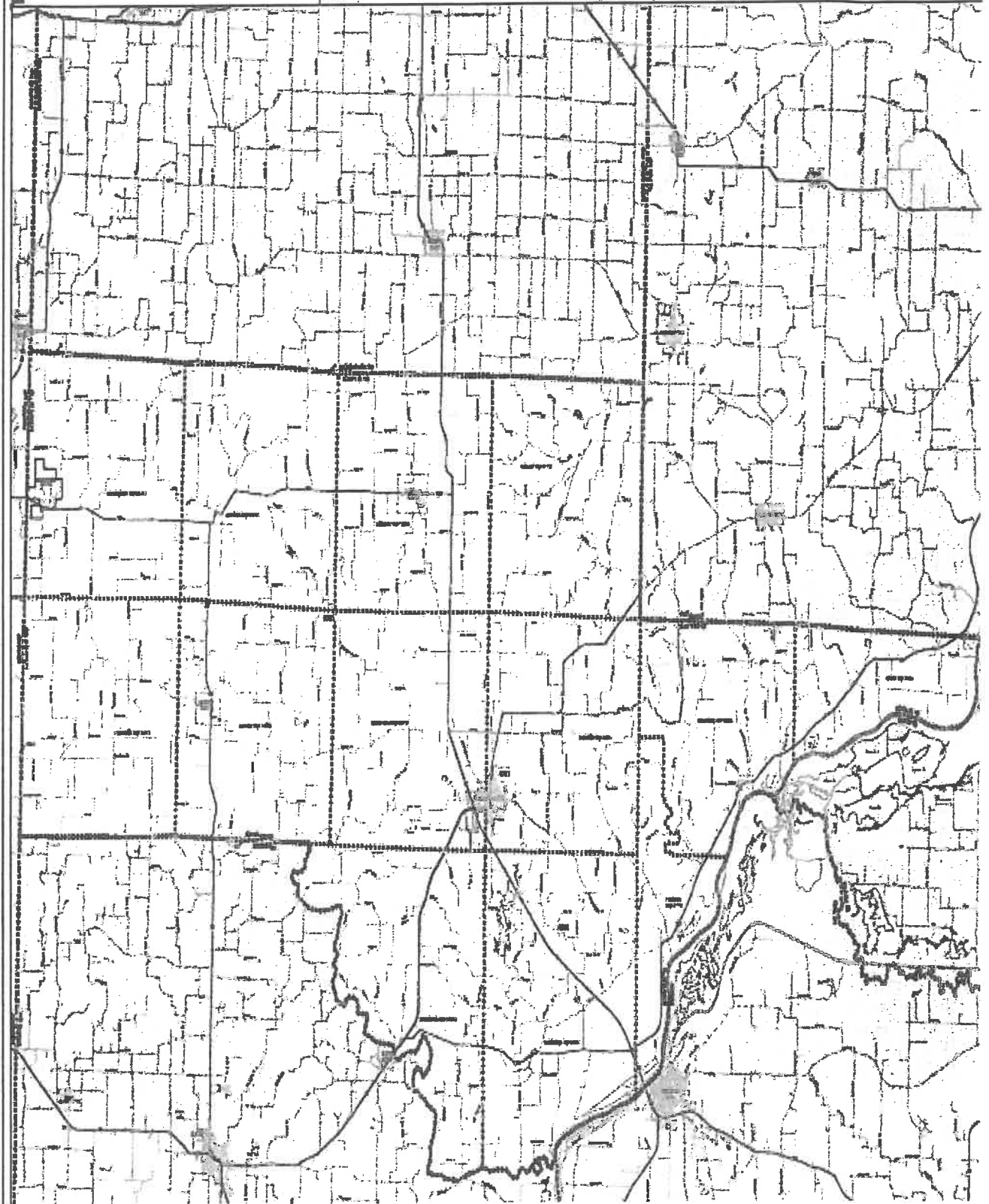
[https://www2.census.gov/geo/maps/DC2020/PL20/st17\\_il/censustract\\_maps/c17171\\_scott/](https://www2.census.gov/geo/maps/DC2020/PL20/st17_il/censustract_maps/c17171_scott/)

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Morgan County, IL



Morgan County Illinois – Census Tracts 9514, 9515, 9516, 9517, 9518, 9519, 9520, 9521, 9522, 9523  
2020 Census  
[https://www2.census.gov/geo/maps/DC2020/PL20/st17\\_il/censustract\\_maps/c17137\\_morgan/](https://www2.census.gov/geo/maps/DC2020/PL20/st17_il/censustract_maps/c17137_morgan/)

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Schuyler County, IL



Schuyler County Illinois – Census Tracts 9701, 9702, 9703

2020 Census

[https://www2.census.gov/geo/maps/DC2020/PL20/st17\\_il/censustract\\_maps/c17169\\_schuyler/](https://www2.census.gov/geo/maps/DC2020/PL20/st17_il/censustract_maps/c17169_schuyler/)