

Community Reinvestment Act

Public File



Farmers & Merchants National Bank

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PUBLIC DISCLOSURE

May 18, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Farmers and Merchants National Bank of Nashville
Charter Number: 8221

120 W. St. Louis Street
Nashville, IL 62263

Office of the Comptroller of the Currency

500 N. Broadway, Suite 1700
St. Louis, MO 63102

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The Lending Test rating is based on The Farmers and Merchants National Bank of Nashville (F&M or bank) performance in the state of Illinois. The major factors that support this rating include:

- F&M's average loan-to-deposit ratio (LTD) was reasonable.
- A majority of loans were made inside the assessment areas (AA).
- The distribution of loans to borrowers of different income levels was reasonable.
- F&M did not receive any CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment areas, the bank's LTD ratio was reasonable. The average LTD ratio over the last 13 quarters was 65.2 percent. Over this period, the LTD ratio ranged from a low of 53.2 to a high of 77 percent.

To assess the bank's performance, we analyzed the LTD ratio of comparable institutions. We used a peer group of five institutions of comparable asset size, location, and lending opportunity. Over the evaluation period, the average LTD for the comparable institutions was 63.4 percent. F&M ranked fourth out of six when comparing average LTD. See table below for further detail.

Institution	Total Assets \$(000s) as of December 31, 2024	Average Quarterly LTD Ratio
First Federal Savings Bank of Mascoutah, Illinois	\$193,098	87.5%
Bank of O'Fallon	\$353,228	82.5%
Nashville Savings Bank	\$97,670	70.2%
The Farmers and Merchants National Bank of Nashville	\$259,930	65.2%
The Old Exchange National Bank of Okawville	\$86,199	41.0%
The First National Bank of Okawville	\$67,279	35.9%

Source: Quarterly FFIEC Call Reports 01/01/2022 – 12/31/2024

Lending in Assessment Area

A majority of the bank's loans were inside its AAs.

The bank originated and purchased 54 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	107	51.94	99	48.06	206	17,962	50.25	17,783	49.75	35,745
Small Farm	15	75.00	5	25.00	20	4,635	95.23	232	4.77	4,867
Total	122	54.00	104	46.00	226	22,597	53.64	18,015	44.36	40,612

Source: 01/01/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

F&M is an intrastate financial institution headquartered in Nashville, Illinois. F&M is wholly owned by Farmers and Merchants Bancshares, Inc., a one-bank holding company, also headquartered in Nashville, Illinois. F&M operates seven full-service branches in addition to the main bank's location, and nine automated teller machines (ATM), seven of which take deposits. Since the last examination the bank has not closed any branch locations but opened one branch in O'Fallon, Illinois on January 25, 2022. There have been no major changes in F&M's corporate structure, including merger or acquisitions activities.

As of December 31, 2024, F&M has total assets of \$260 million, total deposits of \$238 million, and common equity tier 1 capital of \$30 million or 15.2 percent of total risk-weighted assets. F&M's total loans and leases were \$176 million or 68 percent of total assets.

F&M offers a full range of loan and deposits services. Deposit services include a variety of checking, savings, and money market products for consumers and commercial customers. The bank offers certificates of deposit, individual retirement account savings, and health savings accounts. Some loan products offered include home mortgage loans, home equity lines of credit, personal, and vehicle loans. F&M also offers agricultural operating, equipment, and real estate loans, as well as small business lines. The bank participates in flexible loan product programs such as Farmer Mac, Farmer Service Agency, Rural Developmental, Veterans Affairs, and the State of Illinois Agricultural Investment. F&M offers additional services including mobile banking, remote deposit capture, wire transfers, direct deposit, and safety deposit boxes.

For CRA purposes, F&M has designated two AAs: Illinois non-MSA; all of Washington County, Illinois encompassing four census tracts (CT) and St. Louis MSA: the northeastern portion of St. Clair County, Illinois encompassing 14 CTs. Each AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income (LMI) geographies. The two AAs include the main bank, seven branches, and nine ATMs. There are CTs in either AA.

F&M received an overall "Satisfactory" on their last CRA evaluation dated December 13, 2021. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of evaluation includes an assessment of F&M under the small bank performance criteria, which consists of the lending test. This test evaluates the bank's record of meeting the credit needs of its assessment areas through lending activities. The evaluation period for the lending test is January 1, 2022 through December 31, 2024.

Based on our review of all loans originated and purchased from January 1, 2022 to December 31, 2024, we determined the bank's primary loan products for the Illinois non-MSA to be small farm loans and the St. Louis MSA to be home mortgage loans.

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- F&M's average LTD is reasonable.
- A majority of loans were made inside the AAs.
- The distribution of loans to borrowers of different income levels is reasonable.
- F&M did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Illinois

F&M has two AAs located in Illinois: Illinois non-MSA and St. Louis MSA.

Illinois non-MSA

The Illinois non-MSA includes the entirety of Washington County. The AA includes four CTs that consist of two middle-income CTs, two upper-income CTs, and no LMI CTs. Within the Illinois non-MSA, F&M operates its main branch in Nashville and one branch in each of the following towns: Hoyleton, Ashley and Du Bois. Each branch and the main office have a deposit taking ATM.

Competition

F&M reported \$205.4 million in deposits in the Illinois non-MSA, representing 90.6 percent of the bank's total deposits as of June 30, 2024. According to the Federal Deposit Insurance Corporation (FDIC) market share information, F&M ranked first in deposit market share in the AA with 36.2 percent. The AA has a total of eight FDIC-insured deposit-taking institutions operating 13 branches. Nashville Savings Bank came in as the second highest with 15.3 percent of the market, and The Old Exchange National Bank of Okawville comes in third at 12.5 percent.

Demographics

The following table provides a summary of the demographics, including housing and farm information, for the Illinois non-MSA AA.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Assessment Area - IL non-MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.00	0.00	50.00	50.00	0.00
Population by Geography	13,761	0.00	0.00	44.76	55.24	0.00
Housing Units by Geography	6,653	0.00	0.00	43.14	56.86	0.00
Owner-Occupied Housing by Geography	4,747	0.00	0.00	42.11	57.89	0.00
Occupied Rental Units by Geography	1,273	0.00	0.00	54.75	45.25	0.00
Vacant Units by Geography	633	0.00	0.00	27.49	72.51	0.00
Businesses by Geography	450	0.00	0.00	56.44	43.56	0.00
Farms by Geography	113	0.00	0.00	29.20	70.80	0.00
Family Distribution by Income Level	4,084	13.12	13.66	20.84	52.38	0.00
Household Distribution by Income Level	6,020	17.74	15.08	15.71	51.46	0.00
Unemployment rate (%)	5.24	0.00	0.00	5.98	4.69	0.00
Households Below Poverty Level (%)	8.52	0.00	0.00	9.87	7.43	0.00
Median Family Income (Non-MSAs - IL)		\$67,835			Median Housing Value	\$123,650
Median Family Income (Non-MSAs - IL) for 2024		\$82,800			Median Gross Rent	\$716
					Families Below Poverty Level	4.38
FFIEC File - 2020 Census FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

According to the 2020 & 2024 Census data, there were 4,084 families in the AA. Approximately 535 (13.1 percent) of those families were low-income families, 560 (13.7 percent) were moderate-income families, 849 (20.8 percent) were middle-income families, and 2,140 (52.4 percent) were upper-income families. The percentage of families living below the poverty level was 4.4 percent.

There were 113 farms in the AA. Approximately 33 (29.2 percent) were in middle-income CTs, 80 (70.8 percent) were in upper-income CTs.

Employment Factors and Economic Condition

According to the Bureau of Labor and Statics Data, the unemployment rate in Washington County slightly increased in 2023 and remained steady in 2024. The unemployment rates for Washington County were at or below the national average, and the state of Illinois was above the national average throughout the entire evaluation period.

Annual Unemployment Rates - Illinois non-MSA			
Area	2022	2023	2024
Washington County	3.3%	3.6%	3.6%
State of Illinois	4.6%	4.5%	5.0%
National	3.6%	3.6%	4.0%
Source: US Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.			

Community Contact

We reached out to a community contact during our examination. The contact stated that the area’s economic conditions are pretty similar to the nation as a whole due to inflation and high gas prices, but unemployment remains pretty low. The condition of the housing stock is improving some as interest rates

are rising, cooling off the demand. The primary credit needs to the community include auto and home loans.

St. Louis MSA

The St. Louis MSA includes a northeast portion of St. Clair County. The AA includes 14 CTs that consist of seven middle-income CTs, seven upper-income CTs, and no LMI CTs. Within the St. Louis MSA, F&M operates three branches, one in each of the following towns: Mascoutah, Lebanon, and O’Fallon. Each branch has a deposit taking ATM.

Competition

F&M reported \$21.2 million in deposits in the Illinois non-MSA, representing 9.4 percent of the bank’s total deposits as of June 30, 2024. According to the FDIC market share information, F&M ranked 25th in deposit market shares in the AA with 0.39 percent. The AA has a total of 26 FDIC-insured deposit taking institutions operating 69 branches. Institutions with the highest deposit market share include Regions Bank with 15.6 percent, Bank of America, N.A. with 8.1 percent, and Associate Bank, N.A. with 7.7 percent.

Demographics

The following table provides a summary of the demographics, including housing and farm information, for the St. Louis MSA AA.

Assessment Area - St. Louis MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.00	0.00	50.00	50.00	0.00
Population by Geography	60,664	0.00	0.00	55.88	44.12	0.00
Housing Units by Geography	23,481	0.00	0.00	56.89	43.11	0.00
Owner-Occupied Housing by Geography	15,409	0.00	0.00	49.09	50.91	0.00
Occupied Rental Units by Geography	6,266	0.00	0.00	74.10	25.90	0.00
Vacant Units by Geography	1,806	0.00	0.00	63.79	36.21	0.00
Businesses by Geography	1,530	0.00	0.00	62.16	37.84	0.00
Farms by Geography	85	0.00	0.00	57.65	42.35	0.00
Family Distribution by Income Level	15,940	14.18	15.50	21.34	48.98	0.00
Household Distribution by Income Level	21,675	15.29	14.51	17.57	52.63	0.00
Unemployment rate (%)	3.33	0.00	0.00	4.04	2.38	0.00
Households Below Poverty Level (%)	6.18	0.00	0.00	6.78	5.41	0.00
Median Family Income (41180 - St. Louis, MO-IL MSA)		\$84,758			Median Housing Value	\$176,850
Median Family Income (41180 - St. Louis, MO-IL MSA) for 2024		\$103,200			Median Gross Rent	\$1,066
					Families Below Poverty Level	3.89
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

According to the 2020 and 2024 Census data, there were 15,940 families in the AA. Approximately 2,263 (14.2 percent) were in low-income families, 2,471 (15.5 percent) were moderate-income families, 3,395 (21.3 percent) were middle-income families, and 7,811 (49 percent) were upper-income families. The percentage of families living below the poverty level was 3.9 percent.

Housing Characteristic and Home Affordability

The 2020 and 2024 Census data reported 23,481 total housing units in the AA. Of these housing units, 15,409 (65.6 percent) were owner occupied, 6,266 (26.7 percent) were occupied rental units, and 1,806 (7.7 percent) were vacant. The median housing value for St. Louis MSA was \$176,850.

Employment Factors and Economic Condition

According to the Bureau of Labor and Statistic Data, the unemployment rate in St. Clair County slightly increased in 2023 and remained steady in 2024. The unemployment rates for St. Clair County and the state of Illinois were well above the national average throughout the entire evaluation period.

Annual Unemployment Rates - St. Louis MSA			
Area	2022	2023	2024
St. Clair County	4.5%	4.7%	4.7%
State of Illinois	4.6%	4.5%	5.0%
National	3.6%	3.6%	4.0%

Source: US Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.

Community Contact

We reached out to a community contact during our examination. The contact stated a big challenge to increasing homeownership is the need to educate people who are moving from renting into homeownership regarding how to be a successful homeowner and said that this is an opportunity for banks to get involved.

Scope of Evaluation in Illinois

We performed a full scope review of the Illinois non-MSA and St. Louis MSA.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank’s performance in the Illinois non-MSA and St. Louis MSA was reasonable

Distribution of Loans by Income Level of the Geography

Given the bank’s AA did not include any LMI CTs during the evaluation period, a geographic distribution or lending gap analysis would not be meaningful.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table 8 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

St. Louis MSA

The borrower distribution of home mortgage loans was reasonable. The proportion of the bank's home mortgage loans to low-income borrowers was below the percentage of low-income families but was well above the aggregate industry distribution of home mortgage loans to those borrowers. The proportion of the bank's home mortgage loans to moderate-income borrowers was above the percentage of moderate-income families and in line with the aggregate industry distribution of home mortgage loans to those borrowers.

Small Loans to Farms

Refer to Table 12 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Illinois non-MSA

The borrower distribution of small loans to farms was reasonable. The portion of the bank's loans to farms with revenues of less than \$1 million was below the percentage of farms but well above the aggregate industry distribution of loans to small farms.

Responses to Complaints

No CRA-related complaints have been received by the bank or the OCC since the prior CRA evaluation.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2022 – 12/31/2024	
Bank Products Reviewed:	Home mortgage and small farm	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
Illinois non-MSA	Full scope	Washington County. CTs 9501, 9502, 9503, and 9504
St. Louis MSA	Full scope	Northeast St. Clair County. CTs 5038, 5039.03, 5039.05, 5039.07, 5039.08, 5043.51, 5043.52, 5043.53, 5043.54, 5043.55, 5043.56, 5043.57, 5043.58, and 5043.59

Appendix B: Summary of MMSA and State Ratings

RATINGS: The Farmers and Merchants National Bank of Nashville	
Overall Bank:	Lending Test Rating
The Farmers and Merchants National Bank of Nashville	Satisfactory
MMSA or State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Low-Income: Individual income that is at 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 state/AA.

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

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

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

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

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original

amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s AA.
- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: (1) the percentage distribution of farms with revenues of greater than \$1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2022 - 2024

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall	Owner-Occupied Housing Units	% of Bank Loans	Overall	Owner-Occupied Housing Units	% of Bank Loans	Overall	Owner-Occupied Housing Units	% of Bank Loans	Overall	Owner-Occupied Housing Units	% of Bank Loans	Overall	Owner-Occupied Housing Units	% of Bank Loans
IL non-MSA	89	11,940	83.18	727	--	--	--	--	--	42.11	60.67	47.87	57.89	39.33	52.13	--	--	--
St. Louis MSA	18	6,022	16.82	5,600	--	--	--	--	--	49.09	77.78	53.32	50.91	22.22	46.68	--	--	--
Total	107	17,962	100.00	6,327	--	--	--	--	--	47.44	63.55	52.69	52.56	36.45	47.31	--	--	--

Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022 - 2024

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall	Families	Bank Loans	Overall	Families	Bank Loans	Overall	Families	Bank Loans	Overall	Families	Bank Loans	Overall	Families	Bank Loans
IL non-MSA	89	11,940	83.18	727	13.12	6.74	8.39	13.66	16.85	18.43	20.84	24.72	24.07	52.38	51.69	36.18	--	--
St. Louis MSA	18	6,022	16.82	5,600	14.18	11.11	5.11	15.50	--	15.38	21.34	5.56	21.82	48.98	27.78	35.30	--	55.56
Total	107	17,962	100.00	6,327	13.96	7.48	5.48	15.13	14.02	15.73	21.24	21.50	22.08	49.67	47.66	35.40	--	9.35

Source: FFIEC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	Total Loans to Farm		Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	
IL non-MSA	204,967	100.00	162	--	--	--	--	--	--	29.20	30.00	50.00	70.80	70.00	50.00	--	
St. Louis MSA	0	0	58	--	--	--	--	--	--	57.65	--	63.79	42.35	--	36.21	--	
Total	204,967	100.00	220	--	--	--	--	--	--	41.41	30.00	53.64	58.59	70.00	46.36	--	

Source: FFI/EC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue

Assessment Area:	Total Loans to Farms			Farms with Revenues <= 1MM			Farms with Revenues > 1MM			Farms with Revenues Not Available		
	#	\$	% of Total	Overall	% Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
IL non-MSA	20	4,967	100.00	162	97.35	85.00	51.23	1.77	15.00	0.88	--	
St. Louis MSA	0	0	0	58	95.29	--	63.79	1.18	--	3.53	--	
Total	20	4,967	100.00	220	96.46	85.00	54.55	1.52	15.00	2.02	--	

Source: FFI/EC File - 2020, 2024 Census; 01/01/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Summary Report - 5/31/2026

Assets		Total	Average	
	5/31/2026	274,637,265.23	277,541,765.26	
	12/31/2025	277,651,181.18	268,560,376.44	
Net Income				
	5/31/2026	398,596.16	MTD	1,855,610.01 YTD
	5/31/2025	388,082.74		1,730,304.93
	2026 Budget	332,441.00	MTD	1,454,687.00 YTD
Tier 1 Capital				
	5/31/2026	11.63		
	12/31/2025	11.33		
Loan / Deposit Ratio				
	5/31/2026	74.67%		
	YTD Average	73.65%		
	12/31/2025	75.99%		
Loans		Total	Average	
	5/31/2026	184,405,064.30	183,853,325.10	
	12/31/2025	190,084,206.58	176,497,647.67	
	5/31/2026 Budget	178,851,000	177,955,000	
Demand / Time Deposits		Total	Average	
	5/31/2026	246,966,152.25	249,624,867.37	
	12/31/2025	250,156,933.49	244,019,119.30	
	5/31/2026 Budget	238,190,000	238,391,000	
Stock Price		5,043 Shares Outstanding		
	5/31/2026	5,640.29	Net of Unrealized Gains / Losses	
		6,773.11	Value not including AFS Market Value	
	12/31/2025	5,532.56	Net of Unrealized Gains / Losses	Includes FSB stock \$1,261,615 and balance in checking of \$85.10 \$648,902.34 Distributions Year to Date
		6,521.81	Value not including AFS Market Value	
ROAA	Sub S	1.59%		
ROAE		20.60%		
Net Interest Margin		YTD	MTD	
	Yield on Earning Assets	4.95	4.99	
	Interest Inc / Ave Earn Assets	0.87	0.85	
	NIM	<u>4.08</u>	<u>4.14</u>	

State Code	County Code	Tract Code	Complete Tract	Tract Income Class	Tract Minority Status	Total Persons	Total Minority Population	Minority Population %
17	189	9501	17189950100	Middle	Non-Majority Minority Tract	3082	185	6
17	189	9502	17189950200	Upper	Non-Majority Minority Tract	3684	196	5.32
17	189	9503	17189950300	Middle	Non-Majority Minority Tract	3077	222	7.21
17	189	9504	17189950400	Upper	Non-Majority Minority Tract	3918	182	4.65



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FIIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	WASHINGTON COUNTY	9501.00	3 - Middle	118.30	No	\$86,600	\$80,250	3082	185	6.00	1045	1405
IL	WASHINGTON COUNTY	9502.00	4 - Upper	124.44	No	\$86,600	\$84,420	3684	196	5.32	1255	1763
IL	WASHINGTON COUNTY	9503.00	3 - Middle	108.10	No	\$86,600	\$73,333	3077	222	7.21	954	1347
IL	WASHINGTON COUNTY	9504.00	4 - Upper	141.51	No	\$86,600	\$96,000	3918	182	4.65	1493	1987
IL	WASHINGTON COUNTY	9999.99	4 - Upper	122.04	No	\$86,600	\$82,788	13761	785	5.70	4747	6502

State Code	County Code	Tract Code	Complete Tract	Tract Income Class	Tract Minority Status	Total Persons	Total Minority Population	Minority Population %
17	163	5038	17163503800	Upper	Non-Majority Minority Tract	1280	430	33.59
17	163	5039.03	17163503903	Upper	Non-Majority Minority Tract	3853	653	16.95
17	163	5039.05	17163503905	Upper	Non-Majority Minority Tract	2996	225	7.51
17	163	5039.07	17163503907	Upper	Non-Majority Minority Tract	5444	1555	28.56
17	163	5039.08	17163503908	Middle	Non-Majority Minority Tract	6429	2576	40.07
17	163	5043.51	17163504351	Upper	Non-Majority Minority Tract	3529	959	27.17
17	163	5043.52	17163504352	Middle	Non-Majority Minority Tract	4203	1075	25.58
17	163	5043.53	17163504353	Upper	Non-Majority Minority Tract	4362	1012	23.2
17	163	5043.54	17163504354	Middle	Non-Majority Minority Tract	6321	2414	38.19
17	163	5043.55	17163504355	Upper	Non-Majority Minority Tract	5300	1419	26.77
17	163	5043.56	17163504356	Middle	Non-Majority Minority Tract	4519	910	20.14
17	163	5043.57	17163504357	Middle	Non-Majority Minority Tract	4408	838	19.01
17	163	5043.58	17163504358	Middle	Non-Majority Minority Tract	3883	880	22.66
17	163	5043.59	17163504359	Middle	Non-Majority Minority Tract	4137	845	20.43

2025 FIIEC Census Report - Summary Census Overview Information
 MSA/MD: 41180 - ST. LOUIS, MO-IL
 State: ILLINOIS
 County: 163 - ST. CLAIR COUNTY
 All Tracts: 68



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FIIEC Est. MSA/MD/non-Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	ST. CLAIR COUNTY	5004.00	1 - Low	37.82	No	\$111,200	\$32,056	1046	1020	97.51	477	724
IL	ST. CLAIR COUNTY	5005.00	1 - Low	48.16	No	\$111,200	\$40,822	1464	1457	99.52	350	818
IL	ST. CLAIR COUNTY	5009.00	1 - Low	18.87	No	\$111,200	\$16,000	2485	2467	99.28	559	1422
IL	ST. CLAIR COUNTY	5011.00	1 - Low	43.42	No	\$111,200	\$36,809	1216	1212	99.67	420	743
IL	ST. CLAIR COUNTY	5012.00	2 - Moderate	55.98	No	\$111,200	\$47,451	2626	2605	99.20	754	1526
IL	ST. CLAIR COUNTY	5013.00	2 - Moderate	64.16	No	\$111,200	\$54,384	2568	2531	98.56	1238	1778
IL	ST. CLAIR COUNTY	5014.00	2 - Moderate	59.16	No	\$111,200	\$50,147	2167	2148	99.12	949	1454
IL	ST. CLAIR COUNTY	5015.01	3 - Middle	85.53	No	\$111,200	\$72,500	1580	1036	65.57	654	761
IL	ST. CLAIR COUNTY	5015.02	3 - Middle	104.85	No	\$111,200	\$88,875	2613	1114	42.63	878	1285
IL	ST. CLAIR COUNTY	5016.02	2 - Moderate	69.31	No	\$111,200	\$58,750	4980	2197	44.12	1047	1980
IL	ST. CLAIR COUNTY	5016.04	2 - Moderate	62.23	No	\$111,200	\$52,750	4323	2714	62.78	997	1690
IL	ST. CLAIR COUNTY	5016.05	3 - Middle	112.14	No	\$111,200	\$95,048	2535	930	36.69	1168	1353
IL	ST. CLAIR COUNTY	5016.06	2 - Moderate	52.89	No	\$111,200	\$44,833	3605	1401	38.86	854	1842
IL	ST. CLAIR COUNTY	5016.07	3 - Middle	93.43	No	\$111,200	\$79,196	2332	1292	55.40	489	736

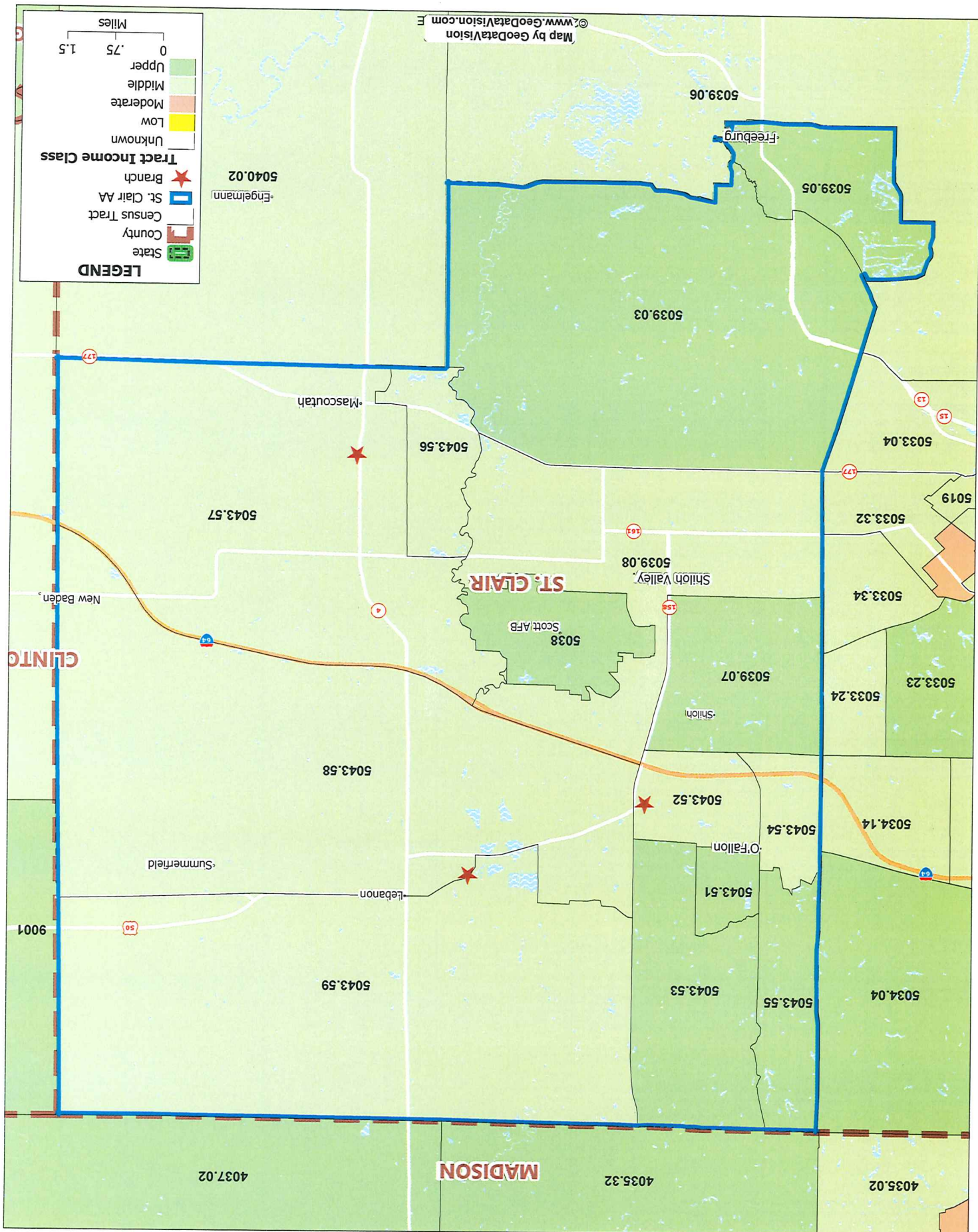
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFI/EC Est. MSA/MID/non-Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	ST. CLAIR COUNTY	5017.00	2 - Moderate	65.82	No	\$111,200	\$55,791	3185	1384	43.45	722	1312
IL	ST. CLAIR COUNTY	5018.01	2 - Moderate	75.44	No	\$111,200	\$63,946	3045	1103	36.22	1040	1353
IL	ST. CLAIR COUNTY	5018.02	3 - Middle	115.52	No	\$111,200	\$97,917	2481	899	36.24	497	1384
IL	ST. CLAIR COUNTY	5019.00	3 - Middle	90.74	No	\$111,200	\$76,917	3269	927	28.36	830	1602
IL	ST. CLAIR COUNTY	5021.00	2 - Moderate	52.35	No	\$111,200	\$44,375	2246	1829	81.43	422	891
IL	ST. CLAIR COUNTY	5022.00	1 - Low	30.52	No	\$111,200	\$25,872	1171	1118	95.47	566	1394
IL	ST. CLAIR COUNTY	5023.00	1 - Low	46.91	No	\$111,200	\$39,766	5205	3878	74.51	978	2827
IL	ST. CLAIR COUNTY	5024.01	1 - Low	26.26	No	\$111,200	\$22,258	832	807	97.00	254	935
IL	ST. CLAIR COUNTY	5024.04	2 - Moderate	52.53	No	\$111,200	\$44,531	3702	2200	59.43	761	1352
IL	ST. CLAIR COUNTY	5025.00	2 - Moderate	57.23	No	\$111,200	\$48,514	1004	983	97.91	209	536
IL	ST. CLAIR COUNTY	5026.02	1 - Low	37.70	No	\$111,200	\$31,954	4809	3704	77.02	940	2221
IL	ST. CLAIR COUNTY	5026.03	1 - Low	31.16	No	\$111,200	\$26,416	2915	2356	80.82	642	1751
IL	ST. CLAIR COUNTY	5027.00	1 - Low	33.18	No	\$111,200	\$28,125	975	965	98.97	197	553
IL	ST. CLAIR COUNTY	5028.00	1 - Low	12.94	No	\$111,200	\$10,976	2155	2125	98.61	255	795
IL	ST. CLAIR COUNTY	5029.00	1 - Low	49.12	No	\$111,200	\$41,635	1634	1591	97.37	506	1230
IL	ST. CLAIR COUNTY	5031.01	3 - Middle	103.53	No	\$111,200	\$87,750	2525	221	8.75	694	995
IL	ST. CLAIR COUNTY	5031.02	2 - Moderate	58.87	No	\$111,200	\$49,904	4653	711	15.28	1303	1883

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FIEEC Est. MSA/MD/non-Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	ST. CLAIR COUNTY	5032,02	3 - Middle	91.70	No	\$111,200	\$77,730	5461	1267	23.20	1755	2428
IL	ST. CLAIR COUNTY	5032,03	4 - Upper	120.53	No	\$111,200	\$102,159	6756	466	6.90	2226	2554
IL	ST. CLAIR COUNTY	5032,11	4 - Upper	123.14	No	\$111,200	\$104,375	4146	1526	36.81	1393	1845
IL	ST. CLAIR COUNTY	5033,01	2 - Moderate	70.12	No	\$111,200	\$59,438	3588	1348	37.57	886	1361
IL	ST. CLAIR COUNTY	5033,04	3 - Middle	87.50	No	\$111,200	\$74,167	6759	2534	37.49	2038	2671
IL	ST. CLAIR COUNTY	5033,22	3 - Middle	97.46	No	\$111,200	\$82,609	7555	2535	33.55	2274	2652
IL	ST. CLAIR COUNTY	5033,23	4 - Upper	180.58	No	\$111,200	\$153,064	6399	1981	30.96	2213	2400
IL	ST. CLAIR COUNTY	5033,24	3 - Middle	106.46	No	\$111,200	\$90,240	6109	3377	55.28	1669	2447
IL	ST. CLAIR COUNTY	5033,32	3 - Middle	93.20	No	\$111,200	\$79,000	5109	2642	51.71	1659	2198
IL	ST. CLAIR COUNTY	5033,34	3 - Middle	104.24	No	\$111,200	\$88,356	6153	2761	44.87	1581	2271
IL	ST. CLAIR COUNTY	5034,04	4 - Upper	173.04	No	\$111,200	\$146,667	7971	2332	29.26	1908	2322
IL	ST. CLAIR COUNTY	5034,11	2 - Moderate	71.97	No	\$111,200	\$61,005	3419	1065	31.15	788	1268
IL	ST. CLAIR COUNTY	5034,12	4 - Upper	121.47	No	\$111,200	\$102,963	6082	1455	23.92	1900	2385
IL	ST. CLAIR COUNTY	5034,13	3 - Middle	90.31	No	\$111,200	\$76,550	5683	2921	51.40	1180	1865
IL	ST. CLAIR COUNTY	5034,14	3 - Middle	88.29	No	\$111,200	\$74,833	5969	2525	42.30	894	1365
IL	ST. CLAIR COUNTY	5034,15	3 - Middle	107.31	No	\$111,200	\$90,956	3079	1238	40.21	909	1218
IL	ST. CLAIR COUNTY	5034,16	3 - Middle	83.61	No	\$111,200	\$70,868	3767	1771	47.01	933	1369

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1-to 4-Family Units
IL	ST. CLAIR COUNTY	5038.00	4 - Upper	145.26	No	\$111,200	\$123,125	1280	430	33.59	5	427
IL	ST. CLAIR COUNTY	5039.03	4 - Upper	154.56	No	\$111,200	\$131,009	3853	653	16.95	1324	1458
IL	ST. CLAIR COUNTY	5039.05	4 - Upper	125.22	No	\$111,200	\$106,136	2996	225	7.51	852	1033
IL	ST. CLAIR COUNTY	5039.06	3 - Middle	102.66	No	\$111,200	\$87,019	5295	386	7.29	1594	2089
IL	ST. CLAIR COUNTY	5039.07	4 - Upper	132.60	No	\$111,200	\$112,394	5444	1555	28.56	1615	1983
IL	ST. CLAIR COUNTY	5039.08	3 - Middle	90.43	No	\$111,200	\$76,648	6429	2576	40.07	534	1704
IL	ST. CLAIR COUNTY	5040.01	3 - Middle	108.46	No	\$111,200	\$91,932	5184	352	6.79	1786	2155
IL	ST. CLAIR COUNTY	5040.02	3 - Middle	85.15	No	\$111,200	\$72,174	5511	399	7.24	1692	2436
IL	ST. CLAIR COUNTY	5043.51	4 - Upper	139.50	No	\$111,200	\$118,244	3529	959	27.17	1136	1376
IL	ST. CLAIR COUNTY	5043.52	3 - Middle	106.18	No	\$111,200	\$90,000	4203	1075	25.56	1126	1438
IL	ST. CLAIR COUNTY	5043.53	4 - Upper	172.47	No	\$111,200	\$146,186	4382	1012	23.20	1447	1603
IL	ST. CLAIR COUNTY	5043.54	3 - Middle	91.80	No	\$111,200	\$77,813	6321	2414	38.19	1643	2562
IL	ST. CLAIR COUNTY	5043.55	4 - Upper	152.25	No	\$111,200	\$129,051	5300	1419	26.77	1466	1843
IL	ST. CLAIR COUNTY	5043.56	3 - Middle	109.69	No	\$111,200	\$92,976	4519	910	20.14	1157	1395
IL	ST. CLAIR COUNTY	5043.57	3 - Middle	95.64	No	\$111,200	\$81,071	4408	838	19.01	1001	1595
IL	ST. CLAIR COUNTY	5043.58	3 - Middle	85.98	No	\$111,200	\$72,879	3883	880	22.66	1075	1446
IL	ST. CLAIR COUNTY	5043.59	3 - Middle	97.13	No	\$111,200	\$82,329	4137	845	20.43	1028	1457

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FIEIC Est. MSAM/MD/non-MSAM/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	ST. CLAIR COUNTY	5045,01	1 - Low	34.25	No	\$111,200	\$29,030	2329	2281	97.94	232	994
IL	ST. CLAIR COUNTY	5045,02	1 - Low	41.18	No	\$111,200	\$34,906	1301	1270	97.62	101	310
IL	ST. CLAIR COUNTY	5046,00	1 - Low	23.95	No	\$111,200	\$20,306	1765	1756	99.49	249	967

FARMERS & MERCHANTS NATIONAL BANK- ST. CLAIR ASSESSMENT AREA 2024



ATM'S OF FARMERS & MERCHANTS NATIONAL BANK

PROPRIETARY ATM - LOCATED AT MAIN BANK
120 W. ST. LOUIS STR., NASHVILLE, IL 62263

This ATM is located in our Assessment Area of Washington County in Nashville Township. This ATM serves a wide variety of people, including local customers as well as travelers.

Block Number 9503

PROPRIETARY ATM - LOCATED AT HOYLETON BRANCH
51 E. ST. LOUIS STR., HOYLETON, IL 62803

This ATM is located in our Assessment Area of Washington County in Hoyleton Township. The ATM takes deposits. This ATM serves the entire area.

Block Number 9501

PROPRIETARY ATM - LOCATED AT DRIVE-IN BRANCH
285 S. MILL STR., NASHVILLE, IL 62263

This ATM is located in our Assessment Area of Washington County in Nashville Township. The ATM takes deposits. This ATM serves a wide variety of people, including local customers as well as travelers.

Block Number 9503

PROPRIETARY ATM - LOCATED AT DU BOIS BRANCH
268 W. BROADWAY, DU BOIS, IL 62831

This ATM is located in our Assessment Area of Washington County in Du Bois Township. The ATM takes deposits. This ATM serves the entire area.

Block Number 9504

PROPRIETARY ATM - LOCATED AT ASHLEY BRANCH
636 E. MAIN STR., ASHLEY, IL 62808

This ATM is located in our Assessment Area of Washington County. The ATM takes deposits. Located in Ashley Township, the Branch serves the surrounding area.

Block Number 9504

PROPRIETARY ATM -

LOCATED AT MASCOUTAH BRANCH
832 N. JEFFERSON, MASCOUTAH, IL 62258

This ATM is located in our Assessment Area of the eastern part of St. Clair County. The ATM takes deposits. Located in Mascoutah Township, the Branch serves the surrounding area.

Block Number 5043.57

PROPRIETARY ATM -

LOCATED AT LEBANON BRANCH
102 WAKANDA DR., LEBANON, IL 62254

This ATM is located in our Assessment Area of the eastern part of St. Clair County. The ATM takes deposits. Located in Lebanon Township, the Branch serves the surrounding area.

Block Number 5043.58

PROPRIETARY ATM -

LOCATED AT O'FALLON BRANCH
1805 E HWY 50, O'FALLON, IL 62269

This ATM is located in our Assessment of the eastern part of St. Clair County. The ATM takes deposits. Located in O'Fallon Township, the Branch serves the surrounding area.

Block Number 5043.52

NON-PROPRIETARY ATM-

LOCATED AT JOHN C. ATCHISON
POST NO 110
533 E. LEGION DRIVE
NASHVILLE, IL 62263

Block Number 9503

BRANCHES OF FARMERS AND MERCHANTS NATIONAL BANK

DU BOIS BRANCH....268 W. BROADWAY, DU BOIS, IL 62831

This Branch is located in our Assessment Area of Washington County. Located in Du Bois township, the Branch serves surrounding area.

Block Number 9504

DRIVE-UP BRANCH....285 S. MILL STR., NASHVILLE, IL 62263

This Branch is located in our Assessment Area of Washington County. Located in the City of Nashville in Nashville Township, the Branch serves the surrounding area.

Block Number 9503

HOYLETON BRANCH....51 E. ST. LOUIS STR., HOYLETON, IL 62803

This Branch is located in our Assessment Area of Washington County. Located in Hoyleton Township, the Branch serves the surrounding area.

Block Number 9501

ASHLEY BRANCH....636 E. MAIN STR., ASHLEY, IL 72808

This Branch is located in our Assessment Area of Washington County. Located in Ashley Township, the Branch serves the surrounding area.

Block Number 9504

LEBANON BANKING CENTER....102 WAKANDA DR.,, LEBANON, IL 62254

This Branch is located in our Assessment Area of eastern part of St. Clair County. Located in Lebanon township, the Branch serves the surrounding area.

Block Number 5043.58

MASCOUTAH BANKING CENTER....832 N. JEFFERSON STR., MASCOUTAH, IL 62258

This Branch is located in our Assessment Area of the eastern part of St. Clair County. Located in Mascoutah township, the Branch serves the surrounding area.

Block Number 5043.57

O'FALLON BANKING CENTER.... 1805 E. HWY. 50, O'FALLON, IL 62269

This Branch is located in our Assessment Area of the eastern part of St. Clair County. Located in O'Fallon township, the Branch serves surrounding area.

Block Number 5043.52

ALTERNATIVE BANKING SERVICES AVAILABLE WHEN MAIN BANK AND
BRANCHES ARE CLOSED

Proprietary ATM located at main bank, 120 W. St. Louis Street, Nashville for 24 hour service with on-line service with Shazam Network.

Proprietary ATM located at Drive-in branch, 285 S. Mill Str., Nashville for 24 hour service with on-line service with Shazam Network.

Proprietary ATM located at Hoyleton branch, 51 E. St. Louis Str., Hoyleton for 24 hour service with on-line service with Shazam Network.

Proprietary ATM located at DuBois branch, 268 W. Broadway, DuBois for 24 hour service with on-line service with Shazam Network.

Proprietary ATM located at Ashley branch, 636 E. Main Street, Ashley for 24 hour service with on-line service with Shazam Network.

Proprietary ATM located at Mascoutah branch, 832 N. Jefferson, Mascoutah for 24 hour service with on-line service with Shazam Network.

Proprietary ATM located at Lebanon branch, 102 Wakanda Drive, Lebanon for 24 hour service with on-line service with Shazam Network.

Proprietary ATM located at O'Fallon branch, 1805 E Hwy 50, O'Fallon for 24 hour service with on-line service with Shazam Network.

Non-proprietary ATM service at John C. Atchison Post No 110, 533 E. Legion Drive, Nashville with service available during business hours.

Bank by mail services.

Night depository services at main bank, Ashley Branch, DuBois Branch, Hoyleton Branch, Mascoutah Branch, Lebanon Branch, O'Fallon and Drive-in Facility.

Internet banking

Mobile banking

Changes Effective 10-30-23

As of 10-30-23, all Farmers and Merchants National Bank branches will not have the 2:00 p.m. cut off time. The end of the business day will now be the cut off time. Each list of hours and operations will reflect this change.

As of 10-30-23, the Farmers and Merchants National Bank Drive-up Branch located at 285 South Mill Street will have new hours. This change will be reflected on the updated list of hours of operations.

List of Deposit/Loan Services and Hours of Operation at Main Bank
120 W. St. Louis Street
Nashville, IL 62263

8:30 a.m. to 4:00 p.m. Monday thru Thursday
8:30 a.m. to 5:00 p.m. Friday
8:30 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

No-fee Government Check cashing for bank customers

Deposit Products:

- Hometown Advantage Checking - \$3.00 monthly service charge if not enrolled for e-statements
- F&M Hometown Checking - \$3.00 monthly service charge (waived if an e-statement is taken, age 65 & over, active military)
- F&M 50 Club Checking Account - \$7.00 fee if balance falls below minimum balance of \$500 any day during statement cycle
- F&M Military Checking/F&M Student Checking – no minimum balance, no monthly service fee for active military and fee waived for students who enroll in e-statements (student accounts – up to age 22)
- Individual Retirement Accounts
- NOW Accounts - \$12.00 fee if balance drops below \$1,000 during any day during statement cycle (sole proprietor only)
- Money Market Deposit Accounts - \$12.00 fee if balance drops below \$2,500
- Commercial Checking Account
- Municipal-NOW - \$12.00 fee if balance drops below \$20,000 any day during statement cycle; \$40,000 required to open account

Savings Accounts:

- Passbook Savings Account
- F&M Cool Kids Club (children newborn-12)
- Commercial Savings Account - \$6.00 service charge if balance drops below \$250 any day during statement cycle
- Christmas Savings Account
- Vacation Savings Account
- Coverdell IRA Savings
- Certificates of Deposit (CD's)
- HSA (Health Savings Account)

Other Services:

- E-Statements available on all accounts
- Direct Deposit
- Netteller Online Banking with One Click Bill Pay
- QuickBooks & Quicken compatibility
- Mobile Banking & Mobile Text
- Safe Deposit Boxes
- Gift & Travel Cards (Mastercard)
- Remote Deposit Capture Services
- Automatic Clearing House Origination
- Notary Service
- Cashier Checks
- Night Depository
- Wire Service – incoming & outgoing
- Bank by Mail

Loan Services:

- Home Purchases
- Long Term Financing
- Lot Purchase
- Home Construction
- Agricultural:
 - Operating Lines
 - Equipment Purchase
 - Real Estate Purchase
- Personal Loans
- Auto Purchases
- Home Equity Line
- Small Business Lines
- Government Programs :
 - FSA
 - Rural Development
 - FarmerMAC and IFDA Loans
 - VA Loans
- Loans to Religious, Civic, Governmental, Community Organizations, etc.
- Tax Anticipation Warrants
- On-line Loan Application
- Loans by Phone
- Buy and Sell Participation Loans

List of Deposit/Loan Services and Hours of Operation at Hoyleton Branch
51 E. St. Louis Str.
Hoyleton, IL 62803

Lobby	8:30 a.m. to 4:00 p.m. Monday through Thursday 8:30 a.m. to 5:00 p.m. Friday Lobby closed daily from 12:00 p.m. to 1:00 p.m. 8:30 a.m. to 12:00 p.m. Saturday
Drive-up	8:00 a.m. to 4:00 p.m. Monday through Thursday 8:00 a.m. to 5:00 p.m. Friday 8:00 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

No-fee Government Check cashing for bank customers

Deposit Products:

- Hometown Advantage Checking - \$3.00 monthly service charge if not enrolled for e-statements
- F&M Hometown Checking - \$3.00 monthly service charge (waived if enrolled for e-statement, age 65 & over, active military)
- F&M 50 Club Checking Account - \$7.00 fee if balance falls below minimum balance of \$500 any day during statement cycle
- F&M Military Checking/F&M Student Checking – no minimum balance, no monthly service fee for active military and fee waived for students enrolled in e-statements (student accounts – up to age 22)
- Individual Retirement Accounts
- NOW Accounts - \$12.00 fee if balance drops below \$1,000 during any day during statement cycle (sole proprietor only)
- Money Market Deposit Accounts - \$12.00 fee if balance drops below \$2,500
- Commercial Checking Account
- Municipal-NOW - \$12.00 fee if balance drops below \$20,000 any day during statement cycle; \$40,000 required to open account

Savings Accounts:

- Passbook Savings Account
- F&M Cool Kids Club (children newborn-12)
- Commercial Savings Account - \$6.00 service charge if balance drops below \$250 any day during statement cycle
- Christmas Savings Account
- Vacation Savings Account

- Coverdell IRA Savings
- Certificates of Deposit (CD's)
- HSA (Health Savings Account)

Other Services:

- E-Statements available on all accounts
- Direct Deposit
- Netteller Online Banking with One Click Bill Pay
- QuickBooks & Quicken compatibility
- Mobile Banking & Mobile Text
- Safe Deposit Boxes
- Gift & Travel Cards (Mastercard)
- Remote Deposit Capture Services
- Automatic Clearing House Origination
- Notary Service
- Cashier Checks
- Night Depository
- Wire Service – Incoming & Outgoing
- Bank by Mail

Loan Services:

- Home Purchases
- Long Term Financing
- Lot Purchase
- Home Construction
- Agricultural:
 - Operating Lines
 - Equipment Purchase
 - Real Estate Purchase
- Personal Loans
- Auto Purchases
- Home Equity Line
- Small Business Lines
- Government Programs :
 - FSA
 - Rural Development
 - FarmerMAC and IFDA Loans
 - VA Loans
- Loans to Religious, Civic, Governmental, Community Organizations, etc.
- Tax Anticipation Warrants
- On-line Loan Application
- Loans by Phone
- Buy and Sell Participation Loans

List of Deposit/Loan Services and Hours of Operation at Ashley Branch
636 E. Main Street
Ashley, IL 62808

Lobby 8:30 a.m. to 4:00 p.m. Monday through Thursday
8:30 a.m. to 5:00 p.m. Friday
Lobby closed daily from 12:00 p.m. to 1:00 p.m.
8:30 a.m. to 12:00 p.m. Saturday

Drive-up 8:00 a.m. to 4:00 p.m. Monday through Thursday
8:00 a.m. to 5:00 p.m. Friday
8:00 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

No-fee Government Check cashing for bank customers

Deposit Products:

- Hometown Advantage Checking - \$3.00 monthly service charge if not enrolled for e-statements
- F&M Hometown Checking - \$3.00 monthly service charge (waived if enrolled for e-statements, age 65 & over, active military)
- F&M 50 Club Checking Account - \$7.00 fee if balance falls below minimum balance of \$500 any day during statement cycle
- F&M Military Checking/F&M Student Checking – no minimum balance, no monthly service fee for active military and students enrolled for e-statements (student accounts – up to age 22)
- Individual Retirement Accounts
- NOW Accounts - \$12.00 fee if balance drops below \$1,000 during any day during statement cycle (sole proprietor only)
- Money Market Deposit Accounts - \$12.00 fee if balance drops below \$2,500
- Commercial Checking Account
- Municipal-NOW - \$12.00 fee if balance drops below \$20,000 any day during statement cycle; \$40,000 required to open account

Savings Accounts:

- Passbook Savings Account
- F&M Cool Kids Club (children newborn-12)
- Commercial Savings Account - \$6.00 service charge if balance drops below \$250 any day during statement cycle
- Christmas Savings Account
- Vacation Savings Account

- Coverdell IRA Savings
- Certificates of Deposit (CD's)
- HSA (Health Savings Account)

Other Services:

- E-Statements available on all accounts
- Direct Deposit
- Nettleter Online Banking with One Click Bill Pay
- QuickBooks & Quicken compatibility
- Mobile Banking & Mobile Text
- Safe Deposit Lockers
- Gift & Travel Cards (Mastercard)
- Remote Deposit Capture Services
- Automatic Clearing House Origination
- Notary Service
- Cashier Checks
- Night Depository
- Wire Service – Incoming & Outgoing
- Bank by Mail

Loan Services:

- Home Purchases
- Long Term Financing
- Lot Purchase
- Home Construction
- Agricultural:
 - Operating Lines
 - Equipment Purchase
 - Real Estate Purchase
- Personal Loans
- Auto Purchases
- Home Equity Line
- Small Business Lines
- Government Programs :
 - FSA
 - Rural Development
 - FarmerMAC and IFDA Loans
 - VA Loans
- Loans to Religious, Civic, Governmental, Community Organizations, etc.
- Tax Anticipation Warrants
- On-line Loan Application
- Loans by Phone
- Buy and Sell Participation Loans

List of Deposit/Loan Services and Hours of Operation at DuBois Branch
268 West Broadway
DuBois, IL 62831

8:00 a.m. to 4:00 p.m. Monday through Thursday

9:00 a.m. to 5:00 p.m. Friday

Lobby closed daily from 12:00 p.m. to 12:30 p.m.

8:00 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

No-fee Government Check cashing for bank customers

Deposit Products:

- Hometown Advantage Checking - \$3.00 monthly service charge if not enrolled for e-statements
- F&M Hometown Checking - \$3.00 monthly service charge (waived if enrolled for e-statements, age 65 & over, active military)
- F&M 50 Club Checking Account - \$7.00 fee if balance falls below minimum balance of \$500 any day during statement cycle
- F&M Military Checking/F&M Student Checking – no minimum balance, no monthly service fee for active military and students enrolled for e-statements (student accounts – up to age 22)
- Individual Retirement Accounts
- NOW Accounts - \$12.00 fee if balance drops below \$1,000 during any day during statement cycle (sole proprietor only)
- Money Market Deposit Accounts - \$12.00 fee if balance drops below \$2,500
- Commercial Checking Account
- Municipal-NOW - \$12.00 fee if balance drops below \$20,000 any day during statement cycle; \$40,000 required to open account

Savings Accounts:

- Passbook Savings Account
- F&M Cool Kids Club (children newborn-12)
- Commercial Savings Account - \$6.00 service charge if balance drops below \$250 any day during statement cycle
- Christmas Savings Account
- Vacation Savings Account
- Coverdell IRA Savings
- Certificates of Deposit (CD's)
- HSA (Health Savings Account)

Other Services:

- E-Statements available on all accounts
- Direct Deposit
- Netteller Online Banking with One Click Bill Pay
- QuickBooks & Quicken compatibility
- Mobile Banking & Mobile Text
- Gift & Travel Cards (Mastercard)
- Remote Deposit Capture Services
- Automatic Clearing House Origination
- Notary Service
- Cashier Checks
- Night Depository
- Wire Services – incoming & outgoing
- Bank by Mail

Loan Services:

- Home Purchases
- Long Term Financing
- Lot Purchase
- Home Construction
- Agricultural:
 - Operating Lines
 - Equipment Purchase
 - Real Estate Purchase
- Personal Loans
- Auto Purchases
- Home Equity Line
- Small Business Lines
- Government Programs :
 - FSA
 - Rural Development
 - FarmerMAC and IFDA Loans
 - VA Loans
- Loans to Religious, Civic, Governmental, Community Organizations, etc.
- Tax Anticipation Warrants
- On-line Loan Application
- Loans by Phone
- Buy and Sell Participation Loans

List of Services and Hours of Operation at Drive-up Branch
285 South Mill Street
Nashville, IL 62263

8:00 a.m. to 5:00 p.m. Monday through Friday

8:00 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

Check Cashing

No-fee Government Check cashing for bank customers

Christmas Club and Vacation Club Payments

Deposits/Withdrawals to Existing Accounts

IRA Deposits to Existing Accounts

Loan Payments

Night Depository

List of Deposit/Loan Services and Hours of Operation at Mascoutah Branch at
832 N. Jefferson
Mascoutah, IL 62258

Lobby 8:30 a.m. to 4:00 p.m. Monday through Thursday
8:30 a.m. to 5:00 p.m. Friday
8:30 a.m. to 12:00 p.m. Saturday

Drive-up 8:00 a.m. to 5:00 p.m. Monday through Friday
8:00 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

No-fee Government Check cashing for bank customers

Deposit Products:

- Hometown Advantage Checking - \$3.00 monthly service charge if not enrolled in e-statements
- F&M Hometown Checking - \$3.00 monthly service charge (waived if enrolled for e-statements, age 65 & over, active military)
- F&M 50 Club Checking Account - \$7.00 fee if balance falls below minimum balance of \$500 any day during statement cycle
- F&M Military Checking/F&M Student Checking – no minimum balance, no monthly service fee for active military and students enrolled for e-statements (student accounts – up to age 22)
- Individual Retirement Accounts
- NOW Accounts - \$12.00 fee if balance drops below \$1,000 during any day during statement cycle (sole proprietor only)
- Money Market Deposit Accounts - \$12.00 fee if balance drops below \$2,500
- Commercial Checking Account
- Municipal-NOW - \$12.00 fee if balance drops below \$20,000 any day during statement cycle; \$40,000 required to open account

Savings Accounts:

- Passbook Savings Account
- F&M Cool Kids Club (children newborn-12)
- Commercial Savings Account - \$6.00 service charge if balance drops below \$250 any day during statement cycle
- Christmas Savings Account
- Vacation Savings Account
- Coverdell IRA Savings
- Certificates of Deposit (CD's)

- HSA (Health Savings Account)

Other Services:

- E-Statements available on all accounts
- Direct Deposit
- Netteller Online Banking with One Click Bill Pay
- QuickBooks & Quicken compatibility
- Mobile Banking & Mobile Text
- Safe Deposit Boxes
- Gift & Travel Cards (Mastercard)
- Remote Deposit Capture Services
- Automatic Clearing House Origination
- Notary Service
- Cashier Checks
- Night Depository
- Wire Services – incoming & outgoing
- Bank by Mail

Loan Services:

- Home Purchases
- Long Term Financing
- Lot Purchase
- Home Construction
- Agricultural:
 - Operating Lines
 - Equipment Purchase
 - Real Estate Purchase
- Personal Loans
- Auto Purchases
- Home Equity Line
- Small Business Lines
- Government Programs :
 - FSA
 - Rural Development
 - FarmerMAC and IFDA Loans
 - VA Loans
- Loans to Religious, Civic, Governmental, Community Organizations, etc.
- Tax Anticipation Warrants
- On-line Loan Application
- Loans by Phone
- Buy and Sell Participation Loans

List of Deposit/Loan Services and Hours of Operation Lebanon Branch at
102 Wakanda Drive
Lebanon, IL 62254

Lobby 8:30 a.m. to 4:00 p.m. Monday through Thursday
 8:30 a.m. to 5:00 p.m. Friday
 8:30 a.m. to 12:00 p.m. Saturday

Drive-up 8:00 a.m. to 5:00 p.m. Monday through Friday
 8:00 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

No-fee Government Check cashing for bank customers

Deposit Products:

- Hometown Advantage Checking - \$3.00 monthly service charge if not enrolled in e-statements
- F&M Hometown Checking - \$3.00 monthly service charge (waived if enrolled for e-statements, age 65 & over, active military)
- F&M 50 Club Checking Account - \$7.00 fee if balance falls below minimum balance of \$500 any day during statement cycle
- F&M Military Checking/F&M Student Checking – no minimum balance, no monthly service fee for active military and students enrolled for e-statements (student accounts – up to age 22)
- Individual Retirement Accounts
- NOW Accounts - \$12.00 fee if balance drops below \$1,000 during any day during statement cycle (sole proprietor only)
- Money Market Deposit Accounts - \$12.00 fee if balance drops below \$2,500
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- Municipal-NOW - \$12.00 fee if balance drops below \$20,000 any day during statement cycle; \$40,000 required to open account

Savings Accounts:

- Passbook Savings Account
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- Coverdell IRA Savings

- Certificates of Deposit (CD's)
- HSA (Health Savings Account)

Other Services:

- E-Statements available on all accounts
- Direct Deposit
- Netteller Online Banking with One Click Bill Pay
- QuickBooks & Quicken compatibility
- Mobile Banking & Mobile Text
- Safe Deposit Lockers
- Gift & Travel Cards (Mastercard)
- Remote Deposit Capture Services
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Loan Services:

- Home Purchases
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- Home Construction
- Agricultural:
 - Operating Lines
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- Personal Loans
- Auto Purchases
- Home Equity Line
- Small Business Lines
- Government Programs :
 - FSA
 - Rural Development
 - FarmerMAC and IFDA Loans
 - VA Loans
- Loans to Religious, Civic, Governmental, Community Organizations, etc.
- Tax Anticipation Warrants
- On-line Loan Application
- Loans by Phone
- Buy and Sell Participation Loans

List of Deposit/Loan Services and Hours of Operation at O'Fallon Branch at
1805 E Hwy 50
O'Fallon, IL 62269

Lobby 8:30 a.m. to 4:00 p.m. Monday through Thursday
8:30 a.m. to 5:00 p.m. Friday
8:30 a.m. to 12:00 p.m. Saturday

Drive-up 8:00 a.m. to 5:00 p.m. Monday through Friday
8:00 a.m. to 12:00 p.m. Saturday

ATM Services available at all times, with cut-off time at 12:00 noon

ATM Network is linked to: Cirrus – Mastercard – Visa – Plus – American Express – Quest – Shazam

ATM /Debit Cards/Online Shazam Network

No annual fee or transaction fee/\$3.00 fee if ATM not owned by the bank

No-fee Government Check cashing for bank customers

Deposit Products:

- Hometown Advantage Checking - \$3.00 monthly service charge if not enrolled in e-statements
- F&M Hometown Checking - \$3.00 monthly service charge (waived if enrolled for e-statements, age 65 & over, active military)
- F&M 50 Club Checking Account - \$7.00 fee if balance falls below minimum balance of \$500 any day during statement cycle
- F&M Military Checking/F&M Student Checking – no minimum balance, no monthly service fee for active military and students enrolled for e-statements (student accounts – up to age 22)
- Individual Retirement Accounts
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- Money Market Deposit Accounts - \$12.00 fee if balance drops below \$2,500
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- Municipal-NOW - \$12.00 fee if balance drops below \$20,000 any day during statement cycle; \$40,000 required to open account

Savings Accounts:

- Passbook Savings Account
- F&M Cool Kids Club (children newborn-12)
- Commercial Savings Account - \$6.00 service charge if balance drops below \$250 any day during statement cycle
- Christmas Savings Account
- Vacation Savings Account
- Coverdell IRA Savings
- Certificates of Deposit (CD's)

- HSA (Health Savings Account)

Other Services:

- E-Statements available on all accounts
- Direct Deposit
- Nettle Online Banking with One Click Bill Pay
- QuickBooks & Quicken compatibility
- Mobile Banking & Mobile Text
- Safe Deposit Boxes
- Gift & Travel Cards (Mastercard)
- Remote Deposit Capture Services
- Automatic Clearing House Origination
- Notary Service
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Loan Services:

- Home Purchases
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- Home Equity Line
- Small Business Lines
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 - FSA
 - Rural Development
 - FarmerMAC and IFDA Loans
 - VA Loans
- Loans to Religious, Civic, Governmental, Community Organizations, etc.
- Tax Anticipation Warrants
- On-line Loan Application
- Loans by Phone
- Buy and Sell Participation Loans

BRANCHES OPENED OR CLOSED IN PAST TWO YEARS

O'Fallon Branch, 1805 E Hwy 50, O'Fallon, IL 62269 (opened 01/25/2022)

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this website.

Farmers & Merchants National Bank

6/15/2020

Thank you for banking with Farmers & Merchants National Bank. When you opened your account, your Rate and Fee Schedule set forth certain conditions, rates and fees specific to your Account. Subject to applicable law and the terms of your Account Agreement, the rates and fees contained in your rate and fee schedule may be amended from time to time. The following highlighted fees have been amended and may apply to your account.

<p>Account Activity Printout Account Balancing Assistance (on previous stmts) Account Closing within first 90 Days ATM/Debit Card - Replacement ATM Foreign Transaction Fee ATM Replacement PIN # Cashier Checks Coin Counting (non-customer) Collection Items Continuous Overdraft (min. -\$50 over 7 days, per day) Dormant Checking Account (inactive one year)* Dormant Savings Account (inactive two years)* Early Withdrawal Fee (Xmas, Vac) Fax Services (per page) HSA (partial transfer fee) HSA (closing fee- unless they are ineligible to maintain the account) Indemnity Bond Insufficient funds (NSF - per item) IRA Set Up Fee IRA External Transfer /Early w/drawal /Closing Fee) Levies, Garnishments & Legal Processes Night Deposit Bag (with key) Night Deposit Bag (without key)</p>	<p>\$3.00 \$25.00 \$30.00 \$15.00 \$3.00 \$3.00 \$4.00 10% \$20.00 \$5.00 \$5.00 per mo. \$5.00 per mo. \$25.00 \$1.00 \$25.00 \$50.00 \$20 plus insurance costs \$30.00 \$25.00 \$30.00 \$100.00 \$10.00 \$5.00</p>	<p>Notary Fee (per seal - non-customer) Overdraft - each overdraft paid Overdraft protection (per transfer) Photocopies (per page) Research Fees (per hour, minimum 1 hour) Return Check Fee Safe Deposit Box (close with 1 key) Safe Deposit Box (close with no keys) Safe Deposit Box Late Fee Signature Guarantees (non-customer) Special Statements (each, cut-off statements) Statements - Prior copies Stop Payment Charge (per check) Stop Payment - ACH payments Stop payment on lost checkbook Temporary Checks (per 10 checks) Transactions copies (per page) Wire Transfers (Incoming-each) Wire Transfers (Outgoing - domestic each) Wire Transfers (Foreign-each) Foreign Currency Purchase</p>	<p>\$1.00 \$30.00 \$30.00 \$0.25 \$30.00 \$10.00 \$75.00 \$50 plus drilling costs \$10.00 \$10.00 \$7.00 \$5.00 \$30.00 \$30.00 \$35.00 \$2.00 \$2.00 \$15.00 \$25.00 \$50.00 \$15.00</p>
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* Student / minors are exempt

Community Reinvestment Act Compliance Review

The Community Reinvestment Act (CRA) is part of the fair lending legislation aimed at prohibiting redlining and discrimination in the lending process. The primary purpose of the act is to encourage banks to reinvest in their local communities through affirmative credit programs and community involvement. Banking activities should include low and moderate-income neighborhoods and are to be consistent with safe and sound banking operations. The regulatory agencies have been granted administrative enforcement powers which can be invoked for poor CRA performance. These enforcement powers include the denial of bank applications for branches, branch relocations, bank holding company formation, acquisitions, consolidations, and mergers.

The CRA assessment area consists of all of Washington County and the Northeast St. Clair County in Illinois. This includes all the census tracts where the bank has its main office, branches and ATMs. The assessment area consists of whole geographies and does not exclude any low or moderate-income geographies.

The CRA Public File has been reviewed and all material has been updated. (Main office: list of branches, their addresses and geographies; list of services and hours at the main office and the branch offices; most recent CRA exam; map of each assessment area; updated plat book; copy of the HMDA Disclosure Notice; any written comments/responses; loan-to-deposit ratios; etc). The CRA Public File at the branch offices consist of the most recent CRA evaluation and a list of services and hours at that office. The most current CRA evaluation was done on December 13, 2021. This report is included in the file.

The CRA Notices have been updated in the bank lobbies.

Our bank will comply with both the spirit and the law found in the Community Reinvestment Act by establishing internal procedures that will encourage fair lending, affirmative credit programs, community involvement, and compliance with the technical requirements of the act. All employees have been given online training on CRA with a completion date of March 31, 2026.

The HMDA data report has been filed as required; March 1st.

The Bank received a Satisfactory in our CRA review by the OCC in December 2021.

Respectfully Submitted:

Kaianne Schmitzer

Date: 2-12-26

COMMUNITY REINVESTMENT ACT NOTICE

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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Comptroller of the Currency, 425 South Financial Place, Suite 1700, Chicago, IL 60605-1073. You may send written comments about our performance in helping to meet community credit needs to Daniel W. May, Pres./CEO, P.O. Box 309, Nashville, IL 62263 and Comptroller of the Currency, 425 South Financial Place, Suite 1700, Chicago, IL 60605-1073 or send an email to CRACOMMENTS@OCC.TREAS.GOV. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

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

April 01, 2026

COMMUNITY REINVESTMENT ACT NOTICE

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Comptroller, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

- (1) a map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community;
- (2) Information about our branches in this assessment area;
- (3) A list of services we provide at those locations;
- (4) Data on our lending performance in this assessment area; and
- (5) Copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Farmers and Merchants National Bank, located at 120 W. St. Louis Street, Nashville, IL 62263.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Comptroller of the Currency, 425 South Financial Place, Suite 1700, Chicago, IL60605-1073. You may send written comments about our performance in helping to meet community credit needs to Daniel W. May, Pres./CEO, P.O. Box 309, Nashville, IL 62263 and Comptroller of the Currency, 425 South Financial Place, Suite 1700, Chicago, IL 60605-1073 or send an email to CRAcomments@occ.treas.gov. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

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April 01, 2026