



LONGVIEW BANK

Greetings to our customers...

We have important information for you.

As your financial institution, we are involved in a program that directly affects you and our entire community. Please take a few moments to learn about the Community Reinvestment Act.

The Community Reinvestment Act (CRA) was developed by Congress in 1977. It requires financial institutions to help communities meet local financial needs. To you, our customer, that means: we provide credit services to fit your needs, make many types of loans available, and ask for your suggestions and comments about our credit policies. In addition, we work with community groups, local businesses, and all levels of government to improve the area we serve.

We invite you to learn more about CRA by continuing through this document. CRA is intended to make a difference - for you and for our community.





Table of Contents

Our Products and Services

Loan Services

Deposit Services

Branch Locations and Hours

Branches Opened/Closed

Fee Schedule

Assessment Area

Loan to Deposit Ratio

CRA Community

Community Development Services

Community Reinvestment Act Notices

Public Comments



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LONGVIEW BANK

Our Products and Services

Do you have plans and dreams for your future but don't know how to make them come true? Or, do you have a problem that a loan would set right? We can help!

Our loans are available to anyone in our community who meets the lending guidelines set by our board of directors. These sound lending practices protect your credit rating and our institution. They must also comply with antidiscrimination laws, including fair lending and fair housing laws.

Ask to see a loan officer. Our people are familiar with the many credit services we offer; they will be happy to advise you about getting the funds you need. Our loan products and policies are tailored to meet the credit needs of our community.



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Loan Services

**Residential
Mortgage
Loans**

**Home
Equity
Loans**

**Real
Estate
Loans**

**Consumer
Loans**

**Agricultural
Farm
Loans**

**Commercial
Loans**

Agricultural

**Equipment Farmland
Operating Line**

Consumer

**Auto
Personal**

Commercial

**Equipment Inventory
Operating Property**

Residential Mortgage Loans

Conventional Adjustable Rate Mortgage

Conventional Fixed Rate Mortgage

FHA (Federal Housing Administration) Program

VA (Veterans Assistance) Program

Rural Development Program (USDA Loan)

Bridge Loans

Real Estate Loans

Construction

Residential

Land Development

Refinancing

Business

Farm



Deposit Services

Regular Checking

Unlimited check writing
No service with a minimum balance of \$100
Monthly service charge if minimum balance falls below \$100 (waived for student and over customers over 62)
Minimum balance to open account \$100
Available for Business or Personal

EChecking

Unlimited check writing
No minimum balance required
E-Statement required
Monthly service charge of \$5 if statement is mailed

Interest Checking

Competitive interest rate
Unlimited check writing
Minimum balance to open account \$500
No monthly service charge with a minimum balance of \$500.00
Monthly service charge of \$5.00 if minimum falls below \$500.00
Available as a Business or Personal

Student Plus

Competitive interest rate up to \$5,000
E-Statements Required
No minimum balance
Free Internet/Mobile Banking
Available to customers 16-23 years of age

Health Savings Accounts

Competitive interest rate
Unlimited check writing
Minimum balance to open \$50
\$25 account set up fee with a \$2 monthly service charge

Money Market

Interest paid on balance with tiered rates for larger balances
Limited to 10 transactions per month, service charge of \$2/transaction after 10.
No monthly service charge with a minimum balance of \$1,000
Monthly service charge of \$10 if minimum falls below \$1,000
Minimum balance to open account \$2,500

Coverdell Education Savings Account

The CESA is a non-deductible account that features tax free withdrawals for a child's higher education expenses. Qualified higher education distributions are tax free and may be made without penalty.

Passbook Savings

Competitive interest rate
No monthly service charge with a minimum balance of \$50
Monthly service charge of \$2 if minimum falls below \$50 (waived for minor children)
Withdrawals are limited to 10 per month; 10 or more transactions will be charged \$2 each
Minimum balance to open account \$50 (waived for minor children)

Christmas or Vacation Club

Competitive interest rate
Minimum balance \$5.00
Funds disbursed annually on a predetermined date
No withdrawals; If you close your account before interest is credited you will not receive the accrued interest
Minimum balance to open \$5

Certificates of Deposit

Certificates of Deposit are a great way to earn a higher rate of interest on your money. Your rate of interest will depend on the amount of your investment and the length of time you wish to deposit your money. FDIC Insurance guarantees Certificate of Deposit Accounts, along with other deposit accounts at Longview Bank.

Little Chief CD

The Little Chief CD is a CD with a competitive interest rate for kids up to the age of 16
Deposits of up to \$600 per year with an opening deposit as little as \$10.00

The account will mature the month of the child's 16th birthday
Only one CD allowed per child's Tax ID number
Requires a parent, guardian, or grandparent to be on the account as joint owner
The responsible adult on the account must maintain an active checking account
The APY can change annually
Penalty for early withdrawal

Individual Retirement Accounts

Traditional IRA: The Traditional IRA is an account, which allows you to defer taxes on your earnings until the time of withdrawal. Also, certain contributions are tax deductible* in the year they are made.

Roth IRA: The Roth IRA is a non-deductible account that features tax-free withdrawals for certain distribution reasons. Since Roth IRA contributions are non-deductible and taxed in the year they are earned*, individuals who expect to be in a higher tax bracket when they retire may benefit more from a Roth IRA account than from a Traditional IRA.



Locations & Hours

Longview Bank Chrisman

121 South Pennsylvania
P.O. Box 167
Chrisman, IL 61924
Phone: 217-269-2339
Lobby Hours:
Mon-Fri: 9 am to 3 pm
Sat: 9 am to 12 pm
Drive-Up Hours:
Mon-Thurs: 7:30 am to 4:30 pm
Fri: 7:30 am to 5 pm
Sat: 7:30 am to 12 pm

Longview Bank Marshall

1408 N Michigan Ave
Marshall, IL 62441
Phone: 217-826-1110
Lobby Hours:
Mon-Fri: 9 am to 3 pm
Sat: 8 am to 12 pm
Walk-Up Window Hours
Mon-Fri: 8 am to 5 pm
Sat: 8 am to 12 pm
Drive-Up Hours:
Mon-Fri: 8 am to 5 pm
Sat: 8 am to 12 pm

Longview Bank Newman

2481 E. US Highway 36
P.O. Box 466
Newman, IL 61942
Phone: 217-837-2404
Lobby Hours:
Mon-Wed: 8 am to 4 pm
Fri: 8 am to 6 pm
Sat: 8 am to Noon
Drive-Up Hours:
Mon-Wed: 8 am to 4 pm
Thur: 8 am to 5 pm
Fri: 8 am to 6 pm
Sat: 8 am to Noon

Longview Bank Ogden

102 S. East Ave
P.O. Box 47
Ogden, IL 61859
Phone: 217-582-2175
Lobby Hours:
Mon-Thur: 8 am to 4 pm
Fri: 8 am to 4 pm
Sat: 8 am to Noon
Drive-Up Hours:
Mon-Thur: 8 am to 4 pm
Fri: 8 am to 6 pm
Sat: 8 am to Noon

Longview Bank Paris

600 E. Jasper Street
Paris, IL 61944
Phone: 217-465-6360
Lobby Hours:
Mon-Fri: 9 am to 3 pm
Sat: 9 am to 12 pm
Drive-Up Hours:
Mon-Thurs: 7:30 am to 5 pm
Fri: 7:30 am to 6 pm
Sat: 7:30 am to 12 pm

Longview Bank Ogden

102 S. East Ave.
P.O. Box 47
Ogden, IL 61859
Phone: 217-582-2175
Lobby Hours:
Mon-Thur: 8 am to 4 pm
Fri: 8 am to 4 pm
Sat: 8 am to Noon
Drive-Up Hours:
Mon-Thur: 8 am to 4 pm
Fri: 8 am to 6 pm
Sat: 8 am to Noon





Locations & Hours

Longview Bank Tuscola

600 E. Southline Rd
Tuscola, IL 61953
Phone: 217-253-1015
Lobby Hours:
Mon-Thurs: 8 am to 4 pm
Fri: 8 am to 5 pm
Sat: 8 am to Noon
Drive-Up Hours:
Mon-Thur: 8 am to 5 pm
Fri: 7 am to 6 pm
Sat: 8 am to Noon

Longview Bank Villa Grove

6 E. Harrison
Villa Grove, IL 61956
Phone: 217-832-8179
Lobby Hours:
Mon-Thur: 8 am to 4 pm
Fri: 8 am to 5 pm
Sat: 8 am to Noon
Drive-Up Hours:
Mon-Thur: 8 am to 5 pm
Fri: 7 am to 6 pm
Sat: 8 am to Noon

Longview Bank Tilton

1619 Georgetown Rd
Tilton, IL 61832
Phone: 217-474-4533
Lobby Hours:
Mon-Fri: 9 am to 4 pm
Sat: 9 am to Noon
Drive-Up Hours:
Mon-Fri: 8 am to 5 pm
Sat: 8 am to Noon

Longview Bank Royal

102 N. Park
P.O. Box 10
Royal, IL 61871
Phone: 217-583-3101
Lobby Hours:
Mon-Thur: 8 am to 2 pm
Fri: 8 am to 2 pm
Drive-Up Hours:
Mon-Thur: 8 am to 2 pm
Fri: 8 am to 2 pm
Sat: 8 am to Noon

Longview Bank Sidney

414 West Main
Sidney, IL 61877
Phone: 217-688-3150
Lobby Hours:
Mon-Thur: 8 am to 4 pm
Fri: 8 am to 5 pm
Sat: 8 am to Noon
Drive-Up Hours:
Mon-Thur: 7 a m to 6 pm
Fri: 7 am to 6 pm
Sat: 7 am to Noon

Longview Bank St. Joseph

220 E. Grand
P.O. Box 198
St. Joseph, IL 61873
Phone: 217-469-8866
Lobby Hours:
Mon-Thur: 8 am to 4 pm
Fri: 8 am to 5 pm
Sat: 8 am to Noon
Drive-Up Hours:
Mon-Fri: 7 am to 6 pm
Sat: 7 am to Noon





Locations & Hours

Danville Loan Production Office

110 N. North Street
Danville, IL 61832
Phone: 217-443-5315
or 217-260-8761
Hours:
By appointment

Longview Bank Danville

4102 N. Vermillion St.
Danville, IL 61834
Phone: 217-474-0546
Lobby Hours:
Mon-Fri: 9 am to 4 pm
Sat: 9 am to Noon
Drive-Up Hours:
Mon-Fri: 8 am to 5 pm
Sat: 8 am to Noon





Services & Fees

Automatic Transfers

ATM

Safe Deposit Boxes

Notary Public

Wire Transfers

Cashiers Checks

Night Depository

Credit Card Applications

Crop Insurance

Trust Services: Executor or Administrator of an Estate, Trustee, Guardian, Agent, Custodian, Escrows, Investment, Management, Professional Farm Management, & Land Trusts

Zelle

Bill Pay

iCHECK

Shazam Bolt\$

Online Banking

Voice Access Telephone Banking

Real Estate Tax Payments

Fees

Stop Payments....\$30 per item

Bank statement copy.....\$2 per page

Bulk coin counting (non-customer).....5%

Canadian check/ foreign item.....\$20

Checks received or sent for collection.....\$10

Dormant accounts....\$5 per month

Return check - overdraft....\$30 with \$90 max per day

Recycling fee for coin....\$5 per bag of coin

Transfer from savings for overdraft....\$3

Indemnity Bond for missing Instrument - CD....\$50

Loan coupon book replacement....\$5

Legal (Levy, Summons, or Lien).... \$75

Account balancing/reconciliation/research....\$25 per hour

Counter/Temporary checks.... \$.10 per check, \$1 minimum

Check cashing for non-customer....2% of check w/ \$5 minimum

Debit cards: replacement...\$15, card capture.... \$15, foreign item....\$1

Excessive savings withdrawal...\$2 per withdrawal (exceeding 10 per month)

Cashier's Check.....\$4

One-time ACH origination....\$25

Check image.... \$3 per item/page

IRA closeout fee....\$25

Fax - incoming and outgoing....\$2

License sticker....\$5 per sticker

Photocopies...\$.25 per page

Wires:

Incoming....\$10

Outgoing....\$25

Foreign.....\$50

Lock Boxes:

2x5,3x5,3x6....\$25

3x10, 5x5.....\$40

5x10.....\$55

10x10.....\$80



LONGVIEW BANK

Branches Opened/Closed

Tilton

1619 Georgetown Rd
Tilton, IL 61832

Opened March 2024

Danville

4102 N Vermillion St.
Danville, IL 61834

Opened April 2025



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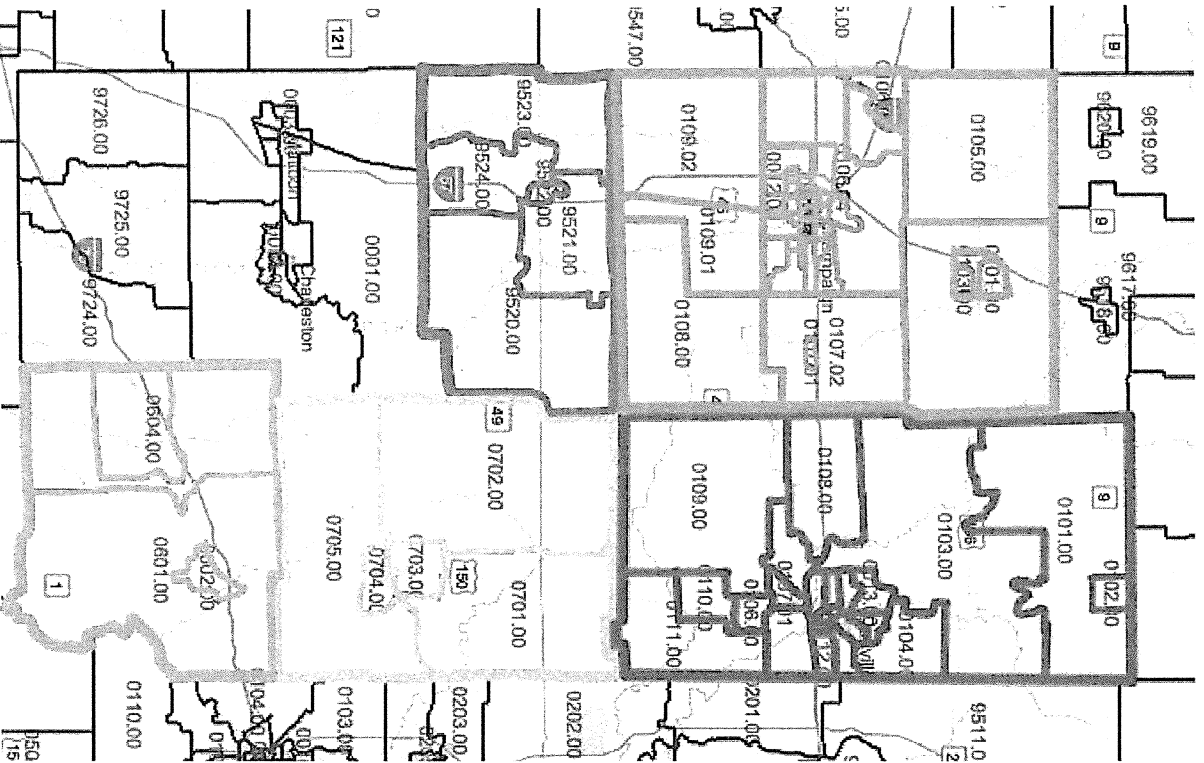
Longview Bank

Effective February 11, 2025

Account balancing/Reconciliation/Research	\$25 per hour
Bank statement copy	\$2 per page
Bulk coin counting (Customer - no charge)	5% non-customer
Canadian check/Foreign Item	\$20
Cashier's Check	\$4 customer
Check cashing for non-customer	2% of check with \$5 minimum
Check image - Copy of cancelled check	\$3 per item/page
Checks received or sent for collection	\$10
Counter checks/Temporary checks	\$0.10 per check - \$1 minimum
Recycling fee for coin	\$5 per bag of coin
Debit Cards:	
Card replacement	\$15 per occurrence
Cardcapture	\$15
Foreign item/inquiry	\$1 per occurrence
Dormant accounts	\$5 per month dormant
Excessive savings withdrawal	\$2 per withdrawal (exceeding 10 per calendar month)
Fax-Incoming and outgoing	\$2
Return Charge*	\$30 per item with a \$90 max per day
Overdraft Charge*	\$30 per item with a \$90 max per day
IRA closeout fee (transfer out fee)	\$25
Legal (Levy, Summons, or Lien)	\$75
License sticker	\$5 per sticker - non-customer cash only
Loan coupon book replacement	\$5
Medallion Signature Guarantee (Ogden only)	\$25
Photocopies	\$0.25 per page
Stop payment	\$30 per item
Safe Deposit Boxes:	
-Drill out box	Actual cost
-Replacement of lost keys	Actual cost
-2 X 5 box	\$25
-3 X 5 box	\$25
-3 X 6 box	\$25
-3 X 10 box	\$40
-5 X 5 box	\$40
-5 X 10 box	\$55
-10 X 10 box	\$80
Transfer from savings for overdraft	\$3 per transfer
Wires:	
Incoming	\$10
Outgoing	\$25
Foreign	\$50
One-time ACH origination	\$25
Indemnity Bond for missing Instrument - Certificate of deposit	\$50

*Return charges or Overdraft charges may be imposed by any of the following means: check, in-person withdrawal, ACH Payment or other electronic means.

CRA Assessment Area



Champaign:

0002.00	0003.01	0003.02	0004.01	0004.02
0005.00	0007.00	0008.00	0009.01	0009.02
0010.00	0011.00	0012.01	0012.03	0012.04
0012.05	0012.06	0013.01	0013.02	0014.00
0053.00	0054.01	0054.02	0055.00	0056.01
0056.02	0057.01	0057.02	0058.00	0059.01
0059.02	0060.00	0101.00	0102.04	0103.00
0104.00	0105.00	0106.01	0106.03	0106.04
0107.01	0107.02	0108.00	0109.01	0109.02
0110.01	0110.02	0111.00		

Douglas:

9520.00	9521.00	9522.00	9523.00	9524.00
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Vermilion:

0001.00	0002.00	0003.00	0004.00	0005.00
0006.00	0007.00	0008.00	0009.00	0012.00
0013.00	0101.00	0102.00	0103.00	0104.00
0105.00	0106.00	0107.01	0107.02	0108.00
0109.00	0110.00	0111.00	0112.00	

Edgar:

0701.00	0702.00	0703.00	0704.00	0705.00
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Clark:

0601.00	0602.00	0603.00	0604.00	
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Loan to Deposit Ratios



LONGVIEW
BANK

Call Report Date	Loan to Deposit
3/31/2023	77.56%
6/30/2023	80.73%
9/30/2023	88.04%
12/31/2023	87.94%
3/31/2024	88.68%
6/30/2024	90.42%
9/30/2024	93.20%
12/31/2024	88.40%



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Our Community

To serve you well, we regularly analyze our performance as your financial institution; the resulting report is part of our evaluation by CRA examiners.

We gather facts to study: (1) how evenly our credit is distributed throughout the area we serve; (2) how well our products and services meet our customers' needs; (3) if our location(s) and business hours are convenient; and (4) if our officers are readily available to confer with our customers.

Our conclusions guide our board of directors and officers as they plan to improve our policies and services.

Please feel free to make suggestions about our credit service to you. Contact any member of our staff with your ideas. We appreciate your help.





COMMUNITY DEVELOPMENT ACTIVITIES

2026 Activity Summary

Community Development Loans

- Financed a nonprofit's purchase of a facility providing housing, shelter, and food services to homeless individuals.
- Purchased a participation in a loan for expansion of patient care services at a hospital in a distressed/underserved area.
- Financed development and pool expansion of a community recreation facility in a distressed/underserved area.
- Provided a line of credit supporting construction-related expenses for the recreation facility expansion.
- Financed purchase and renovation of a school and daycare facility in a distressed/underserved area.
- Financed a hospital's acquisition of a nursing home facility within the assessment area.

Qualified Investments and Donations

- Donations to nonprofits providing housing, shelter, and food services to low- and moderate-income individuals.
- Contributions supporting financial literacy and community service programs targeted to low- and moderate-income populations.
- Support for community initiatives promoting economic stability within the assessment area.



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2026 Activity Summary Continued

Community Development Services

- Delivered financial literacy education to low- and moderate-income individuals through community partnerships.
- Served on boards of organizations providing housing and community services.
- Provided technical assistance to small businesses and community organizations.
- Sponsored, supported, and volunteered in the RAM (Remote Area Medical) program, which provided free healthcare services—including dental, vision, and medical care—to community members in need. Longview Bank staff actively volunteered to support and ensure the success of this no-cost community event.

2025 Activity Summary

Community Development Loans

- Financed community development projects including healthcare, housing support, and community facility expansion.
- Supported nonprofit and community-based organizations serving low- and moderate-income individuals and underserved areas.

Qualified Investments and Donations

- Provided financial support to nonprofit organizations serving low- and moderate-income individuals and communities.

Community Development Services

- Participated in financial literacy, volunteer, and board service activities supporting community development.

Federal Community Reinvestment Act (CRA) Public Notice

Federal Deposit Insurance Corporation (FDIC)

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our performance in meeting the credit needs of this community, consistent with safe and sound operations. The FDIC also takes into account our record of helping to meet the credit needs of our entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations.

You are entitled to certain information about our operations and our performance under the CRA. This information includes, for example, information about our branches, such as their locations and services provided; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from members of the public relating to our CRA performance.

You may review this information during normal business hours at:

Longview Bank
102 S. East Ave., PO Box 47
Ogden, IL 61859

You may also submit written comments regarding our CRA performance to:

Department: Compliance Department
Bank Name: Longview Bank
Mailing Address: 102 S. East Ave., PO Box 47, Ogden, IL 61859

We will make any comments we receive available to the public.

Illinois Community Reinvestment Act (ILCRA) Public Notice

State of Illinois – Department of Financial and Professional Regulation (IDFPR)

Under the Illinois Community Reinvestment Act (ILCRA), the Secretary of the Illinois Department of Financial and Professional Regulation (IDFPR) evaluates our record of helping to meet the credit needs of the communities we serve, including low- and moderate-income neighborhoods, consistent with safe and sound operations. The Secretary takes this record into account when deciding on certain applications submitted by the bank.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the ILCRA. This information includes, for example: - Information about our branches, including locations and services provided; - The public section of our most recent Illinois CRA Performance Evaluation, prepared by IDFPR; and - Written comments received from members of 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 during normal business hours at this office.

At least 30 days before the beginning of each calendar quarter, the Secretary publishes a list of banks scheduled for ILCRA examination during that quarter. This list is available from the Illinois Department of Financial and Professional Regulation.

You may submit written comments regarding our performance in helping to meet community credit needs to:

Illinois Department of Financial and Professional Regulation

Division of Banking
320 West Washington Street, 3rd Floor
Springfield, Illinois 62786

or

555 West Monroe Street, Suite 500
Chicago, Illinois 60661

You may also submit comments electronically through the Department's website at:

<https://idfpr.illinois.gov/admin/cra.html>

Any comments submitted, together with any response by the bank, may be considered by the Secretary in evaluating our ILCRA performance and may be made available to the public.