

BLACKHAWK BANCORPORATION, INC.

ANNUAL STATEMENT OF CONDITION

DECEMBER 31, 2024



2024

BALANCE SHEET

BLACKHAWK BANK & TRUST

Blackhawk Bank & Trust

Two-Year Balance Sheet

(USD in actuals unless otherwise noted)

	At or For the Year Ended December 31,	
	2024	2023
(1) ASSETS:		
Cash and cash equivalents	\$ 21,640,680	\$ 36,526,273
Investment securities:		
Available-for-sale	677,049,888	853,628,763
Held-to-maturity	19,734,694	18,710,198
Total investment securities	\$ 696,784,582	\$ 872,338,961
Federal Home Loan Bank stock	\$ 4,959,635	\$ 5,355,179
Income taxes receivable	-	18,797
Loans, gross	\$ 1,084,676,813	\$ 931,311,630
Allowance for loan losses	(10,529,934)	(10,631,576)
Loans, net	\$ 1,074,146,879	\$ 920,680,054
Foreclosed real estate	\$ 822,000	\$ 900,000
Accrued interest receivable	7,789,212	8,055,318
Premises and equipment, net	17,554,868	17,836,706
Core deposits, net of accumulated	273,600	456,000
Deferred income tax	13,981,540	16,500,561
(2) Other assets	6,282,917	7,673,906
Total assets	\$ 1,844,235,913	\$ 1,886,341,755
LIABILITIES:		
Deposits:		
Noninterest-bearing	\$ 226,580,949	\$ 244,861,767
Interest-bearing	1,147,868,970	1,009,163,372
Total deposits	\$ 1,374,449,919	\$ 1,254,025,139
Short-term borrowings	\$ 192,617,001	\$ 266,826,690
Federal Home Loan Bank borrowings	104,000,000	115,000,000
Bank-Term Funding Program borrowings	-	84,000,000
Accrued interest payable	2,426,826	2,236,103
Accrued income tax payable	6,204	-
(2) Other liabilities	9,483,445	13,918,429
Total liabilities	\$ 1,682,983,395	\$ 1,736,006,361
STOCKHOLDERS' EQUITY		
Common stock	\$ 3,200,000	\$ 3,200,000
Additional paid-in capital	5,300,000	5,300,000
Retained earnings	182,531,892	177,624,251
Accumulated other comprehensive (loss)	(29,779,374)	(35,788,857)
Total stockholders' equity	\$ 161,252,518	\$ 150,335,394
Total liabilities and stockholders' equity	\$ 1,844,235,913	\$ 1,886,341,755
Blackhawk Bank & Trust:		
Total loans/ total assets	58.81%	49.37%
Total capital/ total assets	8.74%	7.97%

Notes:

- (1) Financials at or for the year ended December 31, 2023 and December 31, 2024 are unaudited.
- (2) Included within 'Other assets' and 'Other liabilities' are deferred tax assets and deferred tax liabilities, respectively. In accordance with GAAP, these figures have been netted out for calendar year-ends 2023 and 2024.

INCOME STATEMENT

BLACKHAWK BANK & TRUST

Blackhawk Bank & Trust

Two-Year Statement of Earnings

(USD in actuals unless otherwise noted)

	At or For the Year Ended December 31,	
	2024	2023
(1) INTEREST INCOME:		
Loans, including fees	\$ 58,741,699	\$ 45,723,005
Investment securities:		
Taxable	14,879,235	16,830,863
Tax-exempt	3,928,391	4,329,225
Total interest income	\$ 77,549,325	\$ 66,883,093
INTEREST EXPENSE:		
Deposits	\$ 27,992,630	\$ 19,856,400
Federal funds purchased and securities sold under agreements to repurchase	9,559,871	10,154,106
Federal Home Loan Bank advances	5,163,592	5,827,049
Total interest expense	\$ 42,716,093	\$ 35,837,555
Net interest income	\$ 34,833,232	\$ 31,045,538
PROVISION FOR LOAN LOSSES	\$ (371,740)	\$ (600,000)
Net interest income after provision for loan losses	\$ 35,204,972	\$ 31,645,538
NONINTEREST INCOME:		
Customer service fees	\$ 3,917,110	\$ 3,470,111
Investment trust services	1,504,440	1,102,991
Net gain on sales on available-for-sale	7,647	17,180
Net recoveries on other than temporarily impaired securities	1,662,660	2,434,746
Other	822,900	202,729
Total noninterest income	\$ 7,914,757	\$ 7,227,757
NONINTEREST EXPENSE:		
Salaries and employee benefits	\$ 16,678,853	\$ 14,751,776
Occupancy and equipment	2,394,944	2,315,142
Data processing	2,360,932	2,140,102
Investment trust services	292,703	255,371
Other general and administrative	6,125,656	5,755,277
Total noninterest expense	\$ 27,853,088	\$ 25,217,668
Income before income taxes	\$ 15,266,641	\$ 13,655,627
Income tax expense	\$ 2,959,000	\$ 2,339,000
NET INCOME	\$ 12,307,641	\$ 11,316,627
<u>Blackhawk Bank & Trust:</u>		
Net earnings per common share (EPS)	\$ 16.50	\$ 15.17
Net gain on sales/recoveries on available-for-sale securities per common share	\$ 2.24	3.25
Return on average assets (ROAA)	0.66%	0.62%
Return on average tangible equity (ROATE)	7.92%	7.84%
Full-time equivalent employees	225	212

Notes:

(1) Financials at or for the year ended December 31, 2023 and December 31, 2024 are unaudited.

HISTORICAL BALANCE SHEET

BLACKHAWK BANK & TRUST

Blackhawk Bank & Trust

Five-Year Balance Sheet

(USD in actuals unless otherwise noted)

	At or For the Year Ended December 31,				
	2024	2023	2022	2021	2020
(1) ASSETS:					
Cash and cash equivalents	\$ 21,640,680	\$ 36,526,273	\$ 22,819,426	\$ 92,566,321	\$ 78,547,386
Investment securities:					
Available-for-sale	677,049,888	853,628,763	888,232,220	928,832,192	771,252,872
Held-to-maturity	19,734,694	18,710,198	19,427,455	20,858,468	18,652,913
Total investment securities	\$ 696,784,582	\$ 872,338,961	\$ 907,659,675	\$ 949,690,660	\$ 789,905,785
Federal Home Loan Bank stock	\$ 4,959,635	\$ 5,355,179	\$ 5,850,185	\$ 4,800,000	\$ 4,800,000
Income taxes receivable	-	18,797	484,088	-	-
Loans, gross	\$ 1,084,676,813	\$ 931,311,630	\$ 789,794,527	\$ 738,470,548	\$ 717,797,620
Allowance for loan losses	(10,529,934)	(10,631,576)	(10,900,103)	(11,081,230)	(10,360,252)
Loans, net	\$ 1,074,146,879	\$ 920,680,054	\$ 778,894,424	\$ 727,389,318	\$ 707,437,368
Foreclosed real estate	\$ 822,000	\$ 900,000	\$ 900,000	\$ 940,000	\$ 940,000
Accrued interest receivable	7,789,212	8,055,318	6,606,333	5,741,116	5,948,476
Premises and equipment, net	17,554,868	17,836,706	16,884,093	16,079,360	16,194,724
Core deposits, net of accumulated	273,600	456,000	638,400	820,800	1,089,366
Deferred income tax	13,981,540	16,500,561	19,527,820	-	-
(2) Other assets	6,282,917	7,673,906	6,720,187	4,831,639	1,560,915
Total assets	\$ 1,844,235,913	\$ 1,886,341,755	\$ 1,766,984,631	\$ 1,802,859,214	\$ 1,606,424,020
LIABILITIES:					
Deposits:					
Noninterest-bearing	\$ 226,580,949	\$ 244,861,767	\$ 262,310,255	\$ 257,501,674	\$ 215,834,190
Interest-bearing	1,147,868,970	1,009,163,372	980,612,402	1,053,600,853	931,491,038
Total deposits	\$ 1,374,449,919	\$ 1,254,025,139	\$ 1,242,922,657	\$ 1,311,102,527	\$ 1,147,325,228
Short-term borrowings	\$ 192,617,001	\$ 266,826,690	\$ 244,676,892	\$ 212,973,333	\$ 164,153,304
Federal Home Loan Bank borrowings	104,000,000	115,000,000	129,000,000	85,000,000	99,000,000
Bank-Term Funding Program borrowings	-	84,000,000	-	-	-
Accrued interest payable	2,426,826	2,236,103	795,141	581,180	831,688
Accrued income tax payable	6,204	-	-	118,044	3,305
(2) Other liabilities	9,483,445	13,918,429	10,123,267	8,235,730	9,183,028
Total liabilities	\$ 1,682,983,395	\$ 1,736,006,361	\$ 1,627,517,957	\$ 1,618,010,813	\$ 1,420,496,553
STOCKHOLDERS' EQUITY					
Common stock	\$ 3,200,000	\$ 3,200,000	\$ 3,200,000	\$ 3,200,000	\$ 3,200,000
Additional paid-in capital	5,300,000	5,300,000	5,300,000	5,300,000	5,300,000
Retained earnings	182,531,892	177,624,251	174,007,625	165,519,753	156,290,446
Accumulated other comprehensive (loss)	(29,779,374)	(35,788,857)	(43,040,951)	10,828,648	21,137,021
Total stockholders' equity	\$ 161,252,518	\$ 150,335,394	\$ 139,466,674	\$ 184,848,401	\$ 185,927,467
Total liabilities and stockholders' equity	\$ 1,844,235,913	\$ 1,886,341,755	\$ 1,766,984,631	\$ 1,802,859,214	\$ 1,606,424,020
Blackhawk Bank & Trust:					
Total loans/ total assets	58.81%	49.37%	44.70%	40.96%	44.68%
Total capital/ total assets	8.74%	7.97%	7.89%	10.25%	11.57%

Notes:

- (1) Financials at or for the year ended December 31, 2023 and December 31, 2024 are unaudited.
(2) Included within 'Other assets' and 'Other liabilities' are deferred tax assets and deferred tax liabilities, respectively. In accordance with GAAP, these figures have been netted out for calendar year-ends 2023 and 2024.

HISTORICAL INCOME STATEMENT

BLACKHAWK BANK & TRUST

Blackhawk Bank & Trust

Five-Year Statement of Earnings

(USD in actuals unless otherwise noted)

	At or For the Year Ended December 31,				
	2024	2023	2022	2021	2020
(1) INTEREST INCOME:					
Loans, including fees	\$ 58,741,699	\$ 45,723,005	\$ 33,971,676	\$ 33,898,672	\$ 33,963,388
Investment securities:					
Taxable	14,879,235	16,830,863	13,493,620	8,591,682	8,684,696
Tax-exempt	3,928,391	4,329,225	4,402,612	4,893,168	5,627,236
Total interest income	\$ 77,549,325	\$ 66,883,093	\$ 51,867,908	\$ 47,383,523	\$ 48,275,320
INTEREST EXPENSE:					
Deposits	\$ 27,992,630	\$ 19,856,400	\$ 6,823,459	\$ 4,764,854	\$ 7,319,566
Federal funds purchased and securities sold under agreements to repurchase	9,559,871	10,154,106	3,512,215	569,605	861,458
Federal Home Loan Bank advances	5,163,592	5,827,049	2,108,097	1,812,068	2,131,135
Total interest expense	\$ 42,716,093	\$ 35,837,555	\$ 12,443,771	\$ 7,146,527	\$ 10,312,159
Net interest income	\$ 34,833,232	\$ 31,045,538	\$ 39,424,137	\$ 40,236,996	\$ 37,963,161
PROVISION FOR LOAN LOSSES	\$ (371,740)	\$ (600,000)	\$ (700,000)	\$ 200,000	\$ 1,101,000
Net interest income after provision for loan losses	\$ 35,204,972	\$ 31,645,538	\$ 40,124,137	\$ 40,036,996	\$ 36,862,161
NONINTEREST INCOME:					
Customer service fees	\$ 3,917,110	\$ 3,470,111	\$ 3,271,136	\$ 3,270,843	\$ 2,863,049
Investment trust services	1,504,440	1,102,991	1,180,332	1,057,614	741,290
Net gain on sales on available-for-sale	7,647	17,180	1,503,716	157,444	90,223
Net recoveries on other than temporarily impaired securities	1,662,660	2,434,746	2,080,152	2,196,719	2,170,287
Other	822,900	202,729	293,610	389,245	508,479
Total noninterest income	\$ 7,914,757	\$ 7,227,757	\$ 8,328,946	\$ 7,071,865	\$ 6,373,328
NONINTEREST EXPENSE:					
Salaries and employee benefits	\$ 16,678,853	\$ 14,751,776	\$ 15,075,518	\$ 15,135,028	\$ 14,514,273
Occupancy and equipment	2,394,944	2,315,142	2,957,883	1,873,572	1,924,579
Data processing	2,360,932	2,140,102	1,942,607	1,729,362	1,602,591
Investment trust services	292,703	255,371	226,217	215,732	162,070
Other general and administrative	6,125,656	5,755,277	4,963,987	4,303,860	4,429,085
Total noninterest expense	\$ 27,853,088	\$ 25,217,668	\$ 25,166,212	\$ 23,257,554	\$ 22,632,598
Income before income taxes	\$ 15,266,641	\$ 13,655,627	\$ 23,286,871	\$ 23,851,307	\$ 20,602,891
Income tax expense	\$ 2,959,000	\$ 2,339,000	\$ 4,999,000	\$ 5,222,000	\$ 4,230,000
NET INCOME	\$ 12,307,641	\$ 11,316,627	\$ 18,287,871	\$ 18,629,307	\$ 16,372,891
Blackhawk Bank & Trust:					
Net earnings per common share (EPS)	\$ 16.50	\$ 15.00	\$ 24.24	\$ 24.69	\$ 21.65
Net gain on sales/recoveries on available-for-sale securities per common share	\$ 2.24	\$ 3.25	\$ 4.75	\$ 3.12	\$ 2.99
Return on average assets (ROAA)	0.66%	0.62%	1.02%	1.09%	1.09%
Return on average tangible equity (ROATE)	7.92%	7.84%	11.33%	10.10%	9.19%
Full-time equivalent employees	225	212	212	216	227

Notes:

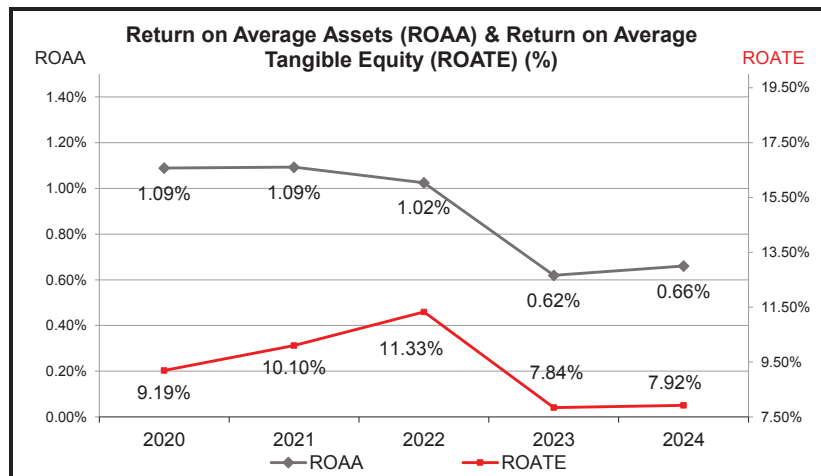
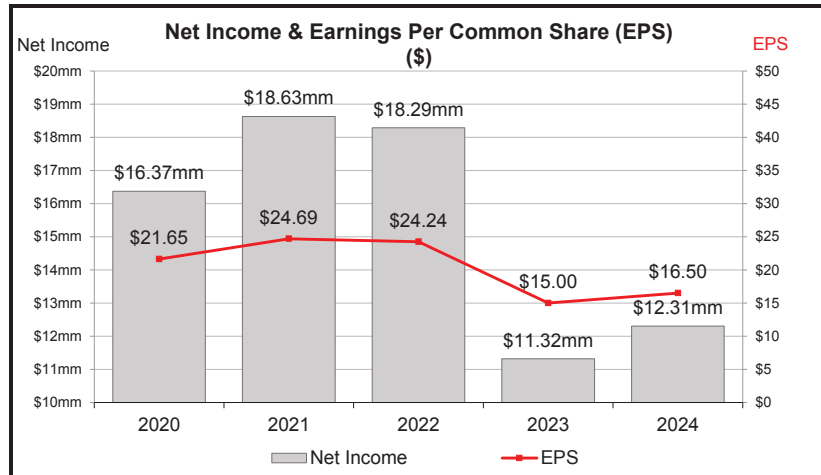
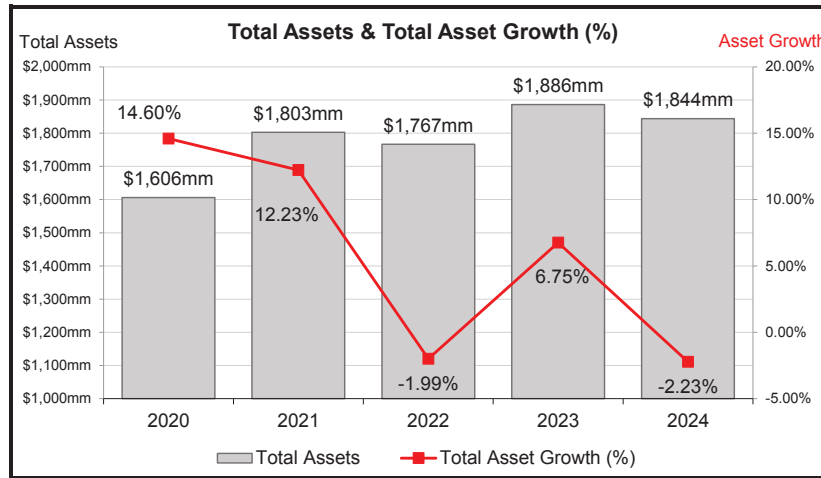
(1) Financials at or for the year ended December 31, 2023 and December 31, 2024 are unaudited.

BALANCE SHEET & PROFITABILITY HIGHLIGHTS

BLACKHAWK BANK & TRUST

Blackhawk Bank & Trust's Balance Sheet & Profitability Highlights

(USD in millions, except per-share data)



Notes:

(1) Financials for 2023 and 2024 are unaudited.

2024 BLACKHAWK BANK & TRUST FLASHBACK



Welcome Chris Lemon
as President of Blackhawk
Bank & Trust.



BALANCE SHEET

CONSOLIDATED HOLDING COMPANY

Blackhawk Bancorporation's Consolidated Financial Statements

Consolidated Balance Sheet
as of December 31, 2024

(USD in actuals unless otherwise noted)

For the Year Ended December 31, 2024

	Blackhawk Bank & Trust	Blackhawk Bancorporation	Duplications and Eliminations	Consolidated
(1) ASSETS:				
Cash and equivalents:	\$ 21,640,680	\$ 4,387,574	\$ (3,496,770)	\$ 22,531,484
Debt securities				-
Available-for-sale	677,049,888	-	-	677,049,888
Held-to-maturity	19,734,694	-	-	19,734,694
Equity securities, at book value	-	41,097,911	-	41,097,911
Unrealized gain/(loss) on equity securities	-	31,019,829	-	31,019,829
Net cash and investments	\$ 718,425,262	\$ 76,505,314	\$ (3,496,770)	\$ 791,433,806
Net loans and leases	\$ 1,074,146,879	\$ -	\$ -	\$ 1,074,146,879
Trust preferred securities (TRUPS), at book value	-	-	-	-
Premises and equipment, net	17,554,868	-	-	17,554,868
Deferred tax assets	13,981,540	-	(8,612,616)	5,368,924
Deposit premium from prior acquisitions	273,600	-	-	273,600
Other assets	19,853,764	107,877	-	19,961,641
Investment in subsidiary	-	161,252,518	(161,252,518)	-
Total assets	\$ 1,844,235,913	\$ 237,865,709	\$ (173,361,904)	\$ 1,908,739,718
LIABILITIES:				
Deposits				
Interest-bearing	\$ 1,147,868,970	\$ -	\$ -	\$ 1,147,868,970
Non-interest bearing	226,580,949	-	(3,496,770)	223,084,179
Other borrowed money	296,617,001	-	-	296,617,001
Deferred tax liability	-	8,612,616	-	8,612,616
Federal tax	6,204	(41,119)	-	(34,915)
State tax	-	(14,328)	-	(14,328)
Derivative contracts	-	55,284	-	55,284
Other liabilities	11,910,271	-	(8,612,616)	3,297,655
Total liabilities	\$ 1,682,983,395	\$ 8,612,453	\$ (12,109,386)	\$ 1,679,486,462
STOCKHOLDERS' EQUITY:				
(2) Capital (800,000 shares issued)	\$ 3,200,000	\$ 3,200,000	\$ (3,200,000)	\$ 3,200,000
Additional paid-in capital	5,300,000	8,598,669	(5,300,000)	8,598,669
Retained earnings	170,224,251	233,454,322	(170,224,251)	233,454,322
Accumulated other comprehensive income, net of tax effects	(29,779,374)	(29,779,374)	29,779,374	(29,779,374)
Year-to-date income	12,307,641	22,696,330	(12,307,641)	22,696,330
Treasury stock, at cost (54,005 shares)	\$ -	\$ (8,916,692)	\$ -	\$ (8,916,692)
Total stockholders' equity	\$ 161,252,518	\$ 229,253,256	\$ (161,252,518)	\$ 229,253,256
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY:	\$ 1,844,235,913	\$ 237,865,709	\$ (173,361,904)	\$ 1,908,739,718
Key Ratios:				
(3) Total loans/ total assets	58.24%	0.00%	N/A	56.28%
(3) Total capital/ total assets	8.74%	105.42%	N/A	12.01%
Common shares outstanding at year-end	N/A	745,995	N/A	745,995

Notes:

- Financials at or for the year ended December 31, 2024 are unaudited.
- Common stock, par value; 1,600,000 shares authorized, 800,000 shares issued. At year-end 2024 and 2023, there were 745,995 and 754,200 shares outstanding, respectively.
- Blackhawk Bancorporation's standalone ratios are listed net of duplications and eliminations.

INCOME STATEMENT

CONSOLIDATED HOLDING COMPANY

Blackhawk Bancorporation's Consolidated Financial Statements

Consolidated Statement of Income & Expense
as of December 31, 2024

(USD in actuals unless otherwise noted)

For the Year Ended December 31, 2024

	Blackhawk Bank & Trust	Blackhawk Bancorporation	Duplications and Eliminations	Consolidated
(1) INCOME:				
Interest and dividend income				
Loans (incl. fees)	\$ 58,741,699	\$ -	\$ -	\$ 58,741,699
Cash deposits and investment securities				-
Taxable (includes U.S. government securities)	14,879,235	1,358,755	-	16,237,990
Tax-exempt	3,928,391	-	-	3,928,391
Total interest & dividends received	<u>\$ 77,549,325</u>	<u>\$ 1,358,755</u>	<u>\$ -</u>	<u>\$ 78,908,080</u>
Noninterest income				
Fees	\$ 3,917,110	\$ -	\$ -	\$ 3,917,110
Trust and investment services	1,504,440	-	-	1,504,440
Net gain/(loss) on sale of available-for-sale securities	-	-	-	-
Cash recoveries on impaired assets	7,647	11,792	-	19,439
Realized gain/(loss) on equity securities	1,662,660	1,392,161	-	3,054,821
Premium from derivative contracts	-	102,763	-	102,763
Other income	822,900	43,475	-	866,375
Total non-interest income	<u>\$ 7,914,757</u>	<u>\$ 1,550,190</u>	<u>\$ -</u>	<u>\$ 9,464,947</u>
Total Income	<u>\$ 85,464,082</u>	<u>\$ 2,908,945</u>	<u>\$ -</u>	<u>\$ 88,373,027</u>
EXPENSE:				
Interest expense				
Deposits	\$ 27,992,630	\$ -	\$ -	\$ 27,992,630
Federal funds purchased and securities sold under agreement to repurchase	9,559,871	-	-	9,559,871
Federal Home Loan Bank advances	4,386,592	-	-	4,386,592
Bank term funding advances	777,000	-	-	777,000
Provision for credit losses	(371,740)	-	-	(371,740)
Total interest expense	<u>\$ 42,344,353</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 42,344,353</u>
Non-interest expense				
Salaries and employee benefits	\$ 16,678,853	\$ -	\$ -	\$ 16,678,853
Occupancy and equipment	2,394,944	-	-	2,394,944
Data processing	2,360,932	-	-	2,360,932
Investment trust services	292,703	-	-	292,703
Other general and administrative expenses	6,125,656	83,874	-	6,209,530
Total non-interest expense	<u>\$ 27,853,088</u>	<u>\$ 83,874</u>	<u>\$ -</u>	<u>\$ 27,936,962</u>
Total Expense	<u>\$ 70,197,441</u>	<u>\$ 83,874</u>	<u>\$ -</u>	<u>\$ 70,281,315</u>
Net Operating Income	<u>\$ 15,266,641</u>	<u>\$ 2,825,071</u>	<u>\$ -</u>	<u>\$ 18,091,712</u>
Net unrealized gains recognized on equity securities	\$ -	\$ 11,287,355	\$ -	\$ 11,287,355
Deferred tax liability from year-to-date unrealized equity gains	-	(3,113,112)	-	(3,113,112)
Equity in undistributed net income of subsidiary	-	4,907,641	(4,907,641)	-
Dividends from subsidiary	-	7,400,000	(7,400,000)	-
Income tax expense	\$ 2,959,000	\$ 610,625	\$ -	\$ 3,569,625
NET INCOME:	<u>\$ 12,307,641</u>	<u>\$ 22,696,330</u>	<u>\$ (12,307,641)</u>	<u>\$ 22,696,330</u>
Key Ratios:				
(2) Return on Assets (ROA)	0.67%	16.11%	N/A	1.19%
(2) Return on Equity (ROE)	7.63%	15.28%	N/A	9.90%

Notes:

- (1) Financials at or for the year ended December 31, 2024 are unaudited.
(2) Blackhawk Bancorporation's standalone ratios are listed net of duplications and eliminations.



BOARD OF DIRECTORS

W. Gerard Huiskamp, Chairman, Blackhawk Bancorporation, Inc.
Christopher J. Lemon, President, Blackhawk Bank & Trust
Eric H. Mutka, Executive Vice President & Investments, Blackhawk Bank & Trust
Larry K. Anderson, President, East Moline Glass Company
Charles C. Ellis, President, RiverStone Group, Inc.
John W. Hoscheidt, Owner/General Manager, WRMJ Radio
James H. Nash, Attorney, Nash Bean Ford & Brown, LLP
Daniel W. Schurr, President, Sycamore Creek, Inc.
Lincoln T. Scott, Attorney, Mason & Scott, P.C.
Kyna L. Tatum, Manager Global Compensation, Deere & Co., and Owner, CAM Solutions

OFFICERS

BLACKHAWK BANK & TRUST

Christopher J. Lemon	President	Jodi Maxwell	Assistant Vice President
Eric Mutka	Executive Vice President & Investments	Shelly Hickerson	Assistant Vice President
T.J. Hoffman	Senior Vice President & Cashier	Julie Bisby	Assistant Vice President
Frank Vretis	Senior Vice President	Leiana Garcia	Assistant Vice President
Roger Reed	Senior Vice President	Nicole David	Assistant Vice President & Financial Advisor
Scott Beeler	Senior Vice President	Teresa Curry	Bookkeeping Officer
Adam R. Bain	Senior Vice President	Brett Willett	Credit Analyst
Bruce A. Brooks	Senior Vice President	Rece Vining	Financial Analyst
Bradley R. Ford	Vice President	Hollie Kness	Loan Officer & Head of Installment Loans
Deborah Till	Vice President	Matt Lafever	Loan Officer
David L. Emerick, Jr.	Vice President	Karissa Caballero	Loan Officer
Darci Toppert	Vice President	Douglas Haley	Loan Officer
Angie Bigham	Vice President	Cynthia Loyde	Mortgage Officer
Andrea Engler	Vice President	Laura Cameron	Mortgage Officer
Ryan Johnson	Vice President	Penny Guenther	Business Development Officer
Amanda Britton	Vice President	Ashley Horberg	Director of Marketing
John Peters	Vice President & Financial Advisor	Erica Smith	Communications Director
Judy Bingman	Vice President & Trust Officer	Jolene Kallenbach	Loan Processing Officer
Ann Neumann	Vice President & Trust Officer	Christian Stuart	Assistant Trust Officer
Carrie A. Crossen	Vice President & Financial Advisor	Chad Borland	Bankcard Services Officer
Brian Yaklich	Vice President & Compliance Officer	Amanda Exbom	Training Officer
Randi Russell	Vice President & Information Technology Officer	Gabriela Perez	ITM Officer
Nathan Youngblood	Vice President & Human Resources Officer	Alissandra Knox	Information Technology Officer
Michelle Dawson	Vice President & Head of Secondary Market	Austin Moon	Bank Operations Officer
Tanner Fox	Assistant Vice President & Collection Officer	Sharmon Lenth	Internal Auditor
Nicole Kearney	Assistant Vice President & Head of Loan Review	Beth Salmon	Assistant Cashier
Matthew Mizeur	Assistant Vice President & Credit Analyst	Jennifer Ransdell	Assistant Cashier
Amy Hood	Assistant Vice President & New Accounts Officer	Julie Hager	Assistant Cashier
Jennifer Swan	Assistant Vice President & Loan Processing Officer	Traci Rieger	Assistant Cashier
Natalie Ernat	Assistant Vice President & eBanking Officer	Ann Heeren	Assistant Cashier
J.T. Vonderhaar	Assistant Vice President	Lynet Cobler	Assistant Cashier
Shelley Potter	Assistant Vice President	Rita Maynard	Assistant Cashier
Michael Manternach	Assistant Vice President	Cindy McKinley	Assistant Cashier
Isha Reading	Assistant Vice President	Amanda Kudulis	Assistant Cashier
Jennifer West	Assistant Vice President	Linda Small	Assistant Cashier
Diane Kpomassy	Assistant Vice President	Kelsey Knott	Assistant Cashier
Kevin Bradley	Assistant Vice President	Brandon Howell	Assistant Cashier
Tanner McLain	Assistant Vice President		



BRANCH LOCATIONS

Aledo

1308 Southeast 4th Street
Aledo, IL 61231
309.582.8880

Coal Valley - Valley Hawk

200 1st Street
Coal Valley, IL 61240
309.799.3133

Colona

107 1st Street
Colona, IL 61241
309.792.3384

East Moline

1315 Avenue of the Cities
East Moline, IL 61244
309.278.0145

Edgington

13917 134th Avenue West, Suite 1
Taylor Ridge, IL 61284
309.795.1110

Geneseo

225 US Highway 6 East
Geneseo, IL 61254
309.944.0570

Milan - FastBank ITMs

301 West 4th Street
Milan, IL 61264

Milan - Main Bank

301 West 4th Street
Milan, IL 61264
309.787.4451

Milan - Parkway Trust & Investment Services

2009 10th Avenue East
Milan, IL 61264
309.787.9520

Moline - 70th Street

3600 70th Street
Moline, IL 61265
309.796.1000

Moline - Valley Center

4100 44th Avenue
Moline, IL 61265
309.797.1404

Port Byron

105 North High Street
Port Byron, IL 61275
309.523.2161

Rock Island - Lil' Hawk

4610 38th Street
Rock Island, IL 61201
309.793.0926

Silvis

1100 1st Avenue
Silvis, IL 61282
309.752.1200

Bettendorf

4413 53rd Avenue
Bettendorf, IA 52722
563.526.1800

Davenport

3889 Elmore Avenue
Davenport, IA 52807
563.441.9600

LeClaire

323 South 2nd Street
LeClaire, IA 52753
563.289.4321

Princeton

335 River Drive
Princeton, IA 52768
563.289.5311

