

# **PUBLIC DISCLOSURE**

August 2, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First State Bank of Campbell Hill  
Certificate Number: 10799

114 West Front Street  
Campbell Hill, Illinois 62916

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Chicago Regional Office

300 South Riverside Plaza, Suite 1700  
Chicago, Illinois 60606

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

First State Bank of Campbell Hill's (FSB) satisfactory Community Reinvestment Act (CRA) performance under the Lending Test supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment areas' (AA) credit needs.
- A majority of home mortgage, small farm, and small business loans were made in the AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of loans reflects reasonable penetration among borrowers of different income levels and farms and businesses of different sizes given the demographics of the AAs.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

## DESCRIPTION OF INSTITUTION

FSB is headquartered in Campbell Hill, Illinois, and operates in the southwestern portion of the state in Randolph and Jackson counties. FSB is owned by Campbell Hill Bancshares, Inc., a one-bank holding company also located in Campbell Hill. The bank has one wholly-owned subsidiary, Campbell Hill Community Center, Inc. The subsidiary leases space at a building it owns in Campbell Hill. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated August 8, 2017, based on Interagency Small Institutions CRA Examination Procedures.

FSB's main office in Campbell Hill is in Jackson County. In addition, the bank operates two full-service branches in Coulterville and Steeleville, Illinois, in Randolph County. The main office is located in a middle-income census tract in the Carbondale-Marion, Illinois Metropolitan Statistical Area (MSA). The two branches are located in middle-income census tracts in non-MSA areas of Illinois. The bank operates five ATMs including one at each branch and two at offsite locations. FSB offers loan products including residential, agricultural, commercial, and consumer loans. The bank also offers secondary market mortgage loans through a third-party. The institution provides a variety of deposit services including checking, savings, and money market deposit accounts, and certificates of deposit. FSB has not opened or closed any branches, or participated in any merger or acquisition activities since the previous evaluation.

The bank's assets totaled approximately \$151.3 million as of March 31, 2023, and included total loans of \$93.8 million and securities totaling \$38.9 million. The following table shows the bank's loan portfolio distribution as of March 31, 2023.

Loan Portfolio Distribution as of 03/31/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	899	1.0
Secured by Farmland	21,347	22.8
Secured by 1-4 Family Residential Properties	36,992	39.4
Secured by Multifamily (5 or more) Residential Properties	1,435	1.5
Secured by Nonfarm Nonresidential Properties	13,179	14.1
<b>Total Real Estate Loans</b>	<b>73,852</b>	<b>78.7</b>
Commercial and Industrial Loans	10,905	11.6
Agricultural Production and Other Loans to Farmers	3,562	3.8
Consumer Loans	5,484	5.8
Other Loans	27	0.0
<b>Total Loans</b>	<b>93,830</b>	<b>100.0</b>

*Source: Reports of Condition and Income*

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AAs credit needs.

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. FSB designated two AAs: one in the Carbondale-Marion, Illinois MSA (Carbondale-Marion, IL MSA), and one in a non-MSA of Illinois (Illinois non-MSA). The Carbondale-Marion, IL MSA AA includes four census tracts in Jackson County. This is a change from the previous evaluation, in which the bank designated two census tracts in Jackson County as the AA. The Illinois non-MSA AA includes all six census tracts in Perry County and seven census tracts in Randolph County. This is an increase from the previous evaluation, in which the bank designated nine census tracts throughout the two counties. A full description of each AA is provided later in this evaluation. The AAs conform to the CRA regulation as they include whole census tracts, do not cross state or MSA boundaries, and do not arbitrarily exclude any low- or moderate-income tracts.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated August 8, 2017, to the current evaluation dated August 2, 2023. Examiners used the Interagency Small Institutions CRA Examination Procedures, as outlined in the Small Bank Performance Criteria Appendix, to evaluate

FSB's CRA performance. Examiners performed a full scope review of each AA. For this evaluation, the AAs received equal weight towards the overall conclusions.

### **Activities Reviewed**

Examiners determined that the bank's major product lines are home mortgage, small farm, and small business loans. This conclusion was based upon the bank's business strategy and number and dollar volume of loans originated during the evaluation period. The bank's record of originating home mortgage, small farm, and small business loans were given equal weight in the overall conclusions. Furthermore, no other loan types, such as consumer loans, represent a major product or provide material support for the conclusions or rating.

Bank records and Reports of Condition and Income (Call Report) data indicated that the lending focus and product offering remained consistent throughout the evaluation period. Examiners analyzed all home mortgage, small farm, and small business loans originated since the prior evaluation and did not identify any trends that materially affect the conclusions.

This evaluation considered all home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers for 2021 and 2022. In 2021, the bank reported 85 originated or purchased loans totaling \$9.0 million. In 2022, the bank reported 110 originated or purchased loans totaling \$16.3 million. This evaluation presents information for 2021, the most recent year for which aggregate lending data is available, and the bank's performance is compared to aggregate lending and the 2015 American Community Survey (ACS) Census data. This evaluation also presents information for 2022, the most recent full calendar year, and the performance is compared to the 2020 U.S. Census data.

Additionally, examiners reviewed all small farm and small business loans originated in 2022. With respect to small farm lending, the bank originated 98 loans totaling \$8.5 million in 2022. With respect to small business lending, the bank originated 211 loans totaling \$21.0 million in 2022. This evaluation presents information for 2022, the most recent year for which D&B data is available, which provided a standard of comparison for the small farm and small business lending.

Examiners reviewed the number and dollar volume of home mortgage, small farm, and small business loans. While both number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of individuals, businesses, and farms served.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

FSB demonstrated reasonable performance under the Lending Test. Examiners detailed the bank's overall performance for each criterion in the following sections.

#### **Loan-to-Deposit Ratio**

The LTD ratio is reasonable given the institution's size, financial condition, and AAs' credit needs. The bank's net LTD ratio, calculated from Call Report data, averaged 72.1 percent over the past 23

calendar quarters from September 30, 2017, to March 31, 2023. The ratio ranged from a high of 79.4 percent as of December 31, 2019, to a low of 64.3 percent as of March 31, 2022.

Examiners evaluated FSB’s average net LTD ratio by comparing it to similarly-situated institutions. Examiners selected these similarly-situated institutions based on asset size, geographic location, and lending focus. As shown in the following table, FSB’s average net LTD ratio was higher than all of the comparator banks. Additionally, the bank sells a significant number of its mortgages on the secondary market, which is not captured in the net LTD ratio. FSB originated and sold 73 home mortgage loans totaling \$8.8 million in 2021, and 19 home mortgage loans totaling \$2.3 million in 2022. Considering these factors, FSB’s LTD ratio reflects a willingness to lend.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 03/31/2023 (\$000s)	Average Net LTD Ratio (%)
First State Bank of Campbell Hill	151,328	72.1
Similarly-Situated Institution #1	74,008	55.2
Similarly-Situated Institution #2	137,185	34.1
Similarly-Situated Institution #3	175,073	65.2
<i>Source: Reports of Condition and Income 09/30/2017 – 03/31/2023</i>		

**Assessment Area Concentration**

Examiners analyzed all home mortgage loans originated in 2021 and 2022, and all small farm and small business loans originated in 2022 to determine the portion of loans extended inside and outside the AAs. The bank originated a majority of its home mortgage, small farm, and small business loans within its AAs in each year, by both number and dollar volume and reflects reasonable performance. The following table details lending inside and outside the combined AAs by loan product and year.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	62	72.9	23	27.1	85	4,812	53.2	4,231	46.8	9,043
2022	91	82.7	19	17.3	110	12,274	75.3	4,016	24.7	16,290
<b>Subtotal</b>	<b>153</b>	<b>78.5</b>	<b>42</b>	<b>21.5</b>	<b>195</b>	<b>17,086</b>	<b>67.4</b>	<b>8,247</b>	<b>32.6</b>	<b>25,333</b>
Small Farm	85	86.7	13	13.3	98	6,778	80.2	1,674	19.8	8,452
Small Business	164	77.7	47	22.3	211	16,297	77.7	4,676	22.3	20,973
<b>Total</b>	<b>402</b>	<b>79.8</b>	<b>102</b>	<b>20.2</b>	<b>504</b>	<b>23,075</b>	<b>78.4</b>	<b>6,350</b>	<b>21.6</b>	<b>29,425</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. This conclusion is derived by the bank's reasonable geographic distribution of home mortgage, small farm, and small business loans in both the Carbondale-Marion, IL MSA and the Illinois non-MSA AAs. Examiners detailed a complete discussion of the bank's performance for this criterion in the separate AA sections of this evaluation.

### **Borrower Profile**

The distribution of loans to borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels and farm and business customers of different sizes. This conclusion is derived from the bank's excellent distribution of small business loans in the Illinois non-MSA AA, reasonable distribution of home mortgage and small farm loans in the Illinois non-MSA AA, and reasonable distribution of home mortgage, small farm, and small business loans in the Carbondale-Marion, IL AA. Refer to the separate AA sections of this evaluation for further discussion of the bank's performance under this criterion.

### **Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal practices; therefore, this consideration did not affect the overall CRA rating.

## CARBONDALE-MARION, IL MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN CARBONDALE-MARION, IL MSA

FSB operates one office, its headquarters, in the Carbondale-Marion, IL MSA AA. As of June 30, 2022, the bank had \$82.8 million in deposits in this AA, which represents 59.7 percent of the bank’s total deposits as of the same date.

#### Economic and Demographic Data

The AA includes four census tracts in Jackson County in southeastern Illinois. According to the 2020 U.S. Census, the four census tracts include one moderate-income, two middle-income, and one upper-census tract for the 2022 analysis. According to the 2015 ACS, the AA consisted of three middle-income census tracts and one upper-income census tract for the 2021 analysis. The northeast tract of the county changed from a designated middle-income to a moderate-income tract based on the 2020 U.S. Census.

The following table illustrates select demographic characteristics of the Carbondale-Marion, IL MSA AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	50.0	25.0	0.0
Population by Geography	14,273	0.0	27.0	42.9	30.1	0.0
Housing Units by Geography	6,627	0.0	28.3	40.0	31.7	0.0
Owner-Occupied Units by Geography	4,425	0.0	23.3	42.1	34.6	0.0
Occupied Rental Units by Geography	1,327	0.0	41.4	23.3	35.3	0.0
Vacant Units by Geography	875	0.0	33.4	55.1	11.5	0.0
Businesses by Geography	852	0.0	18.7	44.8	36.5	0.0
Farms by Geography	111	0.0	15.3	73.0	11.7	0.0
Family Distribution by Income Level	3,858	17.9	15.7	22.1	44.3	0.0
Household Distribution by Income Level	5,752	16.2	15.2	17.2	51.4	0.0
Median Family Income MSA - 16060 Carbondale-Marion, IL MSA			\$67,046	Median Housing Value		\$103,922
			Median Gross Rent		\$650	
			Families Below Poverty Level		7.4%	
<p><i>Source: 2020 U.S. Census and 2022 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></p>						



The Federal Financial Institutions Examination Council (FFIEC) updated median family income levels were used to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Carbondale-Marion, IL MSA Median Family Income (16060)</b>				
2022 (\$76,400)	<\$38,200	\$38,200 to <\$61,120	\$61,120 to <\$91,680	≥\$91,680
<i>Source: FFIEC</i>				

According to 2022 D&B data, the AA contained 852 businesses and 111 farms. Among all farm and non-farm businesses, service industries represent the largest portion of businesses (30.5 percent), followed by non-classifiable establishments (18.1 percent), agriculture (11.5 percent), and retail trade (10.3 percent). In addition, 92.4 percent of AA businesses have nine or fewer employees and 91.0 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor Statistics indicates that unemployment in the AA is above both the state of Illinois average and the national average.

Unemployment Rates		
County or Area	May 2022	May 2023
	%	%
Jackson County	4.3	4.0
State of Illinois	4.4	3.6
National Average	3.6	3.7
<i>Source: Bureau of Labor Statistics</i>		

### **Competition**

The AA is moderately competitive in the market for financial services. According to the FDIC Deposit Market Share, as of June 30, 2022, there were 12 financial institutions that operated 22 full-service branches within this AA. Of these institutions, FSB ranked sixth with a 6.8 percent deposit market share. The top three institutions accounted for 53.0 percent of the market share.

The bank is not required to collect or report its small business or small farm loan data and does not elect to do so. Therefore, the analysis of small business and small farm loans does not include comparisons against CRA aggregate lending data. However, the aggregate lending data reflects the level of demand for small business and small farm loans and is included as a reference. Aggregate lending data for 2021 shows that 52 institutions reported 819 small business loans, and 11 institutions reported 43 small farm loans in the AA. Considering the number of businesses and farms operating in the AA, these levels of lending reflect a high degree of competition for these loan products. Of these financial institutions, the top ten lenders include seven large national lenders.

Furthermore, there is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the AA. In 2021, 66 lenders reported a total of 305 originated or purchased home mortgage loans. FSB originated 17 home mortgages loans in the AA, which was the fifth highest activity of all lenders and accounted for 5.6 percent market share. The top four lenders accounted for 36.7 percent of the market share.

### **Community Contact**

As part of the evaluation process, examiners contact active third-parties in the AA to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available.

Examiners contacted a representative of an economic development organization in the AA. The contact identified a significant level of opportunity for small business lending, especially to start-up businesses. The contact noted a need to attract new businesses. Overall, the contact indicated that local financial institutions have been responsive to the credit and community development needs.

### **Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business, home mortgage, and small farm loans represent the primary credit needs for this AA. Opportunities exist for originating such loans throughout the AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN CARBONDALE-MARION, IL MSA**

### **LENDING TEST**

The bank's lending performance reflects reasonable responsiveness to the credit needs in the Carbondale-Marion, IL MSA AA. This conclusion was primarily supported by the bank's geographic distribution of loans and borrower profile for home mortgage, small farm, and small business loans.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AA. The reasonable performance in home mortgage, small farm, and small business loans supports the conclusion. Examiners focused on the percentage by number of loans in the moderate-income census tract. Only loans inside the AA are included in the analyses.

### ***Home Mortgage***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. As mentioned previously, there were no moderate-income census tracts in this AA in 2021 according to 2015 ACS data. Therefore, examiners' conclusions are primarily driven by 2022 performance. Examiners compared the bank's performance to the percentage of owner-occupied housing units by tract income category.

As shown in the table below, FSB originated 17.2 percent of its home mortgage loans in 2022 in the moderate-income tract. Although this is slightly below the demographic data, it is important to note that the bank's closest branch is approximately 15 air miles from this tract. Additionally, the AA is highly competitive for home mortgage loans, as previously mentioned. For reference, in 2021, 34 institutions originated or purchased 73 home mortgage loans in this tract. Further, institutions with branches located within the tract held a majority of the market share. Given this performance context, performance is considered reasonable.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
<b>Moderate</b>						
2021	0.0	0.0	0	0.0	0	0.0
2022	23.3	--	5	17.2	390	6.5
<b>Middle</b>						
2021	67.6	59.7	15	88.2	1,686	90.6
2022	42.1	--	23	79.3	5,578	92.5
<b>Upper</b>						
2021	32.4	40.3	2	11.8	175	9.4
2022	34.6	--	1	3.4	62	1.0
<b>Totals</b>						
2021	100.0	100.0	17	100.0	1,862	100.0
2022	100.0	--	29	100.0	6,030	100.0

*Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**Small Farm**

The geographic distribution of small farm loans reflects reasonable dispersion throughout the AA. Examiners compared the bank's small farm lending to the distribution of farms located within the AA by tract income level.

As shown in the following table, the bank originated one small farm loan in the moderate-income tract in 2022 (representing 2.1 percent). This is below the 15.3 percent of farms in the AA located in this tract. However, the bank's nearest branch is approximately 15 air miles to the sole moderate-income tract in the AA. Additionally, the AA is highly competitive for small farm lending as mentioned earlier, and three institutions operate within or in closer proximity to the moderate-income tract. Given these factors, FSB's performance is considered reasonable.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate					
2022	15.3	1	2.1	50	1.5
Middle					
2022	73.0	47	97.9	3,340	98.5
Upper					
2022	11.7	0	0.0	0	0.0
<b>Totals</b>					
2022	100.0	48	100.0	3,390	100.0
<i>Source: 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### ***Small Business***

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. Examiners compared the bank's small business lending to the distribution of businesses by tract income level throughout the AA. As shown in the table below, FSB originated one small business loan in the sole moderate-income tract in the AA. This is below the percentage of businesses located in this tract of 18.7 percent. However, as previously mentioned the bank's sole branch in this AA is located approximately 15 air miles from this tract, and the AA is highly competitive for small business lending, with three institutions operating within or in closer proximity to the moderate-income tract. Given these factors, FSB's performance is considered reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate					
2022	18.7	1	1.1	50	0.5
Middle					
2022	44.8	86	96.6	9,945	98.6
Upper					
2022	36.5	2	2.3	88	0.9
<b>Totals</b>					
2022	100.0	89	100.0	10,083	100.0
<i>Source: 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### **Borrower Profile**

The distribution of loans to borrowers reflects reasonable penetration throughout the AA. The reasonable performance among borrowers of different income levels and farms and businesses of

different sizes supports this conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income borrowers and loans to farms and businesses with gross annual revenues (GARs) of \$1.0 million or less. Only loans inside the AA are included in the analyses.

### ***Home Mortgage***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is reasonable. Examiners compared the bank's performance to both aggregate lending and demographic data.

In 2021, FSB originated 5.9 percent of its home mortgage loans to low-income borrowers, which, given the overall volume of lending, is comparable to the aggregate performance of 8.5 percent. The bank's lending to low-income borrowers increased in 2022, to 13.8 percent. The following table shows the percentage of low-income borrowers in this AA (demographic) was 17.9 percent in 2022. However, 7.4 percent of the AA's families had incomes below the poverty level. These families typically have difficulty qualifying for a home mortgage loan due to financial constraints. The bank's level of lending to low-income borrowers is comparable to the percent of families in the AA that can reasonably be expected to qualify for a home mortgage loan.

In 2021, FSB originated 11.8 percent of its home mortgage loans to moderate-income borrowers. While this is below the 20.5 percent of families in this AA, it is comparable to aggregate lending performance. In 2022, FSB originated 20.7 percent of its home mortgage loans to moderate-income borrowers, above the 15.7 percent of families in the AA.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
<b>Low</b>						
2021	19.7	8.5	1	5.9	143	7.7
2022	17.9	--	4	13.8	537	8.9
<b>Moderate</b>						
2021	20.5	13.1	2	11.8	170	9.1
2022	15.7	--	6	20.7	768	12.7
<b>Middle</b>						
2021	19.1	21.6	3	17.6	263	14.1
2022	22.1	--	6	20.7	917	15.2
<b>Upper</b>						
2021	40.7	43.9	11	64.7	1,286	69.1
2022	44.3	--	11	37.9	3,587	59.5
<b>Not Available</b>						
2021	0.0	12.8	0	0.0	0	0.0
2022	0.0	--	2	6.9	222	3.7
<b>Totals</b>						
2021	100.0	100.0	17	100.0	1,862	100.0
2022	100.0	--	29	100.0	6,031	100.0

*Source: 2015 ACS; 2020 U.S. Census; Bank Data; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

### ***Small Farm***

The distribution of small farm loans reflects reasonable penetration of loans to farms of different sizes. As shown in the following table, in 2022, the bank originated 91.7 percent of its small farm loans to farms with GARs of \$1.0 million or less. This is comparable to the 100.0 percent of farms in the AA with these revenue levels. The bank's small farm lending demonstrates a willingness to lend to farms of all sizes and reflects reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2022	100.0	44	91.7	2,903	85.6
>\$1,000,000					
2022	0.0	4	8.3	487	14.4
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>	<b>3,390</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

### ***Small Business***

The distribution of small business loans reflects reasonable penetration to businesses of different sizes. As shown in the following table, FSB originated 76.4 percent of its small business loans in this AA to businesses with GARs of \$1.0 million or less, which is comparable to the percentage of businesses in the AA (84.9 percent).

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2022	84.9	68	76.4	6,173	61.2
>\$1,000,000					
2022	3.1	21	23.6	3,910	38.8
Revenue Not Available					
2022	12.1	0	0.0	0	0.0
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>89</b>	<b>100.0</b>	<b>10,083</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

## ILLINOIS NON-MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN ILLINOIS NON-MSA

FSB operates two offices in the Illinois non-MSA AA, both of which are located within Randolph County. As of June 30, 2022, the bank had \$55.9 million in deposits in this AA, which represents 40.3 percent of the bank’s total deposits as of the same date.

#### Economic and Demographic Data

The AA includes all six census tracts in Perry County and seven census tracts in Randolph County in rural southern Illinois. According to the 2020 U.S. Census, the 13 census tracts in these two counties include two moderate-income and 11 middle-income census tracts for the 2022 analysis. According to the 2015 ACS, the AA consisted of all middle-income census tracts for the 2021 analysis. The two tracts of the southeast portion of the county, which includes the city of Du Quoin, changed from a designated middle-income to a moderate-income tract based on the 2020 U.S. Census.

The following table illustrates select demographic characteristics of the Illinois Non-MSA AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	15.4	84.6	0.0	0.0
Population by Geography	40,152	0.0	15.8	84.2	0.0	0.0
Housing Units by Geography	19,645	0.0	16.9	83.1	0.0	0.0
Owner-Occupied Units by Geography	12,484	0.0	14.2	85.8	0.0	0.0
Occupied Rental Units by Geography	4,631	0.0	22.9	77.1	0.0	0.0
Vacant Units by Geography	2,530	0.0	19.2	80.8	0.0	0.0
Businesses by Geography	2,395	0.0	16.5	83.5	0.0	0.0
Farms by Geography	202	0.0	5.9	94.1	0.0	0.0
Family Distribution by Income Level	11,166	22.4	18.6	20.5	38.5	0.0
Household Distribution by Income Level	17,115	26.4	14.5	18.0	41.1	0.0
Median Family Income Non-MSAs - IL		\$68,958	Median Housing Value			\$95,125
			Median Gross Rent			\$605
			Families Below Poverty Level			11.8%
<i>Source: 2020 U.S. Census and 2022 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>						

The Federal Financial Institutions Examination Council (FFIEC) updated median family income levels were used to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.



Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL NA Median Family Income (99999)				
2022 (\$76,100)	<\$38,050	\$38,050 to <\$60,880	\$60,880 to <\$91,320	≥\$91,320
<i>Source: FFIEC</i>				

According to 2022 D&B data, the AA contained 2,395 businesses and 202 farms. Among all farm and non-farm businesses, service industries represent the largest portion of businesses (36.9 percent), followed by non-classifiable establishments (14.8 percent), retail trade (12.2 percent), and agriculture (7.8 percent). In addition, 90.3 percent of AA businesses have nine or fewer employees and 84.0 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor Statistics indicates that unemployment in Perry County is above both the state of Illinois average and the national average. Unemployment in Randolph County is comparable to both the state of Illinois average and the national average.

Unemployment Rates		
County or Area	May 2022	May 2023
	%	%
Perry County	4.9	4.8
Randolph County	3.5	3.6
State of Illinois	4.4	3.6
National Average	3.6	3.7
<i>Source: Bureau of Labor Statistics</i>		

### **Competition**

The AA is moderately competitive in the market for financial services. According to the FDIC Deposit Market Share, as of June 30, 2022, there were 12 financial institutions that operated 28 full-service branches within this AA. Of these institutions, FSB ranked 11<sup>th</sup> with a 3.6 percent deposit market share. The top three institutions accounted for 46.9 percent of the market share.

The bank is not required to collect or report its small farm or small business loan data and elects not to do so; therefore, the analysis of small farm and small business loans does not include comparisons against CRA aggregate lending data. However, the aggregate lending data reflects the level of demand for small farm and small business loans and is included as a reference. Aggregate lending data for 2021 shows that 15 institutions reported 63 small farm loans and 59 institutions reported 454 small business loans in the AA. Considering the number of farms and businesses operating in the AA, these levels of lending reflect a high degree of competition for these loan products.

Furthermore, there is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the AA. In 2021, 112 lenders reported a total of

830 originated or purchased home mortgage loans. FSB ranked fifth with a 5.4 percent market share. The top four lenders accounted for 35.7 percent of the market share.

### **Community Contact**

As part of the evaluation process, examiners contact active third-parties in the AA to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available.

Examiners interviewed a representative of an economic development organization in the AA. The contact mentioned that the area economic conditions have continued to rebound from the effects of the COVID-19 pandemic. The housing market has changed in the past year with rates increasing, affecting the availability of homes on the market and the affordability of those homes. The contact identified that there is still a significant level of opportunity for lending to small businesses and lower-income consumers within the AA. Overall, the contact felt that local financial institutions are responsive to credit needs in the area.

### **Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent the primary credit needs for this AA. Opportunities exist for originating such loans throughout the AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN ILLINOIS NON-MSA**

### **LENDING TEST**

The bank's lending performance reflects reasonable responsiveness to the credit needs in the Illinois non-MSA AA. This conclusion was determined by evaluating the geographic distribution of loans and borrower profile for home mortgage, small farm, and small business loans.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the AA. The reasonable performance in home mortgage, small farm, and small business loans supports the conclusion. Examiners focused on the percentage by number of loans in moderate-income census tracts. Only loans inside the AA are included in the analyses.

### ***Home Mortgage***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. As shown in the following table, there were no moderate-income census tracts in this AA in 2021; therefore, examiners focused the review on 2022 performance. Examiners compared the bank's performance to the percentage of owner-occupied housing units by tract income category.

FSB originated one home mortgage loan, or 1.6 percent of loans, in moderate-income tracts in 2022. This is well below the demographic data. However, it should be noted that the bank's nearest branch to either of the moderate-income tracts is over 15 air miles. Additionally, as mentioned previously, the AA is highly competitive for home mortgage lending. For reference, in 2021, 33 institutions

originated or purchased 91 home mortgage loans in these two tracts. Given this performance context, performance is considered reasonable.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
<b>Moderate</b>						
2021	0.0	0.0	0	0.0	0	0.0
2022	14.2	--	1	1.6	45	0.7
<b>Middle</b>						
2021	100.0	100.0	45	100.0	2,951	100.0
2022	85.8	--	61	98.4	6,198	99.3
<b>Totals</b>						
2021	100.0	100.0	45	100.0	2,951	100.0
2022	100.0	--	62	100.0	6,244	100.0

*Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

### Small Farm

The geographic distribution of small farm loans reflects reasonable dispersion throughout the AA. Examiners compared the bank’s small farm lending to the distribution of farms located within the AA by tract income level.

As shown in the table below, the bank did not originate any small farm loans in the moderate-income tracts in 2022. However, only 5.9 percent of farms in the AA are located within these tracts. Additionally, the bank’s nearest branch is over 15 air miles to these tracts where there are three institutions operating four branches. Considering these factors, performance is considered reasonable.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
<b>Moderate</b>					
2022	5.9	0	0.0	0	0.0
<b>Middle</b>					
2022	94.1	37	100.0	3,388	100.0
<b>Totals</b>					
2022	100.0	37	100.0	3,388	100.0

*Source: 2022 D&B Data; Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%*

***Small Business***

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. Examiners compared the bank’s small business lending to the distribution of businesses by tract income level throughout the AA. As shown in the following table, FSB did not originate any small business loans in the moderate-income tracts in 2022. However, as mentioned previously, the bank’s nearest branch is located over 15 air miles from these tracts and there are banks operating branches within the moderate-income tracts. Given these factors, the bank’s performance is considered reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate					
2022	16.5	0	0.0	0	0.0
Middle					
2022	83.5	75	100.0	6,214	100.0
Totals					
2022	100.0	75	100.0	6,214	100.0

*Source: 2022 D&B Data; Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%*

**Borrower Profile**

The distribution of loans to borrowers reflects reasonable penetration throughout the AA. The reasonable performance among borrowers of different income levels and farms of different sizes and the excellent performance among businesses of different sizes supports this conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income borrowers and loans to farms and businesses with GARs of \$1.0 million or less. Only loans inside the AA are included in the analyses.

***Home Mortgage***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is reasonable. Examiners compared the bank’s performance to both aggregate lending and demographic data.

In 2021, FSB originated 15.6 percent of its home mortgage loans to low-income borrowers, which is above both aggregate lending performance and the percent of families reasonably expected to qualify for a home mortgage loan (when adjusting for the percentage of families below the poverty level). The following table shows the percentage of low-income borrowers in this AA (demographic) was 22.4 percent in 2022. However, 11.8 percent of the AA’s families had incomes below the poverty level. These families typically have difficulty qualifying for a home mortgage loan due to financial constraints. The bank’s performance in 2022 is comparable to the percent of low-income families that can reasonably be expected to qualify for a home mortgage loan.

In 2021, FSB originated 8.9 percent of its home mortgage loans to moderate-income borrowers. This performance is below both aggregate lending performance and demographic data. However, in 2022, FSB originated 16.1 percent of its home mortgage loans to moderate-income borrowers. This is comparable to the percent of families in the AA. Overall, the bank demonstrates a willingness to lend to borrowers of different incomes.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
<b>Low</b>						
2021	19.4	9.6	7	15.6	189	6.4
2022	22.4	--	5	8.1	258	4.1
<b>Moderate</b>						
2021	19.6	18.7	4	8.9	160	5.4
2022	18.6	--	10	16.1	425	6.8
<b>Middle</b>						
2021	23.2	23.0	11	24.4	679	23.0
2022	20.5	--	18	29.0	1,205	19.3
<b>Upper</b>						
2021	37.7	32.9	18	40.0	1,336	45.3
2022	38.5	--	26	41.9	4,033	64.6
<b>Not Available</b>						
2021	0.0	15.8	5	11.1	587	19.9
2022	0.0	--	3	4.8	323	5.2
<b>Totals</b>						
2021	100.0	100.0	45	100.0	2,951	100.0
2022	100.0	--	62	100.0	6,244	100.0

*Source: 2015 ACS; Bank Data, 2020 U.S. Census, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

### **Small Farm**

The distribution of small farm loans reflects reasonable penetration of loans to farms of different sizes. As shown in the following table, in 2022, the bank originated over 97 percent of its small farm loans to farms with GARs of \$1.0 million or less. This is comparable to the 99.0 percent of farms in the AA with these revenue levels.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<b>&lt;=\$1,000,000</b>					
2022	99.0	36	97.3	3,345	98.7
<b>&gt;\$1,000,000</b>					
2022	0.0	1	2.7	43	1.3
<b>Revenue Not Available</b>					
2022	1.0	0	0.0	0	0.0
<b>Totals</b>					
2022	100.0	37	100.0	3,388	100.0
Source: 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

### **Small Business**

The distribution of small business loans reflects excellent penetration to businesses of different sizes. As shown in the following table, FSB originated 96.0 percent of its small business loans in this AA to businesses with GARs of \$1.0 million or less. This level of lending is significantly higher than the 79.1 percent of businesses in the AA with GARs of \$1.0 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<b>&lt;=\$1,000,000</b>					
2022	79.1	72	96.0	5,578	89.8
<b>&gt;\$1,000,000</b>					
2022	4.3	3	4.0	636	10.2
<b>Revenue Not Available</b>					
2022	16.6	0	0.0	0	0.0
<b>Totals</b>					
2022	100.0	75	100.0	6,214	100.0
Source: 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

## APPENDICES

### SMALL BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its AA(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's AA(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its AA(s).

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/AA.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**AA:** A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**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. Other family 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).



**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an AA. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an AA. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

**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 metropolitan area/AA.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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.

**Rated Area:** A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

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

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

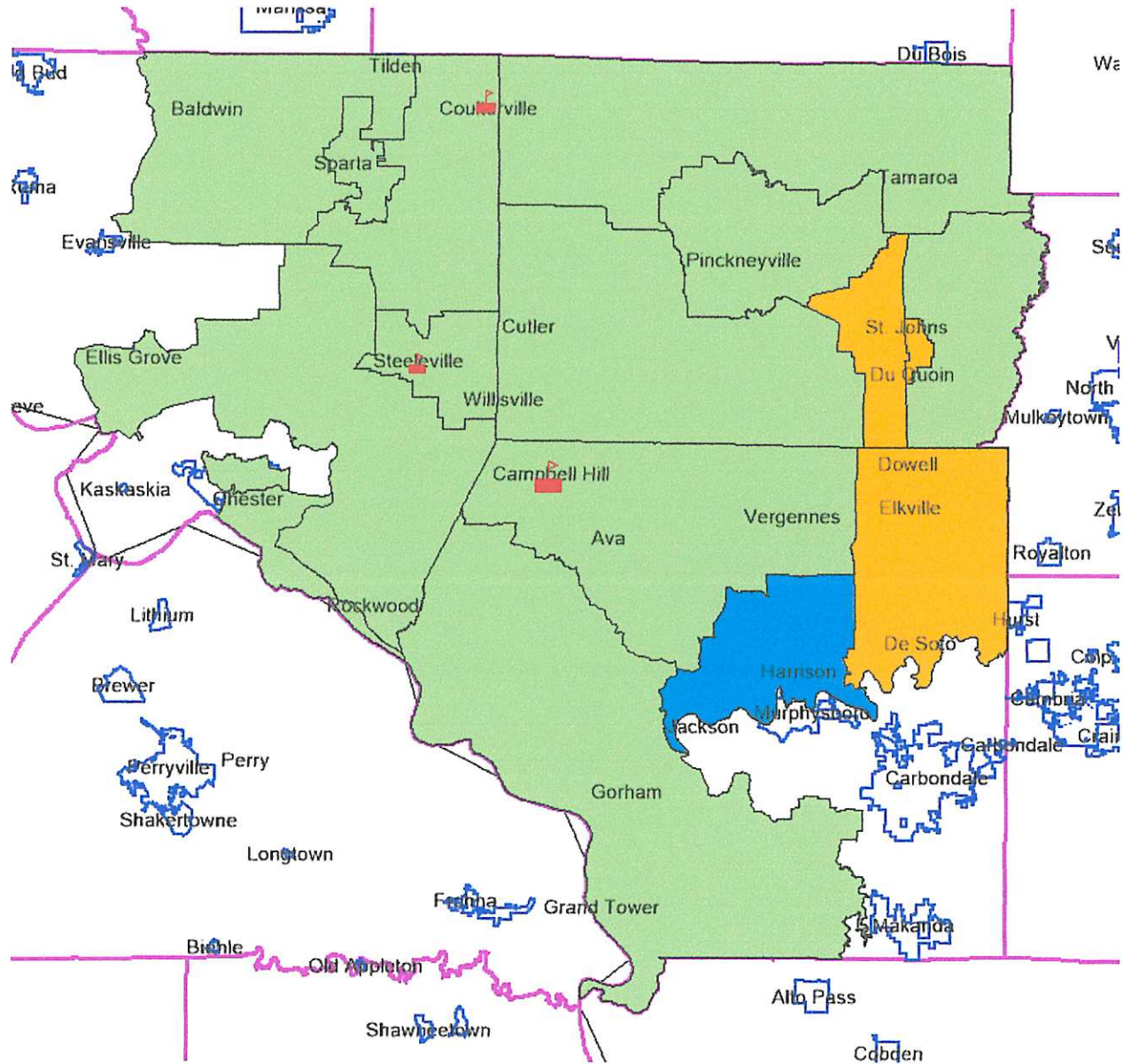
**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

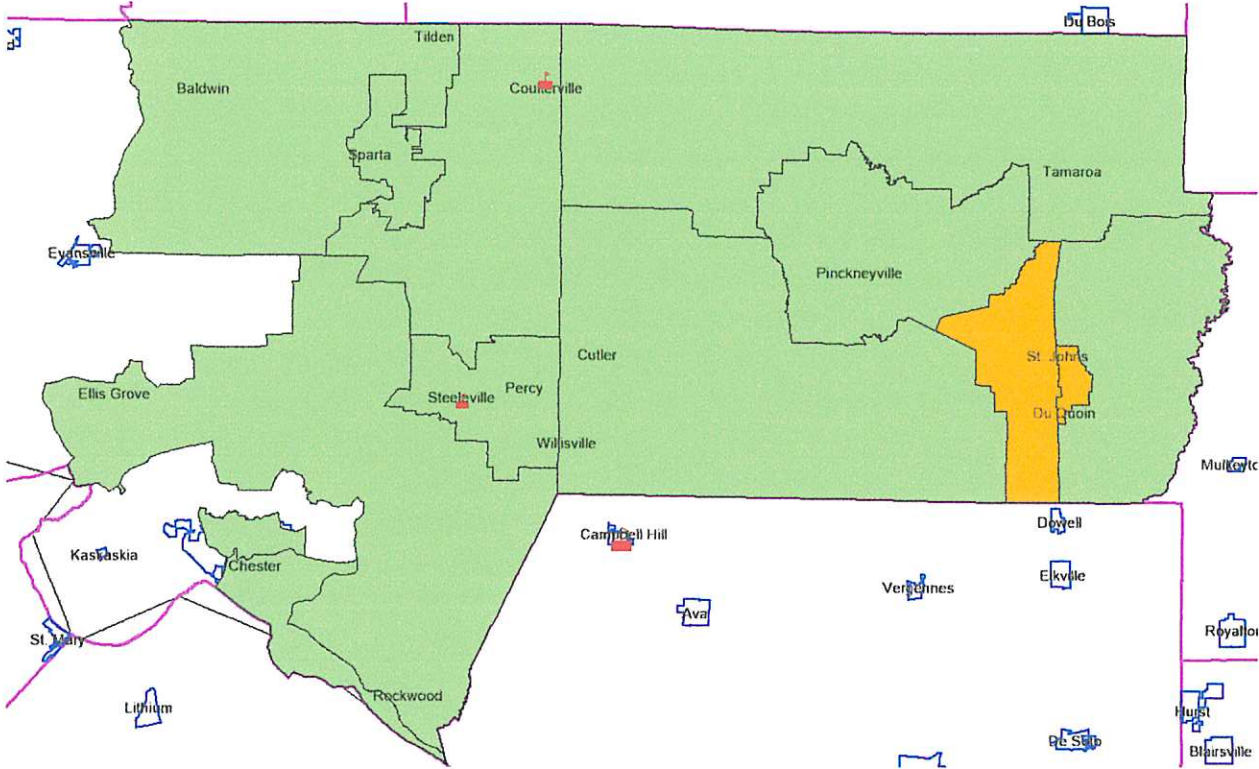
“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



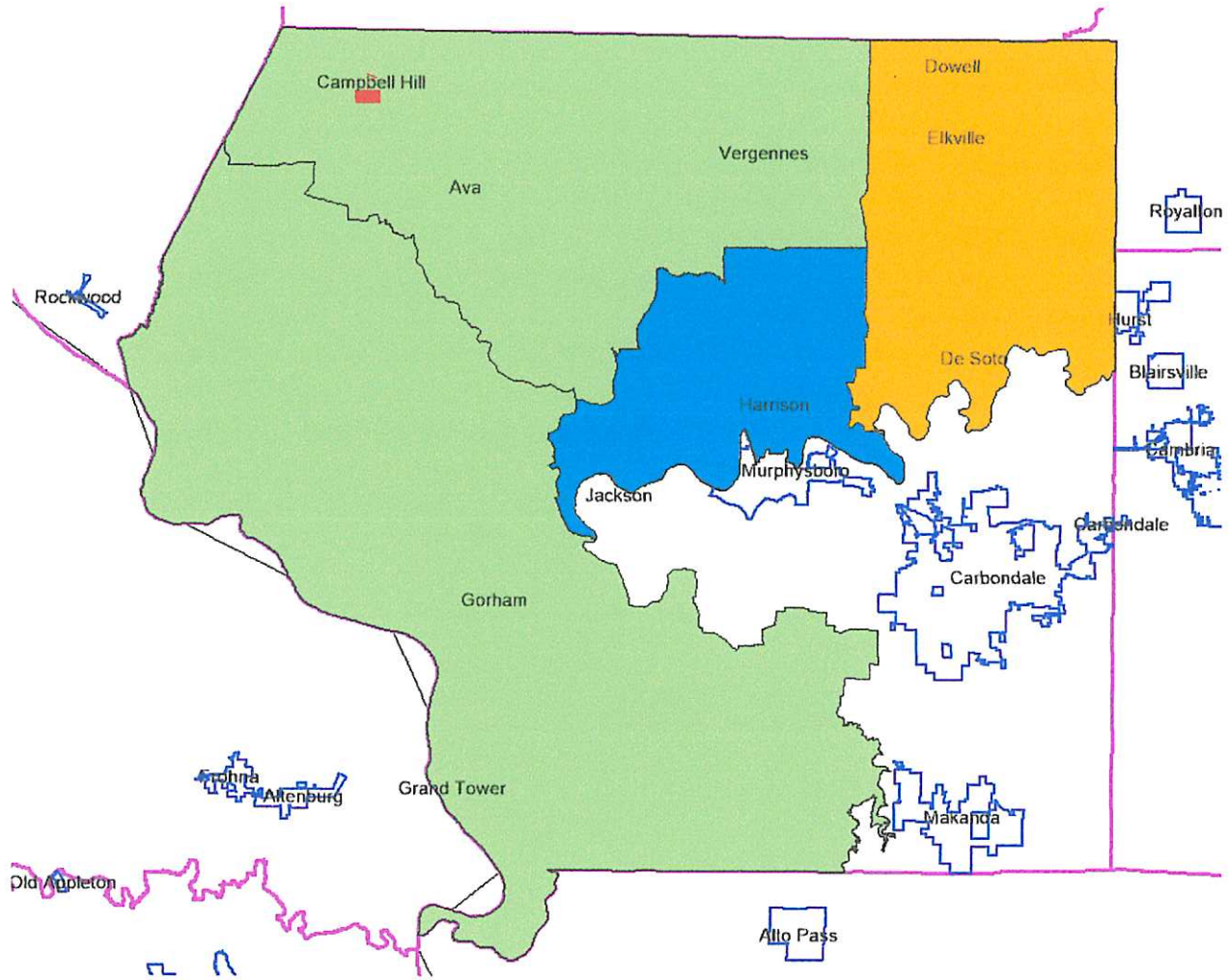
Overall Assessment Area



Illinois Non-MSA Assessment Area



## Carbondale-Marion, IL MSA Assessment Area



**Main Locations**

First State Bank of Campbell Hill  
114 W Front St  
PO Box 190  
Campbell Hill, IL 62916  
Census Tract Code: 0101.00

**Branch Locations**

Coulterville Banking Center  
115 N. 4<sup>th</sup> Street  
PO Box 395  
Coulterville, IL 62237  
Census Tract Code: 9505.00

Steeleville Banking Center  
424 W. Broadway  
PO Box 25  
Steeleville, IL 62288  
Census Tract Code: 9511.00



## **First State Bank of Campbell Hill**

### **Lobby Hours**

Mon. – Thurs: 8:00 a.m. to 4:30 p.m.  
Fri. 8:00 a.m. to 5:00 p.m.  
Sat. Closed- Available by appointment

### **Drive-Up Hours**

Mon. – Thurs: 8:00 a.m. to 4:30 p.m.  
Fri. 8:00 a.m. to 6:00 p.m.  
Sat. 8:00 a.m. to 12:00 Noon

## **Coulterville Banking Center**

### **Lobby Hours**

Mon. – Thurs: 8:00 a.m. to 4:30 p.m.  
Fri. 8:00 a.m. to 5:00 p.m.  
Sat. 8:00 a.m. to 12:00 Noon

### **Drive-Up Hours**

Mon. – Thurs: 8:00 a.m. to 4:30 p.m.  
Fri. 8:00 a.m. to 6:00 p.m.  
Sat. 8:00 a.m. to 12:00 Noon

## **Steeleville Banking Center**

### **Lobby Hours**

Mon. – Thurs: 8:00 a.m. to 4:30 p.m.  
Fri. 8:00 a.m. to 5:00 p.m.  
Sat. Closed – Available by Appointment

### **Drive-Up Hours**

Mon. – Thurs: 8:00 a.m. to 4:30 p.m.  
Fri. 7:30 a.m. to 6:00 p.m.  
Sat. 8:00 a.m. to 12:00 Noon

**First State Bank of Campbell Hill**  
**Coulterville Banking Center & Steeleville Banking Center**

**OUR SERVICES INCLUDE**

CHECKING ACCOUNTS	PERSONAL LOANS
NOW ACCOUNTS	VEHICLE LOANS
SUPER NOW ACCOUNTS	REAL ESTATE BALLOON LOANS
MONEY FUND ACCOUNTS	FIXED RATE HOME LOANS
PREMIUM MONEY MARKET ACCOUNTS	BALLOON LOANS
SAVINGS ACCOUNT	COMMERCIAL LOANS
TIME CERTIFICATES	HOME EQUITY LINE OF CREDIT
VACATION CLUB	DEBIT & ATM CARDS
CHRISTMAS CLUB	24 HOUR ATM
IRA ACCOUNTS	FAX SERVICE
BANK BY MAIL	WIRE TRANSFER
TELEPHONE BANKING	NOTARY SERVICE
SAFE DEPOSIT BOXES	DRIVE-THRU BANKING
NIGHT DEPOSITORY	BANK MONEY CHECKS
CHECK IMAGING	CASHIERS CHECKS
SECRETARY OF STATE LICENSE WORK	ELECTRONIC BANKING\BILL PAY
LICENSE STICKERS	ENFACT
MOBILE BANKING	CREDIT CARD CASH ADVANCE ***

*(\*\*\*Coulterville Banking Center Location Only)*

**COMMON FEATURES**

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

Cash withdrawal at another financial institution's ATM – per withdrawal (other financial institutions may have an additional charge)	\$ 2.00
Replace debit card if card is lost or stolen – per plastic	\$10.00
Replace lost debit card PIN	\$ 5.00
Debit card research fee – per transaction	\$20.00
Credit Card cash advance (Visa or Mastercard) – non-customer	\$ 5.00
Check printing – fee depends on style of checks ordered	
Cashier's check	\$ 3.00
Money order	\$ 3.00
Check cashing fee for non-customers – per \$100.00	\$ 1.00
Copy of image – front and back	No Charge
Copy of more than one image – Account Research Fee Prorated by amount of time taken to print images	\$15.00
Overdraft (each overdraft paid)	\$25.00

Overdraft (maximum per day)	N/A
Nonsufficient funds – Returned Check (each)	\$25.00
Nonsufficient funds (daily maximum)	N/A
Account closing with the first 90 days	\$25.00
Account activity printout	\$ 2.00
Account research – per hour (one hour minimum)	\$15.00
Account balancing assistance – per hour	\$15.00
Photocopies – each	\$ .25
Photocopy of statement	\$ 2.00
Photocopy from microfilm/fiche	\$ 5.00
Stop payment – all items (excluding ACH's items)	\$20.00
Stop payment renewal – all items (excluding ACH's items)	\$20.00
Wire transfer – outgoing	\$30.00
Foreign wire transfer – outgoing	\$50.00
Garnishments	\$50.00
Levies	\$50.00
Escrow Deposit Agreement Fee	\$200.00
Fax Fee – Send for first page (\$0.50 for each additional page)	\$ 4.00
Undeliverable mail fee	\$ 5.00
Safe Deposit Box Rental	\$20.00 to
Billing is prorated at the time of rental to August 1	\$45.00
Lost Safe Deposit Box Key	\$25.00
Drill Safe Deposit Box, replace lock & keys	Will Vary
(payment of expenses incurred by Bank due at time of drilling)	
Secretary of State title work	\$15.00
License Sticker Renewal Fee	\$ 6.00
Dormant account fee – This fee applies if the account does not have activity for	\$ 1.00
2 years and the bank does not receive written notice from the account holder of an	
interest in the account.	
Replace loan coupon book	\$ 5.00
Loan Fees:	
Consumer	\$75.00
Commercial	\$75.00
Letter of Credits:	
\$50,000.00 or greater	2.00%
\$49,999.99 or less	2.50%
Or minimum	\$75.00
Real Estate:	
Balloon	\$300.00
Construction Loan	\$300.00
Site Visits – (minimum of 3 @ \$50.00 each)	\$150.00
HELOC	\$200.00
Secondary Market	\$500.00
Mortgage Loan extension fee	\$30.00
Other Loan extension fees	\$15.00
Late Fees	5.00% of Payment

## **First State Bank of Campbell Hill**

### **Loan-to-Deposit Ratio**

March 31, 2022	64.90%
June 30, 2022	65.17%
September 30, 2022	69.40%
December 31, 2022	69.16%
March 31, 2023	69.88%
June 30, 2023	72.47%
September 30, 2023	74.65%
December 31, 2023	75.39%

**HMDA Public Disclosure**

*The First State Bank of Campbell Hill HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's Website at ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda))*

## **STATE OF ILLINOIS COMMUNITY REINVESTMENT NOTICE**

The Department of Financial and Professional Regulation (Department) evaluates our performance in meeting the financial services needs of this community, including the needs of low-income to moderate-income households. The Department takes this evaluation into account when deciding on certain applications submitted by us for approval by the Department. Your involvement is encouraged. You may obtain a copy of our evaluation. You may also submit signed, written comments about our performance in meeting community financial services needs to the Department.

*205 ILCS 735/20*