TREMONT
FIRST NATIONAL BANK

# COMMUNITY REINVESTMENT ACT

# PUBLIC FILE



TREMONT
FIRST NATIONAL BANK

# WRITTEN COMMENTS

No written comments have been received from the public for the current year or two calendar years prior.

Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

# PUBLIC DISCLOSURE

July 6, 2022

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank in Tremont
Charter Number 13579
134 South Sampson Street
Tremont, Illinois 61568

Office of the Comptroller of the Currency
Peoria Office
211 Fulton Street, Suite 604
Peoria, Illinois 61602

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 major factors that support this rating include:

- The Lending Test rating is based on the satisfactory performance in the State of Illinois.
- The borrower distribution of loans reflects reasonable penetration within the assessment areas (AAs).
- The bank originates a majority of its loans to customers within its AAs.
- The loan-to-deposit (LTD) ratio is reasonable.

## Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

The quarterly average LTD ratio was 69.8 percent for the sixteen-quarter period from January 1, 2018, to December 31, 2021, with a low LTD ratio of 62.5 percent and a high LTD ratio of 74.6 percent.

The First National Bank in Tremont (FNBT or bank) ranked second of five similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AAs. The comparable institutions ranged in asset size from $60 million to $110 million and reported quarterly average LTD ratios from 36.2 percent to 88.8 percent. FNBT's quarterly average LTD ratio is up since the last CRA evaluation at 56 percent.

## Lending in Assessment Area

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

The bank originated and purchased 78 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.

| **Lending Inside and Outside of the Assessment Area** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans $(000s) | | | | Total $(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | $ | % | $ | % | |
| Home Mortgage | 56 | 76.7 | 17 | 23.3 | 73 | 7,025 | 76.4 | 2,169 | 23.6 | 9,194 |
| Business | 53 | 80.3 | 13 | 19.7 | 66 | 3,461 | 75.7 | 1,111 | 24.3 | 4,572 |
| **Total** | **109** | **78.4** | **30** | **21.6** | **139** | **10,486** | **76.2** | **3,280** | **23.8** | **13,766** |

*Source: Sample of home mortgage and business loans from 1/1/2019 to 12/31/2021*

## Description of Institution

FNBT is a $160 million intrastate institution headquartered in Tremont, Illinois, located in central Illinois with two additional branch locations. FNBT did not open or close any locations since the previous CRA evaluation. However, they did move their New Holland, Illinois, branch across the street in 2021. This did not impact the bank's AA in any way.

There was no change in FNBT's corporate structure since the previous CRA evaluation. The bank is wholly owned by Tremont Bancorp, Inc. (TBI), a holding company headquartered in Tremont, Illinois. TBI does not negatively affect the bank's ability to meet the credit needs of the community.

The CRA evaluation has two rating areas. The Tazewell metropolitan statistical area (MSA) AA (Tazewell AA) is composed of select census tracts (CTs) of Tazewell County, which is part of the Peoria, Illinois MSA. The Logan NonMSA AA (Logan AA) is composed of certain CTs in Logan County, which is a nonmetropolitan area. Refer to appendix A, Scope of the Examination, for a list of geographies comprising each AA.

The Tazewell AA includes two branches with drive-thru services, two ATMs, and banking services available on Saturdays. The Logan AA includes one branch with one ATM and banking services available on Saturdays. Drive-thru services became available at the Logan AA location in 2021. All customers also have banking access through online and mobile platforms.

The bank sources a majority of its deposits, 78 percent, from the Tazewell AA, as of June 30, 2021.

The bank's lending strategy is to provide a range of banking services and products while focusing on customer service, community support, and local decisions. FNBT offers a wide range of products to meet the needs of its customers, including residential real estate, commercial, agriculture, and consumer products. Please see the Public File for more information. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in the bank's AAs. The bank's previous Small Bank CRA rating was "Satisfactory" as detailed in the February 26, 2018, Performance Evaluation.

FNBT held 60 percent of net loans and leases to total assets and had a Tier One Leverage Capital ratio of ten percent at December 31, 2021. Home loans represented the largest loan portfolio at $34 million, followed by commercial lending at $28 million, agricultural lending at $22 million, and consumer lending at $3 million, at December 31, 2021.

Competition for loans is high due to competition within the AAs, particularly within the Peoria MSA. FNBT competes with national banks, state banks, farm credit unions, and non-bank lenders.

# Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated FNBT under the Small Bank evaluation procedures, which includes a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through its lending activities. The evaluation period is from the previous CRA evaluation date of February 26, 2018, through July 6, 2022. The Lending Test evaluated loans originated or purchased from January 1, 2019, through December 31, 2021.

FNBT's primary loan products are home loans and business loans based on the number and dollar amount of loans originated and purchased between January 1, 2019, and December 31, 2021, per bank data. These products accounted for 81 percent, by dollar, and 70 percent, by number, of originations and purchases. We used these lending products for the analysis of this evaluation.

The bank is not required to maintain CRA Loan Application Register data on home and business lending outside of the individual credit files. Therefore, we utilized random sampling to obtain data for the home loans and business loans. We obtained the annual income of the borrowers, gross revenues of the businesses, and geocoded each loan sampled. Performance conclusions for lending between January 1, 2019, and December 31, 2021, are based on the 2015 American Community Survey data.

**Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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 Tazewell rating area received a greater weighting as a majority of the bank's branches and deposit activity is within the Tazewell AA.

The MMSA rating and state ratings are based on performance in all bank 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) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, 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 Illinois[1]:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans reflects satisfactory performance.
- A majority of loans are to customers within the AAs.
- The LTD ratio is reasonable.

## Description of Institution's Operations in Illinois

FNBT's lending strategy is to provide a range of banking services and products while focusing on customer service, community support, and local decisions. FNBT serves its customers with three locations and three ATMs. Each branch location provides drive-thru services, ATM access, and banking services on Saturdays. FNBT primarily serves the rural areas of southeast Tazewell County and the eastern portion of Logan County. Refer to appendix A, Scope of Examination, for a list of geographies comprising the AAs as well as full- and limited-scope AAs.

Major employment sectors include manufacturing, health care services, agriculture, and retail services.

The annual unemployment rate in the State of Illinois was declining in 2019; however, the rate increased in 2020 due to the Covid-19 pandemic before declining again in 2021, although it remained elevated. The annualized unemployment rates were 4.0 percent in 2019, 9.2 percent in 2020, and 6.1 percent in 2021. While unemployment rates in the AAs were higher due to the Covid-19 pandemic, all counties in the AA had unemployment rates lower than the State of Illinois in 2020 and 2021.

Competition for loans and deposits is high among financial institutions in the AAs due to the number and variety of financial institutions within and accessible to the AA. FNBT competes with national banks, state banks, farm credit institutions, and nonbank financial institutions.

FNBT held the sixth highest deposit market share position in the Tazewell AA at 2.7 percent among 16 FDIC insured financial institutions at June 30, 2021. The top three institutions held a deposit market share of 77.3 percent.

FNBT held the tenth highest deposit market share position in the Logan AA at 3.9 percent among 12 FDIC insured financial institutions at June 30, 2021. The top three institutions held a deposit market share of 56.0 percent.

[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.

FNBT sourced a substantial majority, 78 percent, of their deposits from the Tazewell AA. Deposits from Logan County account for 22 percent of total deposits.

High rates of poverty in the Logan AA may limit opportunities for lending, particularly to low-income households. The lower level of families living below the poverty level in the Tazewell AA may improve the opportunities for lending.

A community contact from the Tazewell AA stated loans to small businesses are among the greatest credit needs of the community. A community contact from the Logan AA noted loans and microloans to small and start-up businesses is the greatest credit need of the community in addition to affordable housing and financial literacy programs.

## Tazewell AA

| Table A – Demographic Information of the Assessment Area<br>Assessment Area: Tazewell MSA AA | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 7 | 0.0 | 0.0 | 42.9 | 57.1 | 0.0 |
| Population by Geography | 35,407 | 0.0 | 0.0 | 31.1 | 68.9 | 0.0 |
| Housing Units by Geography | 14,865 | 0.0 | 0.0 | 31.7 | 68.3 | 0.0 |
| Owner-Occupied Units by Geography | 11,211 | 0.0 | 0.0 | 28.1 | 71.9 | 0.0 |
| Occupied Rental Units by Geography | 2,795 | 0.0 | 0.0 | 43.4 | 56.6 | 0.0 |
| Vacant Units by Geography | 859 | 0.0 | 0.0 | 40.9 | 59.1 | 0.0 |
| Businesses by Geography | 2,178 | 0.0 | 0.0 | 37.1 | 62.9 | 0.0 |
| Farms by Geography | 253 | 0.0 | 0.0 | 45.8 | 54.2 | 0.0 |
| Family Distribution by Income Level | 9,676 | 11.4 | 14.7 | 23.3 | 50.7 | 0.0 |
| Household Distribution by Income Level | 14,006 | 15.1 | 13.5 | 18.6 | 52.8 | 0.0 |
| Median Family Income MSA - 37900 Peoria, IL MSA | | $67,308 | Median Housing Value | | | $167,258 |
| | | | Median Gross Rent | | | $744 |
| | | | Families Below Poverty Level | | | 3.9% |

*Source: 2015 ACS and 2021 D&B Data*
*Due to rounding, totals may not equal 100.0%*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

## Logan AA

| Table A – Demographic Information of the Assessment Area<br>Assessment Area: Logan NonMSA AA | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 6 | 0.0 | 0.0 | 83.3 | 16.7 | 0.0 |
| Population by Geography | 24,383 | 0.0 | 0.0 | 69.2 | 30.8 | 0.0 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Housing Units by Geography | 9,113 | 0.0 | 0.0 | 89.2 | 10.8 | 0.0 |
| Owner-Occupied Units by Geography | 5,423 | 0.0 | 0.0 | 87.4 | 12.6 | 0.0 |
| Occupied Rental Units by Geography | 2,968 | 0.0 | 0.0 | 94.7 | 5.3 | 0.0 |
| Vacant Units by Geography | 722 | 0.0 | 0.0 | 80.7 | 19.3 | 0.0 |
| Businesses by Geography | 1,166 | 0.0 | 0.0 | 88.4 | 11.6 | 0.0 |
| Farms by Geography | 134 | 0.0 | 0.0 | 63.4 | 36.6 | 0.0 |
| Family Distribution by Income Level | 5,400 | 20.6 | 14.9 | 20.4 | 44.1 | 0.0 |
| Household Distribution by Income Level | 8,391 | 25.6 | 14.5 | 15.6 | 44.3 | 0.0 |
| Median Family Income Non-MSAs - IL | | $59,323 | Median Housing Value | | | $95,986 |
| | | | Median Gross Rent | | | $634 |
| | | | Families Below Poverty Level | | | 13.6% |

*Source: 2015 ACS and 2021 D&B Data*
*Due to rounding, totals may not equal 100.0%*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

## Scope of Evaluation in Illinois

FNBT's two AAs both received a full scope review. The Tazewell rating area received a greater weighting as a majority of the bank's branches and deposit activity is within the Tazewell AA.

## LENDING TEST

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

## Conclusions for Areas Receiving Full-Scope Reviews

Based on our full-scope reviews, the bank's performance in the State of Illinois is reasonable.

### Distribution of Loans by Income Level of the Geography

We did not perform a geographic analysis of the distribution of loans at this evaluation. An analysis is not meaningful as there are no low- or moderate-income CTs in the AAs.

### Distribution of Loans by Income Level of the Borrower

The bank exhibits 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 P 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.

The distribution of home loans reflected reasonable penetration to individuals of different income levels.

Tazewell AA

The distribution of home loans reflected excellent penetration to individuals of different income levels in the Tazewell AA. The proportion of lending to low- and moderate-income families was comparable to the percentage of low-income families in the AA and exceeded the percentage of moderate-income families in the AA. The proportion of lending was significantly stronger than the aggregate distribution for low-income families and stronger than the aggregate distribution for moderate-income families.

Logan AA

The distribution of home loans reflected poor penetration to individuals of different income levels in the Logan AA. The proportion of lending to low- and moderate-income families was well below the percentage of low- and moderate-income families in the AA and was significantly weaker than the aggregate distribution. High rates of poverty limit opportunities for home loans to low-income households in the Logan AA. In addition, the bank's branch location is not within the same city as the geographies with the highest low-income families, which may hinder lending opportunities as well.

***Small Loans to Businesses***

Refer to Table R 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 businesses.

The distribution of business loans reflected excellent penetration to businesses of different sizes. The proportion of lending to small businesses was above the percentage of businesses in both AAs. The proportion of lending to small businesses was significantly stronger than the aggregate distribution for both AAs.

**Responses to Complaints**

FNBT did not receive any complaints about its performance in helping to meet the credit needs of its AAs during the evaluation period.

# 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:** | Lending Test 01/01/2019 to 12/31/2021 | |
|---|---|---|
| **Bank Products Reviewed:** | Home mortgage and business loans | |
| **Affiliate(s)** | **Affiliate Relationship** | **Products Reviewed** |
| NA | NA | NA |
| **List of Assessment Areas and Type of Examination** | | |
| **Rating and Assessment Areas** | **Type of Exam** | **Other Information** |
| **State of Illinois** | | |
| Tazewell MSA AA<br>(Peoria, IL MSA #37900) | Full-scope | Seven CTs in Tazewell County |
| Logan NonMSA AA<br>(Nonmetropolitan Area) | Full-scope | Six CTs in Logan County |
| | | |

# Appendix B: Summary of MMSA and State Ratings

| RATINGS for First National Bank in Tremont | |
|---|---|
| Overall Bank: | Lending Test Rating |
| The First National Bank in Tremont | Satisfactory |
| MMSA or State: | |
| State of 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/assessment area.

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

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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/assessment area.

**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 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**.**

**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.

**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 multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

**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/assessment area. 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 P.** **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/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table R.** **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2019-21**

| | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | # | $ | % of Total | Overall Market | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate | % Families | % Bank Loans | Aggregate |
| Logan AA | 21 | 2,333 | -- | 635 | 20.6 | 0.0 | 10.6 | 14.9 | 9.5 | 21.7 | 20.4 | 23.8 | 23.0 | 44.1 | 66.7 | 23.9 | 0.0 | 0.0 | 20.8 |
| Tazewell AA | 35 | 4,692 | -- | 1,640 | 11.4 | 11.4 | 6.1 | 14.7 | 17.1 | 16.8 | 23.3 | 25.7 | 23.6 | 50.7 | 45.7 | 35.0 | 0.0 | 0.0 | 18.5 |

*Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Home Loan Sample, 2021 HMDA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2019-21**

| | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Assessment Area: | # | $ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Logan AA | 21 | 1,037 | -- | 135 | 75.6 | 76.2 | 44.4 | 5.6 | 23.8 | 18.8 | 0.0 |
| FNB Tremont AA | 32 | 2,424 | -- | 777 | 82.9 | 90.6 | 51.5 | 5.1 | 9.4 | 12.0 | 0.0 |

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Business Loan Sample; 2020 CRA Aggregate Data, "--" data not available.*
*Due to rounding, totals may not equal 100.0%*

**The First National Bank in Tremont**
**134 S Sampson St.**
**Tremont, IL 61568**
**Census Tract: 0217.02**

The First National Bank in Tremont consists of one bank in Tremont located on Sampson Street. There is one cash dispensing ATM machine located at that site. FNBT owns no ATM machines that accept deposits. A complete listing of all Shazam network ATM machines is available at www.shazam.net.

**New Holland Banking Center**
**101 W Lincoln St.**
**New Holland, IL 62671**
**Census Tract: 9530.00**

New Holland Banking Center is a division (branch) of The First National Bank in Tremont, located on Lincoln Street in New Holland, IL. The New Holland Banking Center was purchased from Union Planters Bank on September 14, 2001. There is one cash dispensing ATM machine located at that site.

**Hopedale Banking Center**
**115 NW Main St.**
**Hopedale, IL 61747**
**Census Tract: 0220.00**

Hopedale Community Banking Center is a division (branch) of The First National Bank in Tremont. The former Community Bank of Hopedale was purchased from the Better Bank Group on March 12, 2004. There is one cash dispensing ATM machine located at that site.

**Lincoln Banking Center**
**710 Woodlawn Rd.**
**Lincoln, IL 62656**
**Census Tracts: 9531, 9532, 9533, 9534**

Lincoln Banking Center is a division (branch) of The First National Bank in Tremont, located on Woodlawn Road in Lincoln, IL. A brand-new building was erected in 2022 and the branch opened for business September 12, 2022. There is one cash dispensing ATM machine located at that site.

TREMONT
FIRST NATIONAL BANK

## Hours of Operation:

### Tremont:

| | Lobby | Drive Thru |
|---|---|---|
| Monday thru Thursday | 9:00 A.M. to 4:00 P.M. | 8:00 A.M. to 5:00 P.M. |
| Friday | 9:00 A.M. to 5:00 P.M. | 8:00 A.M. to 5:00 P.M. |
| Saturday | 9:00 A.M. to Noon | 8:00 A.M. to Noon |

### Hopedale:

| | Lobby | Drive Thru |
|---|---|---|
| Monday, Tuesday, Thursday | 9:00 A.M. to 4:00 P.M. | 8:00 A.M. to 5:00 P.M. |
| Wednesday | 9:00 A.M. to Noon | 8:00 A.M. to Noon |
| Friday | 9:00 A.M. to 5:00 P.M. | 8:00 A.M. to 5:00 P.M. |
| Saturday | 9:00 A.M. to Noon | 8:00 A.M. to Noon |

### New Holland:

| | Lobby | Drive Thru |
|---|---|---|
| Monday thru Thursday | 8:00 A.M. to 4:00 P.M. | 8:00 A.M. to 4:00 P.M. |
| Friday | 8:00 A.M. to 5:00 P.M. | 8:00 A.M. to 5:00 P.M. |
| Saturday | 8:00 A.M. to Noon | 8:00 A.M. to Noon |

### Lincoln:

| | Lobby | Drive Thru |
|---|---|---|
| Monday thru Friday | 8:00 A.M. to 5:00 P.M. | 8:00 A.M. to 5:00 P.M. |
| Saturday | 8:00 A.M. to Noon | 8:00 A.M. to Noon |

TREMONT
FIRST NATIONAL BANK

# Products & Services

## Deposit Accounts

- Consumer Checking
  - Basic Checking
  - NOW Checking
  - HSA
- Consumer Savings
  - Basic Savings
  - Money Market
- Business Checking
  - Small Business Checking
  - Basic Business Checking
  - Commercial Checking
  - Community Checking (for non-profits)
- Business Savings
  - Business Savings
  - Business Money Market

## Loan Services

- Residential
  - Mortgage Loans (in-house & secondary market)
  - Home Equitree (Home Equity Line of Credit)
  - Home Construction Loans
  - Land Loans
- Consumer/Personal
  - Personal Installment & Single-Pay Loans
  - Auto & RV Loans
  - Revolving Money Tree Accounts
- Business
  - Commercial Real Estate Loans
  - Commercial Operating Lines of Credit
  - Commercial Term Loans
  - Equipment & Vehicle Loans
  - Construction Loans
  - Letters of Credit
  - Ag Real Estate Loans

- Ag Term Loans
- Municipal Loans
- PPP Loans (during the COVID-19 Crisis)
- Business Manager (Accounts Receivable Financing)

**Electronic Banking Services**

- Consumer
  - Online Banking
  - E-statements
  - Online Account Opening
  - Online Loan Application
  - Bill Pay
  - Zelle (person-to-person transfer)
  - Transfer Now (bank-to-bank transfer)
  - Mobility App
  - Mobile Deposit
- Business
  - Business Online Banking/Cash Management
  - Bill Pay
  - Merchant Capture

**Card Services**

- Consumer
  - ATM Cards
  - VISA Debit Cards
  - VISA Credit Cards
- Business
  - VISA Business Debit Cards
  - VISA Business Credit Cards

**Miscellaneous Services**

- Automatic Transfers
- Safe Deposit Boxes
- Cashier's Checks & Money Orders
- Wire Transfers
- Night Depository
- ATMs

# TREMONT FIRST NATIONAL BANK

## SCHEDULE OF FEES

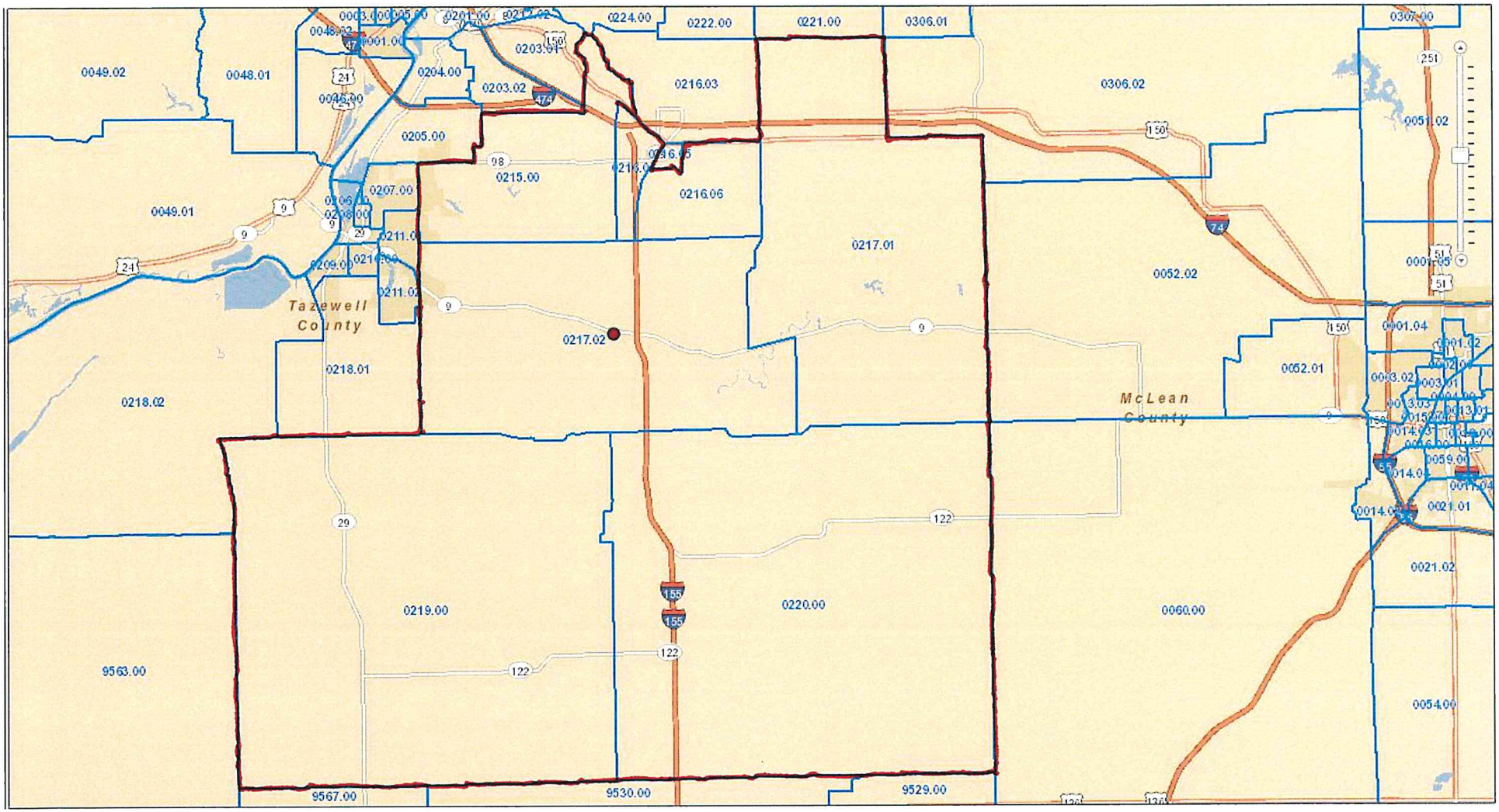
| | |
|---|---|
| Internet Banking | FREE |
| Bill Payment monthly fee when you process FEWER than the minimum of 1 bill pay transaction every month | 5.00 |
| Non-Sufficient Funds (per item) | 30.00 |
| Overdraft per item* (see below) | 30.00 |
| Continuous Overdraft – daily fee beginning on the 7th business day account remains overdrawn | 5.00 |
| Overdraft Transfer in $100 increments | 3.00 |
| Returned deposit per item | 4.50 |
| Checks for collection-per item (incoming or outgoing) | 20.00 |
| Stop Payment / per request | 30.00 |
| Dormant Account Fee / per month | 5.00 |
| Cashier's Checks / per check | 3.00 |
| Original ATM/Debit card | FREE |
| Replacement Card or Captured Card | 20.00 |
| Foreign ATM Fee / per withdrawal | 1.00 |

| | |
|---|---|
| Levies per item | 35.00 |
| Garnishments per item | 35.00 |
| Account Research per hour with $15 minimum | 30.00 |
| Account Balancing per hour with $15 minimum | 30.00 |
| Copies of account information per page | .50 |
| Photocopies per page | .10 |
| Outgoing domestic wire transfer per wire | 25.00 |
| Outgoing foreign wire transfer per wire (minimum) | 50.00 |
| Incoming domestic wire transfer per wire | 15.00 |
| Incoming foreign wire transfer per wire | 15.00 |
| Fax per page: incoming or outgoing | 1.00 |
| Coin counting: non customer | 2.00 |
| Late Fee per month for Lock Box Annual Rental | 1.00 |
| Replacement Safe Deposit Box Key (each) | 10.00 |
| Drilling of Safe Deposit Box | 200.00 |

*This fee applies to overdrafts created by check, in-person withdrawal, or other electronic means.

Member FDIC

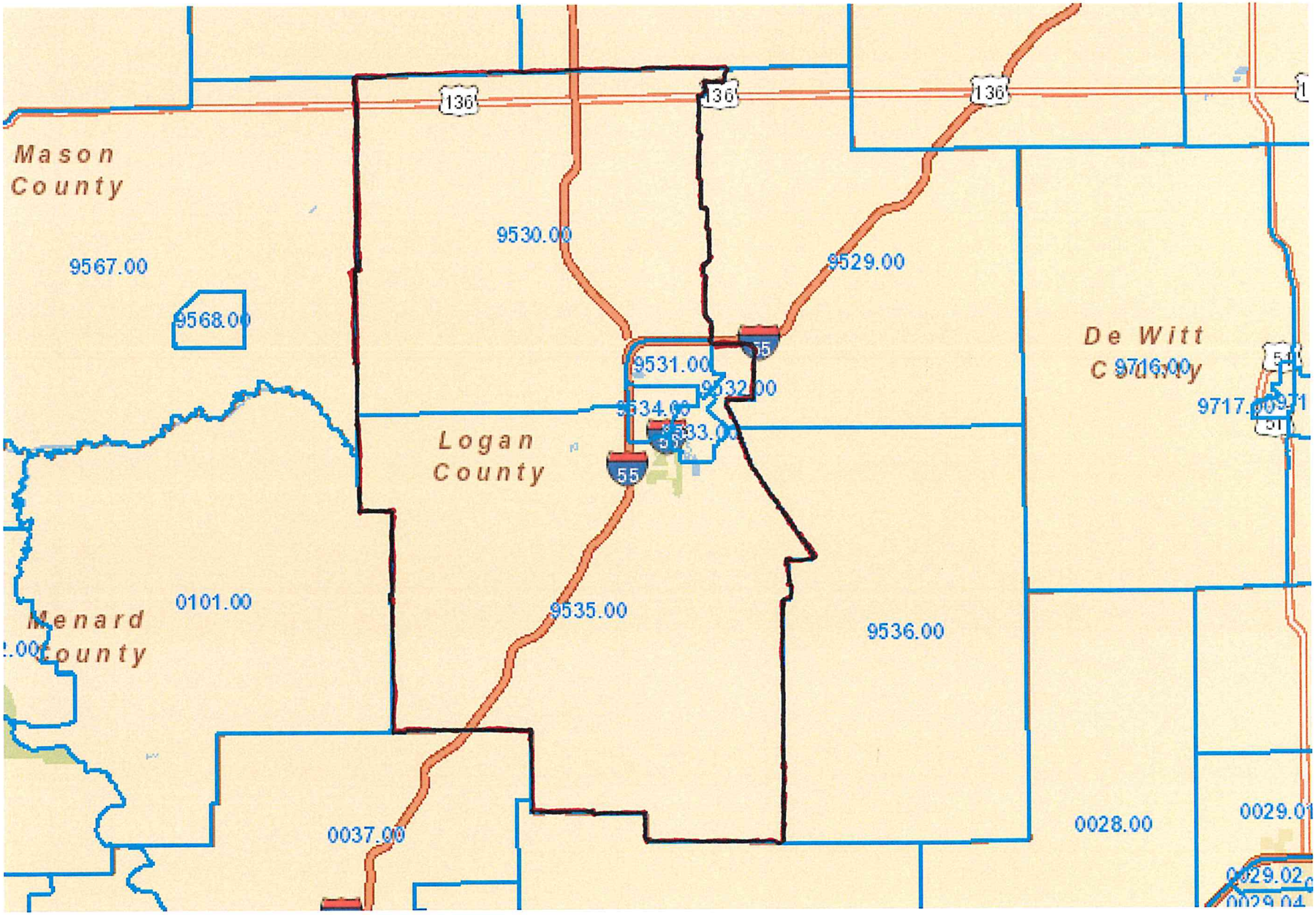
# ASSESSMENT AREA – TAZEWELL COUNTY




**TAZEWELL COUNTY TRACTS: 215; 216.04; 216.06; 217.01; 217.02; 219; 220**

**MSA/MD: 37900 - PEORIA, IL**
**STATE: 17 - ILLINOIS**
**COUNTY: 179 - TAZEWELL**

## ASSESSMENT AREA – LOGAN COUNTY




**LOGAN COUNTY TRACTS: 9530; 9531; 9532; 9533; 9534; 9535**

**NON-MSA**
**STATE: 17 - ILLINOIS**
**COUNTY: 107 - LOGAN**

TREMONT
FIRST NATIONAL BANK

# 2025 LOAN TO DEPOSIT RATIOS

1st Quarter: 73.04%

2nd Quarter: 71.40%

3rd Quarter: 71.69%

4th Quarter: 74.19%

**HMDA DISCLOSURE STATEMENT**

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 Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.




The First National Bank in Tremont has participated in the funding of a variety of community related projects and events, in all four of our branch communities. We regularly provide financing for needs such as updated emergency services vehicles and city maintenance equipment; operating lines; building and land purchases for future expansions; additions, repairs and improvements for local schools and churches; as well as support through village and school bond purchases.

During 2023, FNBT began participating in the Advantage Illinois Loan Program, FHLB Small Business Grant, and FHLB Downpayment Plus Program.

The COVID-19 Pandemic brought hardship to many small businesses. We were able to provide assistance to businesses in our communities with 71 Paycheck Protection Program loans in 2020, and 100 in 2021.

In 2022, FNBT was the recipient of the Excellence and Innovation FORVIS Award, presented by CBAI, for our Downtown Revitalization Project in New Holland. This project included a replacement branch to expand services to the community, including a drive-up window, drive up ATM and a fully handicap accessible facility.

To better serve our friends in the Lincoln community, the bank constructed a beautiful new building and opened a branch on Woodlawn Road in September of 2022.

Employees also frequently support the communities we serve, both as a group with donations to local needs from our Jeans Day fund, employee volunteer nights at area charitable organizations, and serving at community festivals, as well as on their own through a wide array of activities reflecting individual talents and interests. The following section showcases just some of the ways we are proud to serve our communities.

**Hope on 5th Receives $510,828 Affordable Housing Program Grant from FHLBank Chicago Through the First National Bank in Tremont**

**Lincoln Banking Center, 710 Woodlawn Road, Lincoln, Illinois**

Lincoln, Illinois - November 13, 2026 – Hope on 5th was awarded a $510,828 Affordable Housing Program (AHP) grant from the Federal Home Loan Bank of Chicago (FHLBank Chicago) through member First National Bank in Tremont – to support the construction of Hope on 5th in Lincoln, Illinois.

Hope on 5th will create additional housing units for homeless, special needs and low-income households. The critical need for affordable housing in the rural areas of Illinois has become a real issue for families across Central Illinois. The current economic pressures have also caused challenges for new housing development. The AHP subsidy will double the number of units available for those experiencing homelessness.

Kim Turner, Regional Housing & Supportive Services, Inc., chairman stated, "The Hope on 5th Board is excited about this opportunity to take what we've been able to do so far and build for our future. This will allow us to serve more people in need and have a facility that is maintained for long term sustainability. We are so thankful to FHLBank of Chicago and the Affordable Housing Program (AHP) for recognizing and contributing to our efforts to address homelessness in Logan County."

Jacob Harnacke, at the First National Bank in Tremont stated, “We are proud to support organizations that make a meaningful difference in our community. Helping Hope on 5th secure this grant is a great example of what can be accomplished through strong partnerships and a shared commitment to strengthening our local communities. We look forward to seeing the positive impact this funding will have.”

AHP grants subsidize the acquisition, new construction, or rehabilitation of rental or owner-occupied housing. Delivered in partnership with FHLBank Chicago financial institution members, these forgivable grants help address ongoing housing supply challenges by expanding access to quality affordable housing across Illinois and Wisconsin.

“FHLBank Chicago is committed to expanding access to quality, affordable housing across Illinois and Wisconsin,” said Katie Naftzger, Senior Vice President and Community Investment Officer, FHLBank Chicago. “Through the Affordable Housing Program, we are proud to work alongside our members and community partners to support the housing needs of communities across our district.”

In 2026, FHLBank Chicago awarded $62 million through its AHP General Fund to support 47 affordable housing projects across Illinois and Wisconsin.

**About Hope on 5th**

Hope on 5th provides shelter to central Illinois veterans, homeless and those at risk of homelessness through offering services and housing on an emergency, temporary, transitional, and permanent basis.

**About The First National Bank in Tremont**

The First National Bank in Tremont has total assets of $188,674,392 million with offices in Tremont, Hopedale, New Holland and Lincoln, offering a full range of financial products and services. The First National Bank in Tremont is an Equal Housing Lender and Member FDIC. More information is available at www.tremontbank.com

**About the Federal Home Loan Bank of Chicago**

FHLBank Chicago is a regional bank in the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member financial institutions, with a focus on providing solutions that support the housing and community development needs of members' customers. FHLBank Chicago is a self-capitalizing cooperative, owned by Illinois and Wisconsin members, including commercial banks, credit unions, insurance companies, savings institutions and community development financial institutions. To learn more about FHLBank Chicago, please visit fhlbc.com.

**CONTACT: Annie Coers, Business Development Officer/Marketing Director, The First National Bank in Tremont, (217) 732-1040, acoers@tremontbank.com**


Community Bankers Association of Illinois

# News Release

**FOR IMMEDIATE RELEASE**

**For information, contact:**
**Christy Oldani, FORVIS** **Valerie Johnston, CBAI**
**coldani@forvis.com** **cbaicom@cbai.com**
**314/231-5544, X24030** **800/736-2224**

## The First National Bank in Tremont Wins Excellence and Innovation FORVIS Award, Presented by CBAI

*Community Bankers Association of Illinois & FORVIS co-sponsor award recognizing high-performing member banks*

ST. LOUIS, MO – Kraig Lounsberry, president of the Community Bankers Association of Illinois (CBAI), and Wes Johnson, director at FORVIS, announced that **The First National Bank in Tremont** won for its entry: **"***Downtown Revitalization Project.***"** The award was presented at the Recognition Luncheon at CBAI's 48th Annual Convention & Expo on Saturday, October 1, at the Marriott St. Louis Grand in St. Louis, MO.

The First National Bank in Tremont and the village of New Holland worked together on a large project for the village of New Holland's downtown. The project consisted of a newly constructed bank building located on Route 10, relocating the current village offices, community center and historical society, and the donation of a building in between the old bank building and the new bank location. The bank donated their old bank building to the village of New Holland, along with a $20,000 grant they received from the Federal Home Loan Bank of Chicago, to help pay the remodeling costs of the project for the village. The donated building is the new home for the village offices, the New Holland Community Center, and the New Holland Historical Society. The village's previous location was too large a space for them and very costly to maintain. The former hardware store, located next to the former bank building, was also donated to the village by the New Holland Development Foundation for further downtown revitalization.

Co-sponsored by CBAI and FORVIS, the eighth largest CPA and advisory firm in the United States, the award, now in its 24th year, recognizes high-performing CBAI members that implement innovative ideas demonstrating a commitment to their employees, customers, shareholders and communities through exceptional programming.

Judges for the award included: Ray Altmix, First Southern Bank, Marion; Katie Ashworth, CNB Bank & Trust, N.A., Carlinville; Chuck Deters, Dieterich Bank, Effingham; Monica Dyson, Bank of Springfield; Marsha Johnston, Legence Bank, Eldorado; Jerry Runde, Teutopolis State Bank; Tim Schoon, Morton Community Bank; and Jon Spitz, Washington Savings Bank, Effingham.

**–30–**

**About FORVIS**
***FORVIS*** *is the top-tier U.S. CPA and advisory firm that delivers its experience and service with a deep understanding of your business, your needs and what it takes to improve your business performance. FORVIS has approximately 5,500 personnel, including approximately 530 partners, and serve clients in all 50 states and internationally. To learn more, visit* ***www.forvis.com.***

**About CBAI**
*One of the largest state banking associations in the nation,* ***CBAI*** *is a professional trade association representing 300 Illinois commercial banks and thrifts, and their 880 Illinois bank branches. Its members have nearly $80 billion in assets and employ approximately 17,000 individuals. CBAI, headquartered in Springfield, was founded in 1974 to exclusively represent and serve the community-banking profession. For more information, visit* ***www.cbai.com.***

**About The First National Bank in Tremont**
*The First National Bank in Tremont has total assets of $152 million with offices in Tremont, Hopedale, New Holland and Lincoln, offering a full range of financial products and services. The First National Bank in Tremont is an Equal Housing Lender and Member FDIC. More information about The First National Bank in Tremont is available at www.tremontbank.com.*

**FOR IMMEDIATE RELEASE**

**THE FIRST NATIONAL BANK IN TREMONT ANNOUNCES NEW BRANCH IN LINCOLN, IL**

**LINCOLN, IL** –September 29, 2021– The First National Bank in Tremont is announcing a new bank branch will be built at 708 Woodlawn Road in Lincoln, IL.

The First National Bank in Tremont expects to start construction on the Lincoln Banking Center this fall and move into the new facility by the end of summer 2022.

"Customer service that 'You Have to Experience' is more than just our brand, it is what has fueled our growth and allowed us to continue to expand and grow at a time when many of our competitors are downsizing. In addition to our New Holland family, the Lincoln community has been an important part of the growth at our New Holland office, resulting in our new branch opening next month in New Holland. We are excited to be able to offer Lincoln residents 'Our Customer Experience' in a brand new, full service, banking facility next year." Tyler Hodge, VP/Regional Manager of The First National Bank in Tremont.

"Our customers have been requesting a Lincoln location for years, and now the timing is right. We are thrilled to be building a state-of-the-art Lincoln Banking Center conveniently located at 708 Woodlawn Rd. For a sneak peek at the new build, I encourage you to make the short drive to New Holland and check out 101 W Lincoln St where our new building is opening October 12th. We plan to mirror our New Holland Banking Center with enhanced parking and drive-up services in Lincoln. As a real community bank, we take an active role in supporting the people and communities in which we live and work. We look forward to partnering with you in Lincoln." June Kidd, President/CEO of The First National Bank in Tremont.

**ABOUT THE FIRST NATIONAL BANK IN TREMONT**

The First National Bank in Tremont has total assets of $150 million with offices in Tremont, Hopedale and New Holland, offering a full range of financial products and services. The First National Bank in Tremont is an Equal Housing Lender and Member FDIC. More information about The First National Bank in Tremont is available at www.tremontbank.com

Contact:
Joyce Wassell
jwassell@tremontbank.com
(309) 925-2121
###

# Tremont First National Bank in Lincoln now open

**T.A. Bergin•Herald News**

Friday, September 23, 2022




LINCOLN, Ill. - After years of planning and months of construction, Tremont First National Bank is celebrating the opening of their new location at 710 Woodlawn Road in Lincoln with a Friday open house from 10 a.m. to 4 p.m., including giveaway drawings and lunch from 11 to 2. A ribbon cutting and reception was held Thursday evening with staff, board members, family and friends, and community members. Bank President June Kidd and Vice President Tyler Hodge welcomed everyone and thanked the many hands who helped bring the vision of a Lincoln branch to fruition. Guests toured the building, which has a similar floorplan as the New Holland branch, but with the night deposit and ATM on the east side of the building and two drive up lanes on the west side. Bank lobby and drive-up hours are Monday through Friday 8 a.m. to 5 p.m. and Saturday 8 a.m. to noon. Tremont First National Bank has locations in Tremont, Hopedale, New Holland and Lincoln. For more information visit their website https://www.tremontbank.com/ or follow them on Facebook at https://www.facebook.com/tremont.bank.


NOW OPEN!




| Kim Wicks | Jason Kreiling | June Kidd | Michelle Kreiling | Margi Csesznegi |
|---|---|---|---|---|
| TBA Treasurer | TBA President | President/CEO FNBT | TBA Vice President | TBA Secretary |

TREMONT
FIRST NATIONAL BANK
TREMONT • HOPEDALE • NEW HOLLAND

**NEWS RELEASE**
**For Immediate Release**

Contact: Joyce Wassell
Phone (309) 925-2121 ext. 2668
E-mail: jwassell@tremontbank.com

## The First National Bank in Tremont Receives Grant to Support Local Nonprofit Organizations Affected by the Pandemic

**TREMONT, IL** – May 21, 2020 – The First National Bank in Tremont has been awarded a $20,000 COVID-19 Relief Program grant from the FHLBank Chicago to support local nonprofit organizations affected by the pandemic.

These funds have been forwarded to the Tremont Betterment Association to help offset the losses due to the cancellation of the Tremont Turkey Festival this year. Proceeds from this festival have funded a multitude of Tremont community organizations and activities for the past 54 years and the cancellation leaves a huge deficit in funds for next year. According to June Kidd, President/CEO of The First National Bank in Tremont, "We are thrilled to be able to forward these funds to the Tremont Betterment Association. This is what community banking is all about!"

"The Tremont Betterment Association would like to thank The First National Bank in Tremont for awarding our organization this community grant. While we are unable to have our annual Turkey Festival in 2020, we continue to have obligations to our reserved funds within our organization, such as the Tremont Pool, the scholarship fund and the Veteran's memorial fund for flags. This grant will enable us to continue to contribute to our reserved funds, so that we can fund these projects. Many thanks to The First National Bank in Tremont for awarding TBA this grant," says Jason Kreiling, President of Tremont Betterment Association.

**ABOUT THE FIRST NATIONAL BANK IN TREMONT**

The First National Bank in Tremont has total assets of $125 million with offices in Tremont, Hopedale and New Holland, offering a full range of financial products and services. The First National Bank in Tremont is an Equal Housing Lender and Member FDIC. More information about The First National Bank in Tremont is available at www.tremontbank.com.

# COMING IN 2021…

## Downtown Revitalization!




### THE FIRST NATIONAL BANK IN TREMONT

**BUILDS NEW BANK**
at the corner of Route 10 & Lincoln St
100 N Peoria St & 101 W Lincoln St

**DONATES CURRENT BANK BUILDING**
to the Village of New Holland for use as a Community Center and housing New Holland historical memorabilia

**DONATES $20,000**
Federal Home Loan Bank Grant to the Village of New Holland for improving the new Community Center

**YOU HAVE TO EXPERIENCE IT!**

### THE VILLAGE OF NEW HOLLAND

**SELLS**
the current Community Center to the windfarm

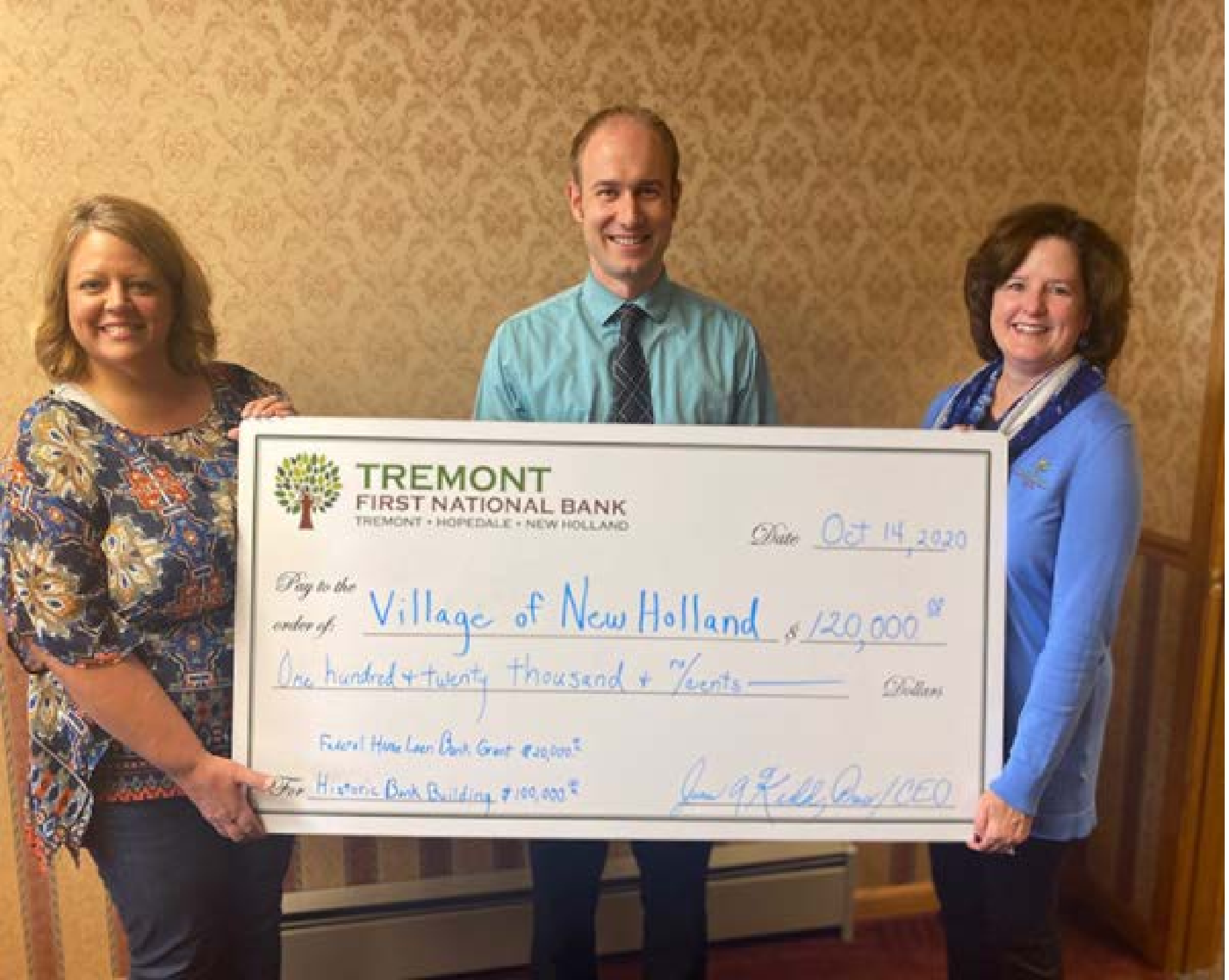
**RENOVATES**
former bank building as new Community Center

**PURCHASES**
the former restaurant buildings and leases to a new entity re-opening a restaurant

**PURCHASES**
the building between the former bank and the restaurant for further downtown revitalization

TREMONT FIRST NATIONAL BANK
TREMONT • HOPEDALE • NEW HOLLAND
Member FDIC

THE VILLAGE OF NEW HOLLAND


TREMONT
FIRST NATIONAL BANK
TREMONT • HOPEDALE • NEW HOLLAND
Date Oct 14, 2020
Pay to the order of Village of New Holland $120,000
One hundred + twenty thousand + 00/cents Dollars
Federal Home Loan Bank Grant $20,000
For Historic Bank Building $100,000

TREMONT
FIRST NATIONAL BANK
TREMONT • HOPEDALE • NEW HOLLAND

THE VILLAGE OF NEW HOLLAND
Established 1875

**FOR IMMEDIATE RELEASE**

**THE FIRST NATIONAL BANK IN TREMONT AND THE VILLAGE OF NEW HOLLAND ANNOUNCE DOWNTOWN RE-VITALIZATION PROJECT**

**NEW HOLLAND, IL** – October 22, 2020 – The First National Bank in Tremont and the Village of New Holland are jointly announcing a large project for the Village of New Holland's downtown, consisting of a newly constructed bank building located on Route 10, relocating the current Village offices, Community Center and Historical Society and the donation of a building in between the current bank building and the new bank location.

The First National Bank in Tremont is donating their current bank building to the Village of New Holland, along with a $20,000 grant they received from the Federal Home Loan Bank of Chicago, to help pay for remodeling costs of the project. The current bank building will be the new home for the Village offices, New Holland Community Center and the New Holland Historical Society. The First National Bank in Tremont expects to start construction on their new bank branch, located on the corner of Route 10 and Lincoln St, in March 2021 and move into the new facility by year end.

"The New Holland Banking Center's customer base is a loyal and valuable part of The First National Bank in Tremont. We knew our current location could not sufficiently support the needs of our community without a drive-through service. We were land-locked with nowhere to build one in our current location, but I certainly didn't want to move out of the business district and leave behind another empty downtown building. When we heard of the Village's need for a building, we knew we wanted to give back to the community through the gift of our historical building. Being awarded the $20,000 grant from The Federal Home Loan Bank of Chicago was the icing on the cake. This is a win/win for both the bank and the entire New Holland community as we partner together in revitalizing the downtown business district. This is what community banking is all about." June Kidd, President/CEO of The First National Bank in Tremont.

The Village of New Holland (along with Sheridan Township) are in negotiations to sell the current Community Center to Sugar Creek Wind Farm/Algonquin Power. The former hardware store, located next to the current bank building, is being donated to the Village of New Holland by the New Holland Development Foundation for further downtown revitalization.

"Small town living at its best in New Holland, Illinois! Myself, along with the most supportive trustees on the Village Board are taking action and RESTORING Lincoln Street in New Holland. The Historic Redevelopment of New Holland is important to many of the families in our community. There are several families with ancestors that began New Holland back in 1875. In 2025, New Holland will be celebrating our 150th Anniversary and the Village Board and I hope to make it a memorial event to remember for years to come." Annie Coers, Mayor of the Village of New Holland.

**ABOUT THE FIRST NATIONAL BANK IN TREMONT**

The First National Bank in Tremont has total assets of $135 million with offices in Tremont, Hopedale and New Holland, offering a full range of financial products and services. The First National Bank in Tremont is an Equal Housing Lender and Member FDIC. More information about The First National Bank in Tremont is available at www.tremontbank.com

Our employees plan volunteer nights together, work community festivals and find all kinds of unique ways to help our neighbors.  Check out the list of the all the organizations, fundraisers and ways in which we served each of our local communities in 2025.

- American Cancer Society
- American Legion Auxiliary
- Central Illinois Veterans Commission
- Chester East Lincoln School "Biddy" Basketball
- Downtown Lincoln 3rd Friday
- East Peoria Summit Point Church
- Emden Homecoming Parade
- First-Time Home Buyers Seminar (FNBTremont)
- Hollanders 4-H
- Holy Family Church - Lincoln
- Hopedale 4th of July Celebration
- Hopedale Lions Club
- Hopedale Medical Complex
- Humane Society of Logan County
- Ink & Imprint Book Reader - Lincoln
- Lincoln Area YMCA
- Lincoln Christian Church Jr. High Choir Director
- Lincoln Community Shred Day
- Lincoln Park District - Youth Coach
- Lincoln Soccer Fields
- Lincoln Women's Club
- Logan County 4-H
- Logan County Fair Queen Pageant
- Logan County Farm Bureau
- Mason City Fall Festival Parade
- New Holland 150th Celebration
- New Holland Cemetery - Veteran Flags
- New Holland Christmas Parade
- New Holland Historical Room
- Northfield Christian Fellowship in Tremont
- Park Meadows Baptist Church
- Pete Ramsey Memorial Benefit
- Porter Bell Unit 715 Ladies Auxiliary

- Monmouth Recharge Teen Youth Center
- St. Anthony's Camerata Chorale
- Tremont Community Center Senior Meals
- Tremont Education Foundation
- Tremont High School Concessions
- Tremont Lifewise
- Tremont Merchants Night
- Tremont Share Closet
- Tremont Turkey Festival
- Tremont Winning Communities
- Willis Snowmobile Museum
- Zion Lutheran Church Communion

# *FREE* COMMUNITY SHRED DAY

**Saturday, May 2nd**
**9:00 a.m. - Noon The First National Bank in Tremont 134 S. Sampson St. Tremont, IL**

## ACCEPTING EVENT DAY:

**Paper,Laptops, Towers,Switches, Monitors, Keyboards, Mice, Printers, Cell Phones**

***NO TV's, CRT MONITORS, HOUSEHOLD APPLIANCES***

**Have a specific question about an item? Please call Confidential Security Corp. 309-691-0909**

TREMONT
FIRST NATIONAL BANK

Member FDIC

# *FREE* COMMUNITY SHRED DAY

**Saturday, May 2nd**
**9:00 a.m. - Noon**
**Farm & Home parking lot**
**1501 Woodlawn Road**
**Lincoln, IL**

## ACCEPTING EVENT DAY:

**Paper,Laptops, Towers,Switches,**
**Monitors, Keyboards, Mice, Printers,**
**Cell Phones**

***NO TV's, CRT MONITORS, HOUSEHOLD APPLIANCES***

**Have a specific question about an item?**
**Please call Confidential Security Corp.**
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