Federated Bank

A SUBSIDIARY OF LONGVIEW CAPITAL CORPORATION

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

Loan to Deposit

Federated Bank
A SUBSIDIARY OF LONGVIEW CAPITAL CORPORATION

Call Report Date	Loan to Deposit
3/31/2024	51.93%
6/30/2024	52.90%
9/30/2024	55.30%
12/31/2024	53.87%
3/31/2025	52.02%
6/30/2025	61.56%
9/30/2025	68.83%
12/31/2025	70.88%

Federated Bank
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Our Products and Services

Do you have plans and dreams for your future but dont 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.

Types of Loans:

Personal Loans
Auto/Recreational Loans
Residential Real Estate Loans:
- In-House Balloon Loans
- Adjustable-Rate Mortgage Loans
- Federal Home Loan Bank
- Federal Housing Administration Loans
- Veteran Administration Loans
- Rural Development

Home Equity Lines of Credit
Home Improvement Loans
Ag Loans
Ag Real Estate Loans
Commercial Loans
Commercial Real Estate Loans

Loan Origination Charges:

Residential Real Estate Loans: $638
- If multiple properties are used this fee may increase at $638 for each additional property.

Residential Balloon Renewal (no new money) $258
- This assumes the loan is performing and no issues are present that may increase the efforts in the renewal. If additional time is required, the fee should move towards or up to the $638 amount.

Residential Balloon Renewal (with new money) $638
Home Improvement Loans: $138 or $638
Home Equity Line of Credit: $138
Consumer Loans: $138
- $30.00 per additional vehicle used as collateral

Commercial & Ag Real Estate Loans: Minimum of $638.00 or ½% of Loan Amount
Commercial & Ag Loans: $258
- Anything less than $258 is an exception that requires approval. Minimum of $100.00

107 North Chestnut Street
Post Office Box B
Onarga, Illinois 60955-0169

Federated Bank
A SUBSIDIARY OF LONGVIEW CAPITAL CORPORATION

Phone 815-268-7676
Fax 815-268-7229
www.federatedbank.com

Other Loan Charges:
Government Recordings: $50-$200
Title Company Charges: $125-$1,000
Appraisals: $300-$3000
Flood Determination Charges: $24
Credit Reporting Charges: $6-$275
Pest Inspection Charges: $60-$200
Wire Charges: $30-$100
Overnight Mailing Charges: $19-$80
Secretary of State Lienholder Charge: $20-$95

Dear Customer:

Federal and State banking laws govern much of our relationship with you. In particular, laws concerning negotiable instruments, deposit accounts and how we treat activity of these accounts. Disclosures of our fees and charges are in this brochure. Please retain for your records.

TRUTH IN SAVINGS ACT:

The FDIC Improvement Act of 1991 contained within it the Truth in Savings Act. The purpose of this act is to enable consumers to make informed decisions about deposit accounts in depository institutions.

ACCOUNT DESCRIPTIONS

REGULAR CHECKING

Minimum Opening Balance	$50.00
Minimum balance required to avoid service charge	$200.00

Monthly Service Charge.....$5.00 if at any time during the statement period the balance falls below $200.00

Statement Period: Monthly

SENIOR CITIZENS REGULAR CHECKING
(60 Years and Older)

Minimum Opening Balance	$50.00
Service Charge	None

Statement Period: Monthly

SAVINGS ACCOUNTS

STATEMENT SAVINGS

Minimum Opening Balance	$100.00
(*Anyone under 18 years of age or student 22 or younger*)	$25.00
Minimum balance required to avoid service charge	$100.00
(*Anyone under 18 years of age or student 22 or younger*)	$25.00
Minimum balance required to earn interest	$100.00
(*Anyone under 18 years of age or student 22 or younger*)	$25.00
Interest Rate	See Rate Sheet
Annual Percentage Yield (APY)	See Rate Sheet
Interest Computation Method	Daily Balance *
Interest will be compounded	Quarterly
Interest credited	Quarterly

On non-cash items interest will begin to accrue on the next business day.

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Fee Per Withdrawals..........$3.00 after 5 per month

Statement Period: Quarterly (An interim account activity report will be sent if preauthorized withdrawals or electronic fund transfers occur during the month.)

Monthly Service Charge..........$5.00 if at any time during the month the balance falls below $100.00

Only 6 preauthorized debits are allowed per month (i.e. ACH, telephone transfer, etc.)

* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

CHRISTMAS CLUB ACCOUNTS

Interest Rate	See Rate Sheet
Interest will be compounded	Quarterly

There will be no minimum opening balance, no service charges, and no specific amount required to earn interest.

INDIVIDUAL RETIREMENT ACCOUNTS

Minimum Opening Deposit	$100.00
Interest Rate	See Rate Sheet
Annual Percentage Yield (APY)	See Rate Sheet
Interest Computation Method	Daily Balance *
Interest will be compounded	Quarterly
Interest will be credited	Quarterly

If you close your account before interest is credited, you will receive the accrued interest.

If you have a variable rate account, your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

On non-cash items interest will begin to accrue on the next business day.

Penalty for Early Withdrawal: The penalty will be stated on the IRA Certificate (contract) and may be up to 6 months loss of interest.

Statement Period: Annually

* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

CERTIFICATE OF DEPOSIT

Interest may be credited to your deposit account or paid to you quarterly; or as agreed upon. The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings. After the account is opened, you may not make any deposits into or withdrawals from the principal in the account until the maturity date. Deposits into variable rate IRA's may be allowed. Interest begins to accrue on the business day you deposit non-cash items (for example, checks). For terms and rates (including APY) see our individual rate sheets.

PENALTY FOR EARLY WITHDRAWAL

The penalty will be stated on the individual certificate (contract) and may result in a loss of principal under certain circumstances.

Renewal Policy - If your Certificate is SINGLE MATURITY and does not automatically renew, **Present it PROMPTLY at maturity as no interest is payable after the maturity date.** If your certificates will AUTOMATICALLY RENEW, you will have a grace period of 10 days from maturity date to present this certificate for payment without penalty. If the certificate automatically renews, IT WILL BE RENEWED AT THE RATE IN EFFECT AT THIS INSTITUTION ON THE DATE OF MATURITY.

***See Rate Sheet for CD terms and rates.

NOW ACCOUNT

Minimum Opening Deposit	$750.00
Minimum balance required to obtain APY as listed	$750.00
Interest Rate	See Rate Sheet
Annual Percentage Yield (APY)	See Rate Sheet
Interest Computation Method	Daily Balance *
Interest will be compounded	Monthly
Interest credited	Monthly

On non-cash items interest will begin to accrue on the next business day.

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Cost for check printing varies depending on the style of checks ordered.

If minimum balance falls below $750.00, there will be a $7.00 per month service charge.

Statement Period: Monthly

* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

MONEY MARKET ACCOUNT

Minimum Opening Deposit	$2500.00
Interest Rate	See Rate Sheet
Annual Percentage Yield (APY)	See Rate Sheet
Interest Computation Method	Daily Balance *
Interest will be compounded	Monthly
Interest credited	Monthly

On non-cash items interest will begin to accrue on the next business day.

If you close your account before interest is credited, you will not receive the accrued interest.

Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your account at any time.

Fee Per Withdrawal……………………………………………………….$10.00 after 4 per month

Statement Period: Monthly

(We must restrict all preauthorized (including automatic) transfers of funds from our Money Market Deposit Account to a maximum of six per month. If we provide checks with this account, three of such transfers may be made by check).

If balance falls below $2,500.00, no interest will be earned, and a $10.00 Service Charge will be charged.

* The Daily Balance is determined by the application of a daily periodic rate to the full amount of principal in the account each day.

PLEASE RETAIN FOR YOUR RECORDS

FEDERAL ELECTRONIC FUND TRANSFER ACT DISCLOSURES

IMPORTANT INFORMATION for our customers who have authorized electronic fund transfers:

The Federal Electronic Fund Transfer Act and regulations adopted thereunder provide that we disclose pertinent information to you about electronic fund transfers to or from your account. By electronic fund transfers, we mean transactions initiated by you through the use of your debit card (in automated teller machines), preauthorized deposits to - and if applicable, preauthorized transfers from your account with us.

TYPES OF TRANSFERS AVAILABLE

1. Point of Sale Transfers
2. Automated Teller Machine
3. Electronic Check Conversion
4. Direct Deposit or withdrawals of funds
5. Transfer initiated by telephone
6. All debit card transfers – whether or not initiated through an electronic terminal

AUTOMATED TELLER MACHINES, DEBIT CARDS & POINT-OF-SALE TRANSFERS

A. ACCESSING YOUR ACCOUNT
   1. Withdraw cash from your checking or savings account.
   2. Transfer funds between your checking and savings accounts whenever you request.
   3. Pay for purchases at places that have agreed to accept the card.
   4. Some of these services may not be available at all terminals.

B. LIMITATIONS
   1. Limitations on frequency of transfers
      i) There is no limitation on the frequency of transfers.
   2. Limitations on dollar amounts of transfers.
      i) You may withdraw up to $305.00 from our terminals each day.
      ii) You may buy up to $1,550.00 worth of goods or services per three business days.
      iii) In addition to those limitations listed elsewhere, transfers from an insured Money Market account or from a savings account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per statement cycle with no more than three by check, debit card, or similar order to third parties.

C. CHARGES FOR TRANSFERS OR RIGHT TO MAKE TRANSFERS
   1. There will be no charge from Federated Bank for any transaction initiated at an ATM machine that is not our own.
   2. There is no charge for transfers.

D. ATM FEES BY OTHERS
   When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer.

E. RECEIPT FOR TRANSACTION
   You will receive a written receipt at the time you make any transfer to or from your account using one of our automated teller machines.

F. CUSTOMER LIABILITY
   VISA® Customer Liability Limits: Additional limit on liability for VISA®-branded cards. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA®-branded card. This additional limit on liability does not apply to ATM transactions using your Personal Identification Number that are not processed by VISA® or to commercial cards. The liability policy for unauthorized use on PIN transactions not processed by VISA® is below. Tell us AT ONCE if you believe your card has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within 2 business days, you can lose no more than $50 if someone used your card without your permission. If you do NOT tell us within 2 business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as $500.

G. HOW TO CONTACT US
   If you believe that your card has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, or if for any reason you wish to contact us, telephone us at (815) 268-7676.

ELECTRONIC FUNDS TRANSFERS BY PREAUTHORIZATION

A. **DOCUMENTATION OF TRANSFERS**
   If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the phone number listed below to find out whether or not the deposit has been made.

B. **LIMITATIONS**
   There is no limitation on the number of withdrawals that can be made in person. Only 6 preauthorized debits are allowed per month (e.g. ACH, telephone transfers, etc) on Savings or Money Market accounts.

C. **RIGHT TO STOP-PAYMENT**
   If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at the phone number given below, or write us at the address given below, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. We will charge you $25.00 for each stop-payment order you give.

D. **NOTICE OF TRANSFERS VARYING IN AMOUNT**
   If the preauthorized regular transfers from your account may vary in amount, the person you are going to pay should tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

E. **CUSTOMER LIABILITY**
   If your statement shows unauthorized transfers from your account, tell us at once. If you do not tell us within 60 days after we sent you the FIRST statement upon which the problem appeared, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

F. **HOW TO CONTACT US**
   If you believe that a transaction involving your account has been made without your permission or if for any reason you wish to contact us, telephone us at the phone number given below or write us at the address given below.

ELECTRONIC FUND TRANSFERS (EFT) BY NON-RECURRING PREAUTHORIZED TRANSFERS

A. TYPES OF NON-RECURRING PREAUTHORIZED TRANSFERS:
   1. You may purchase goods or pay for services with a check at the point of sale and authorize the merchant or service provider to convert your check into an EFT by capturing the routing, account, and serial numbers to initiate the transfer by an electronic check conversion.
   2. You purchase goods or pay for services by mailing a check to the merchant, a lockbox, or other payee that is later converted to an EFT by electronic check conversion.
   3. You make a payment through a bill-payment service available to you via a computer or other electronic means that initiates an ACH debit entry to your account using MICR information you have provided, without producing a paper draft, is an EFT by electronic check conversion.
   4. You are asked to authorize at the time you offer a check to a merchant or service provider to electronically collect a charge in the event the check is returned for insufficient funds. Paying such a fee electronically is an electronic fund transfer.

   A consumer authorizes a one-time electronic fund transfer (in providing a check or the information from a check to a merchant or other payee for the MICR encoding), where the consumer receives notice that the transaction will be processed as an EFT and completes the transaction. Examples of notice include, but are not limited to, written statements and the posting of a sign.

DISCLOSURES THAT APPLY TO ALL ELECTRONIC FUND TRANSFERS

A. PERIODIC STATEMENTS:
   1. CHECKING: You will get a monthly account statement.
   2. SAVINGS: You will get a quarterly account statement. (An interim account activity report will be sent if preauthorized withdrawals occur during the month.)

B. LIABILITY FOR FAILURE TO MAKE TRANSFERS
   1. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:
      i) If, through no fault of ours, you do not have enough money in your account to make the transfer.
      ii) If the transfer would go over the credit limit on our overdraft line, if any.

iii) If your account is frozen because of a court order or some similar reason.
iv) If the automated teller machine where you are making the transfer does not have enough cash.
v) If the terminal was not working properly and you knew about the breakdown when you started the transfer.
vi) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
vii) There may be other exceptions stated in our agreement with you.

C. CONFIDENTIALITY – ACCOUNT INFORMATION DISCLOSURE

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary to complete transfers, or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
3. In order to comply with government agency or court orders, or
4. If you give us your written permission.

D. ERROR RESOLUTION PROCEDURES

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

A. **ERROR RESOLUTION NOTICE**

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

B. **EXTENSION OF THE TIME PERIOD**

1. The application time is 20 business days in place of 10 business days if the notice of error involves an electronic fund transfer to or from the account within 30 days after the first deposit to the account was made, if you are a new customer.
2. The applicable time is 90 days in place of 45 days of investigation, if a notice of error involves an electronic fund transfer that:
   (1) Was not initiated within a state;
   (2) Resulted from a point-of-sale debit card transaction.

You may ask for copies of the documents that we used in our investigation.

FEDERATED BANK
107 N. CHESTNUT, PO BOX B
ONARGA, IL 60955
Business Days: Monday through Friday
Excluding Federal Holidays
Phone: (815) 268-7676

Your Ability to Withdraw Funds - Determining the Availability of a Deposit. Our policy is to make funds from your cash, check, wire transfer, and electronic direct deposits available to you on the first business day after the day we receive your deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. We have multiple branch locations that have different days and hours of operations. If you make a deposit at one of our branches during operating hours on a day that branch is open, that day will be considered the day of your deposit. However, if you make a deposit after business hours, the day of your deposit will be considered the next business day the branch is open, and the day of your deposit for deposits made at branches will be considered the next business day the branch is open.

Longer Delays May Apply. In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. The first $275.00 of your deposits, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid. You deposit checks totaling more than $6,725 on any one day. You redeposit a check that has been returned unpaid. You have overdrawn your account repeatedly in the last six months. There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Other Accounts. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

Special Rules for New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open: Funds from electronic direct deposits, wire transfers and cash will be available on the first business day after the day of your deposit. In addition, the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, on-us (checks drawn on Federated Bank), and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions (e.g. the checks must be payable to you). The excess amount over $6,725 will be available on the seventh business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit. Funds from all other deposits will be available on the seventh business day after the day of your deposit.

GENERAL FEES & SERVICES

Non-Sufficient Funds Item (whether presented in-person, electronically, or otherwise)	
Per item paid	$30.00, $150.00 daily maximum
Per item returned unpaid, and each time represented	$30.00, $150.00 daily maximum
Daily Fee for Negative Balance Account (Overdraft Charge)	$5.00 per day after 3 business days
Returned Deposit Item Fee	$5.00 per occurrence
Stop Payment /Revocation/Renewal (including ACH, per item)	$25.00
Checking Account Inactivity Account Fee (inactive account for more than 90 days)	$10.00 per month
Savings Account Inactivity Account Fee (inactive account for more than 365 days)	$10.00 per month
Savings Account Overdraft Transfer	$15.00 setup … $3.00 per transfer
Any Account closed within 90 days of opening	$20.00
Legal Process which affect your account (i.e., Garnishments, Levy, Citations, or other)	$90.00
After the First Hour	$30.00
IRA/HSA Transfer and/or Closing Fee	$50.00
Account Research & Reconciliation	$30.00 per hour, $30.00 minimum
Account Balancing Assistance	$30.00 per hour, $30.00 minimum
Amortization Schedule	$20.00
Loan Coupon Book (replacement)	$15.00
Ready Reserve Account	Annual Fee $15.00 …. $3.00 per transfer
Notary Service (non-customers)	$3.00
Prepaid Spending Cards	$5.00
Cashier Checks	Customers $5.00 …….Non-customers $10.00
Coin Counting (non-customers)	10%, minimum $5.00
Wire Transfer Fee	Incoming $12.00
	Incoming (International) $30.00 plus external charges
	Outgoing (Domestic) $30.00
	Outgoing (International) $60.00 plus external charges
Debit Card Replacement Fee	$15.00
Instant Issue Debit Card Fees	
For a New Card	$10.00
For a Lost Card	$25.00
ACH Transfers	Setup $15.00 …. $5.00 each transfer
ATM Fee Charge (not our ATM)	No Charge
Online Banking Re-Enrollment Fee after 90 days	$10.00
ACH Non-Post Handling Charge	$10.00 per item
Collection Items (including Foreign Items)	$20.00 plus external bank charges
Check Copy	$2.00
Activity Printout of Account	$2.00
Returned/Forwarded Mail with Address Correction	$5.00 per item
License Renewal Sticker	$7.50
Telephone Transfer	$2.00
Temporary Checks	$5.00 per 10 checks
Cost of printing checks varies depending on the style of checks ordered.	
Photocopies	$0.35
Fax Fees	First Page $3.00, each additional page $1.00
Safety Deposit Boxes	See Rate Schedule
Drilling Fee	$200.00
Rekeying Fee	$75.00
Lost Key Fee	$40.00
Verification of Deposit	$10.00
Audit Confirmation	$20.00

SAFE DEPOSIT BOXES

3 x 5	Yearly Fee
5 x 5	Yearly Fee
3 x 10	Yearly Fee
5 x 10	Yearly Fee
10 x 10	Yearly Fee

Not all boxes available in all offices

Federated Bank
A SUBSIDIARY OF LONGVIEW CAPITAL CORPORATION

TRUTH IN SAVINGS

Deposit Account Information
Electronic Funds Transfer Disclosure
Funds Availability Disclosure

ONARGA
107 N. Chestnut St., PO Box B
Onarga, IL 60955
815-268-7226 815-268-7229 (fax)

BRADLEY
327 South Kinzie Ave.
Bradley, IL 60915
815-932-7000 815-932-7039 (fax)

CHEBANSE
110 W. 1st North St. PO Box 398
Chebanse, IL 60922
815-697-2394 815-697-3056 (fax)

LODA
Route 45, PO Box 305
Loda, IL 60948
217-386-2392 217-386-2086 (fax)

BRAIDWOOD
130 N. Washington St.
Braidwood, IL 60408
815-458-5220 815-361-7461 (fax)

Please contact Branch as office hours vary by location..

federatedbank.com

MEMBER FDIC

EQUAL HOUSING LENDER

GENERAL FEES & SERVICES
Effective as of January 1, 2026

Checking Account Inactivity Account Fee (inactive account for more than 90 days)	$10.00 per month
Non-Sufficient Funds Item (whether presented in-person, electronically, or otherwise)	
Per item paid	$30.00, $150.00 daily maximum
Per item returned unpaid, and each time represented	$30.00, $150.00 daily maximum
Daily Fee for Negative Balance Account (Overdraft Charge)	$5.00 per day after 3 business days
Returned Deposit Item Fee	$5.00 per occurrence
Stop Payment / Revocation / Renewal (including ACH, per item)	$25.00
Savings Account Inactivity Account Fee (inactive account for more than 365 days)	$10.00 per month
Savings Account Overdraft Transfer	$15.00 setup ….. $3.00 per transfer
Savings Monthly Service Charge (if balance falls below $100.00)	$5.00
Any account closed within 90 days of opening	$20.00
Legal Process which affect your account (i.e., Garnishments, Levy, Citations, or other)	$90.00
After the first hour	$30.00 per hour
IRA/HSA Transfer and/or Closing Fee	$50.00
Account Research & Reconciliation	$30.00 per hour, $30.00 minimum
Account Balancing Assistance	$30.00 per hour, $30.00 minimum
Amortization Schedule	$20.00
Loan Coupon Book (replacement)	$15.00
Ready Reserve Account	Annual Fee (Dec.30) $15.00 ……..….. $3.00 per transfer
Notary Service (non-customers)	$3.00
Prepaid Spending Cards	$5.00
Cashier's Check	Customers $5.00 ....Non-customers $10.00
Coin Counting (non-customers)	10%, minimum $5.00
Wire Transfer Fees	
Incoming (Domestic)	$12.00
Incoming (International)	$30.00 plus external bank charges
Outgoing (Domestic)	$30.00
Outgoing (International)	$60.00 plus external bank charges
Debit Card Replacement Fee	$15.00
Instant Issue Debit Card Fees	
For a New Account	$10.00
For a Lost Card	$25.00
ATM Fee Charge (not our ATM)	No Charge
Online Banking Re-Enrollment Fee after 90 days	$10.00
ACH Transfers	Setup $15.00 ….. $5.00 each transfer
ACH Non-Post Handling Charge	$10.00 per item
Collection Items (including Foreign Items)	$20.00 plus external bank charges
Check Copy	$2.00
Activity Printout of Account	$2.00
Returned/Forwarded Mail with Address Correction	$5.00 per item
License Renewal Sticker	$7.50
Telephone Transfer	$2.00
Temporary Checks	$5.00 per 10 checks
Cost of printing checks varies depending on the style of checks ordered.	
Photocopies	$0.35
Fax Fees	First Page $3.00, each additional page $1.00
Safety Deposit Boxes	See Rate Schedule
Drilling Fee	$200.00
Rekeying Fee	$75.00
Lost Key Fee	$40.00
Verification of Deposit	$10.00
Audit Confirmation	$20.00

Federated Bank

A SUBSIDIARY OF LONGVIEW CAPITAL CORPORATION

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.

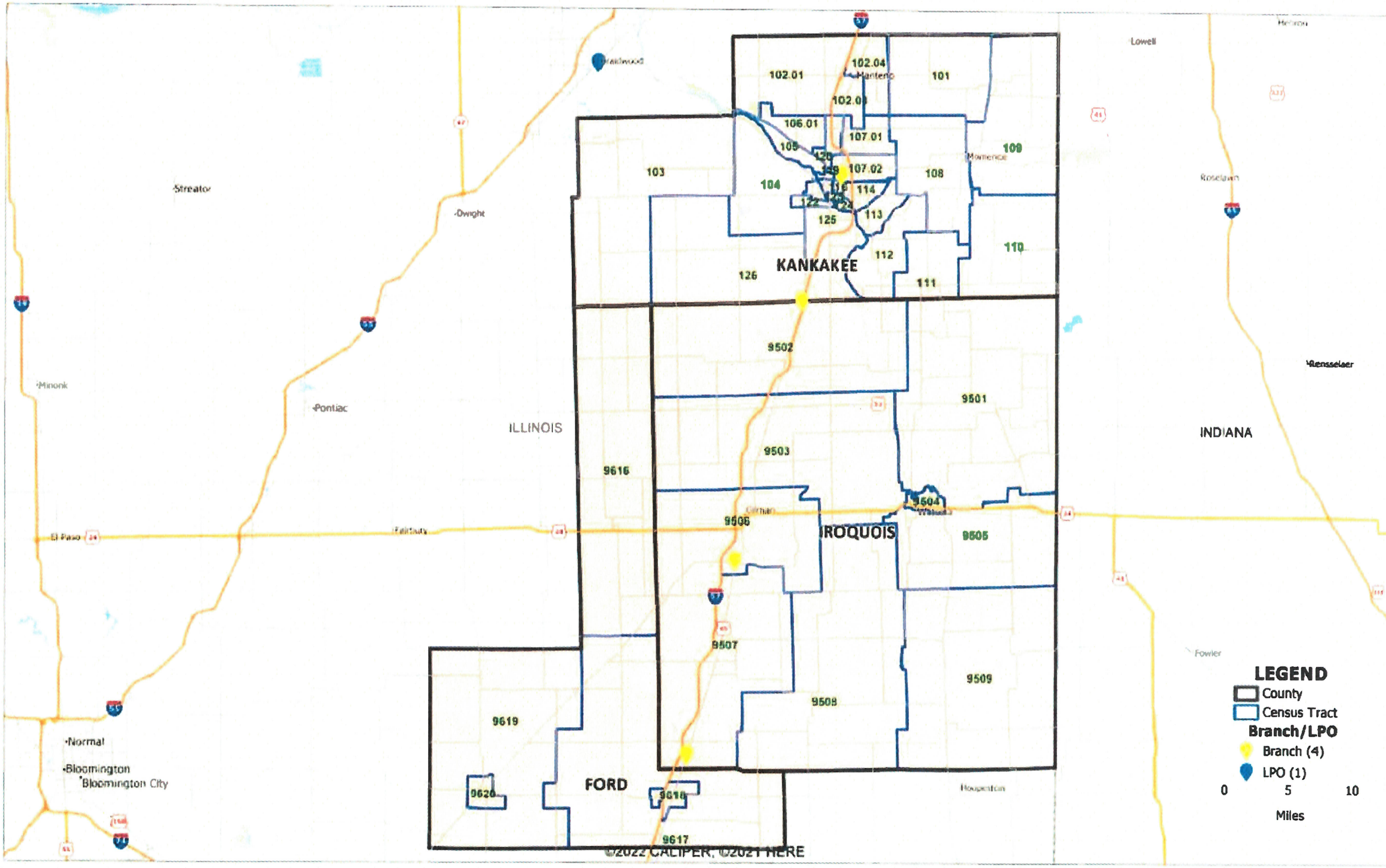
We gather facts to study: (1) how evenly our credit is distributed throughout the area we serve; (2) how well our products and services meet our customers' needs; (3) if our location(s) and business hours are convenient; and (4) if our officers are readily available to confer with our customers.

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.

Federated Bank

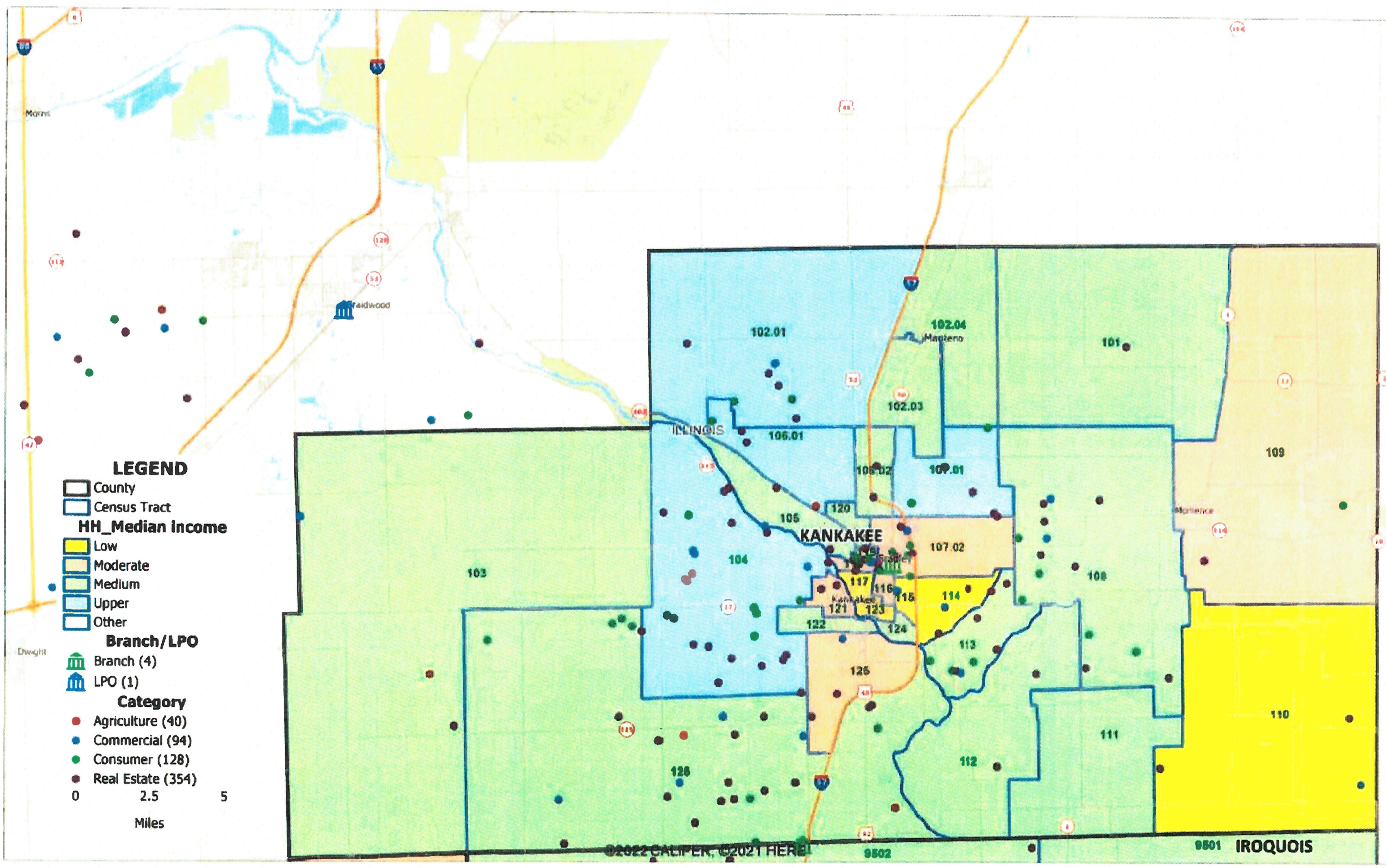
CRA Assessment Area



COMPLIANCE SERVICES

Federated Bank

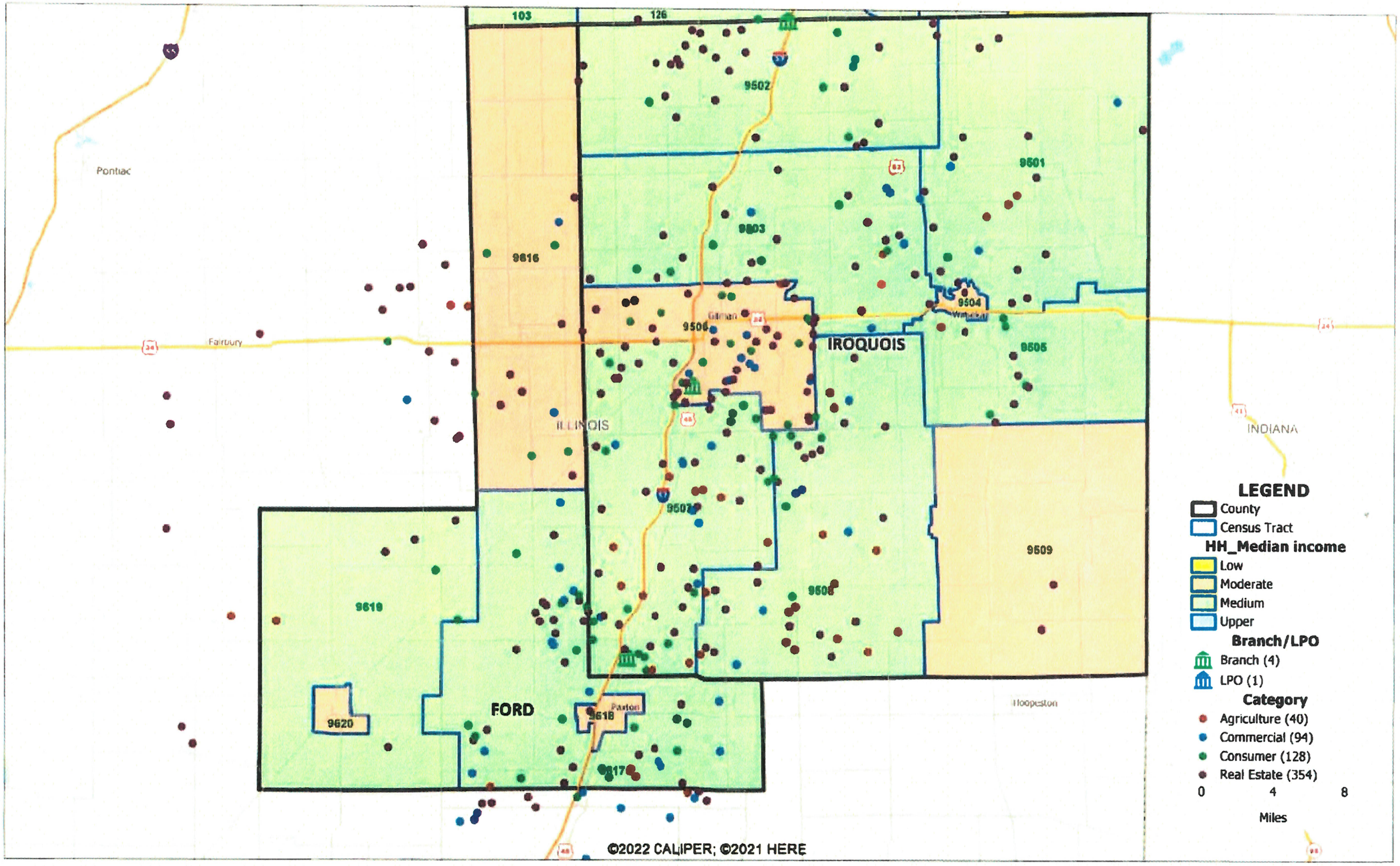
Loans in Relation to CRA Assessment Area One



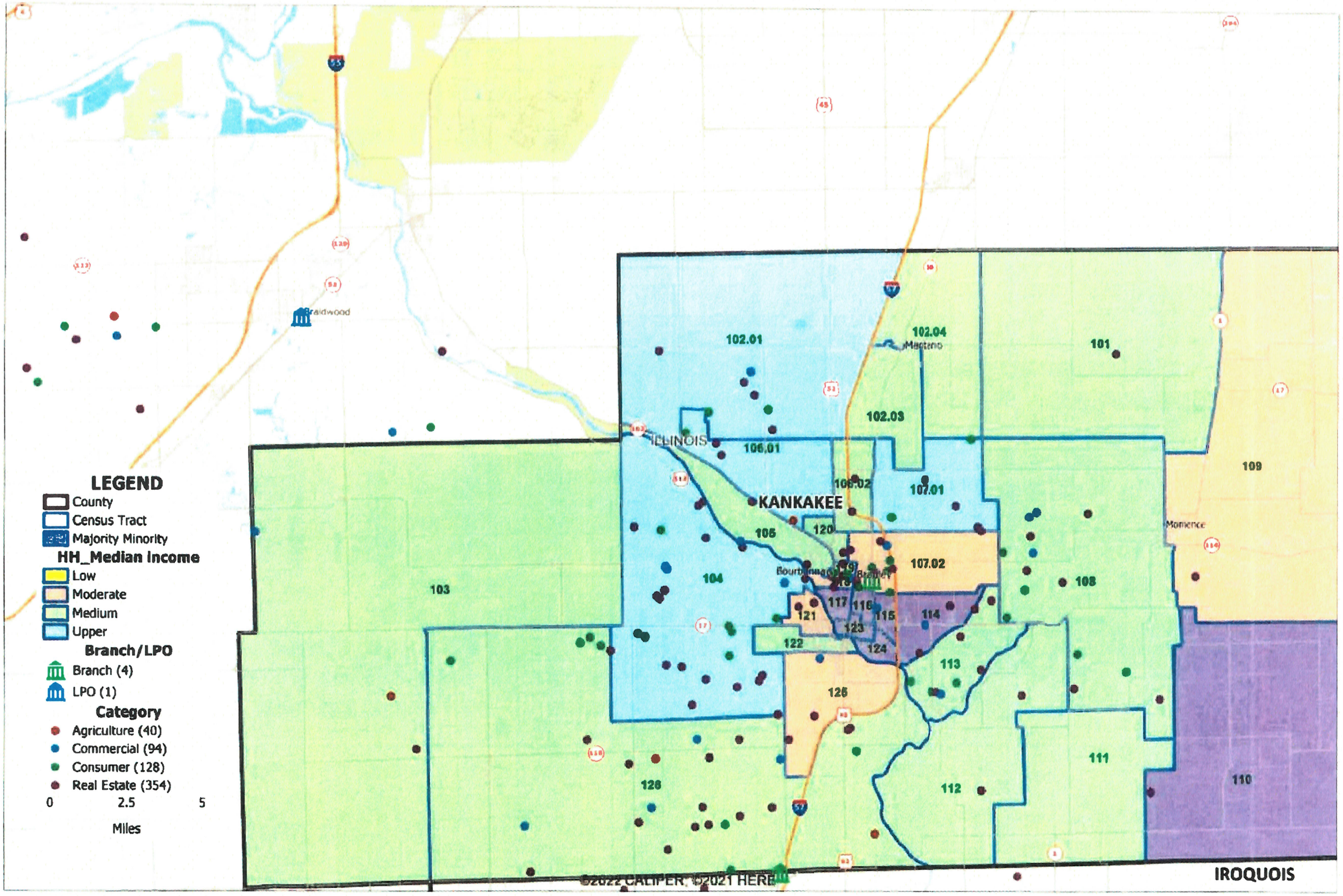
COMPLIANCE SERVICES

Federated Bank

Loans in Relation to CRA Assessment Area Two



Federated Bank
Majority Minority



Appendix D

Federated Bank
Geographic Distribution of Loans

Assessment Area	County	Number of Loans	%	Sum of Original Amount	%	Sum of Balance	%
One	Kankakee	141	22.89%	$10,518,255.42	19.84%	$9,590,920.32	17.76%
Two	Ford	74	12.01%	$4,599,094.81	8.67%	$4,154,727.29	7.69%
	Iroquois	272	44.16%	$17,634,095.04	33.26%	$20,433,249.52	37.83%
Inside AA		**487**	**79.06%**	**$32,751,445.27**	**61.77%**	**$34,178,897.13**	**63.28%**
Outside AA		**129**	**20.94%**	**$20,266,784.84**	**38.23%**	**$19,834,551.57**	**36.72%**
Grand Total		616	100.00%	$53,018,230.11	100.00%	$54,013,448.70	100.00%

FEDERAL DEPOSIT INSURANCE CORPORATION

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC NOTICE

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:

FEDERATED BANK
107 N CHESTNUT ST

ONARGA, IL 60955

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

Compliance Department
FEDERATED BANK
107 N CHESTNUT ST

ONARGA, IL 60955

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

STATE OF ILLINOIS

ILLINOIS COMMUNITY REINVESTMENT ACT (ILCRA) PUBLIC NOTICE

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.

Federated Bank

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Public Comments 2025

None

Public Comments 2024

None

Public Comments 2023

None

To submit a comment, go to www.fdic.gov/regulations/cra or mail to Regional Director, Division of Compliance and Consumer Affairs, FDIC, 300 South Riverside Plaza, Chicago, Illinois 61859.

EQUAL HOUSING LENDER

Member FDIC