



LONGVIEW BANK

Greetings to our customers...

We have important information for you.

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

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

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





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2024

Community Reinvestment Act Statement

Longview Bank

Longview Bank is required to have a Community Reinvestment Act Statement. This follows:

1. The local community is all of Champaign County (BNA assessment areas 0002.00, 0003.01, 0003.02, 0004.01, 0004.02, 0005.00, 0007.00, 0008.00, 0009.01, 0009.02, 0010.00, 0011.00, 0012.01, 0012.03, 0012.04, 0012.05, 0012.06, 0013.01, 0013.02, 0014.00, 0053.00, 0054.01, 0054.02, 0055.00, 0056.01, 0056.02, 0057.01, 0057.02, 0058.00, 0059.01, 0059.02, 0060.00, 0101.00, 0102.04, 0103.00, 0104.00, 0105.00, 0106.01, 0106.03, 0106.04, 0107.01, 0107.02, 0108.00, 0109.01, 0109.02, 0110.01, 0110.02, 0111.00), Douglas County (BNA assessment areas 9520.00, 9521.00, 9522.00, 9523.00, 9524.00), Vermilion County (BNA assessment areas 0001.00, 0002.00, 0003.00, 0004.00, 0005.00, 0006.00, 0007.00, 0008.00, 0009.00, 0012.00, 0013.00, 0101.00, 0102.00, 0103.00, 0104.00, 0105.00, 1060.00, 0107.01, 0107.02, 0108.00, 1090.00, 0110.00, 0111.00, 0112.00), Edgar County (BNA assessment areas 0701.00, 0702.00, 0703.00, 0704.00, 0705.00) and Clark County (BNA assessment areas 0601.00, 0602.00, 0603.00, 0604.00).
2. All types of credit within the area, including farm loans, small business loans, housing loans, and consumer loans are prepared to be considered.
3. The Community Reinvestment Act Notice is readily available to the public.
4. Our bank has a Community Reinvestment Act plan for the year 2024 and it may be found in the CRA file.

Longview Bank Locations

121 South Pennsylvania
Chrisman, IL 61924

102 S. East Ave.
Ogden, IL 61859

220 E. Grand
St. Joseph, IL 61873

111 South Main Street
Georgetown, IL 61846

600 E. Jasper Street
Paris, IL 61944

600 E. Southline Rd
Tuscola, IL 61953

1408 N. Michigan Ave
Marshall, IL 62441

102 N. Park
Royal, IL 61871

6 E. Harrison
Villa Grove, IL 61956

2481 E. US Highway 36
Newman, IL 61942

414 West Main
Sidney, IL 61877

110 N. North Street
Danville, IL 61832

1619 Georgetown Rd
Tilton, IL 61832



Loan to Deposit



LONGVIEW
BANK

Call Report Date	Loan to Deposit
3/31/2022	64.50%
6/30/2022	77.41%
9/30/2022	90.32%
12/31/2022	85.61%
3/31/2023	77.56%
6/30/2023	80.73%
9/30/2023	88.04%
12/31/2023	87.94%



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LONGVIEW BANK

Our Products and Services

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

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

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





Loan Services

**Residential
Mortgage
Loans**

**Home
Equity
Loans**

**Real
Estate
Loans**

**Consumer
Loans**

**Agricultural
Farm
Loans**

**Commercial
Loans**

Agricultural

**Equipment Farmland
Operating Line**

Consumer

**Auto
Personal**

Commercial

**Equipment Inventory
Operating Property**

Residential Mortgage Loans

Conventional Adjustable Rate Mortgage

Conventional Fixed Rate Mortgage

FHA (Federal Housing Administration) Program

VA (Veterans Assistance) Program

Rural Development Program (USDA Loan)

Bridge Loans

Real Estate Loans

Construction

Residential

Land Development

Refinancing

Business

Farm



Deposit Services

Regular Checking

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

EChecking

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

Interest Checking

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

Student Plus

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

Health Savings Accounts

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

Money Market

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

Regular Savings

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

Christmas or Vacation Club

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

Certificates of Deposit

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

Individual Retirement Accounts

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

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

Coverdell Education Savings Account

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



Locations & Hours

Longview Bank Chrisman

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

Longview Bank Marshall

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

Longview Bank Newman

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

Longview Bank Georgetown

111 South Main Street
Georgetown, IL 61846
Phone: 217-662-2166
Lobby Hours:
Mon-Thurs: 9 am to 3 pm
Fri: 9 am to 5 pm
Sat: 9 am to 12 pm
Drive-Up Hours:
Mon-Fri: 8 am to 5 pm
Sat: 8 am to 12 pm

Longview Bank Paris

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

Longview Bank Ogden

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





Locations & Hours

Longview Bank Tuscola

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

Longview Bank Villa Grove

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

Longview Bank Tilton

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

Longview Bank Royal

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

Longview Bank Sidney

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

Longview Bank St. Joseph

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

Danville Loan Production Office

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





Services & Fees

Automatic Transfers

ATM

Safe Deposit Boxes

Notary Public

Wire Transfers

Cashiers Checks

Night Depository

Credit Card Applications

Crop Insurance

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

Zelle

Bill Pay

iCHECK

Illinois License Stickers

Online Banking

Voice Access Telephone Banking

Shazam Bolt\$

Real Estate Tax Payments

Loan Protection Insurance

Fees

Stop Payments....\$30 per item

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

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

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

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

Dormant accounts....\$5 per month

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

Continuous overdraft per business day.....\$3

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

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

Loan coupon book replacement....\$5

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

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

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

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

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

Excessive savings withdrawal...\$2 per withdrawal (exceeding 6 per month)

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

Deposit item return... \$5

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

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

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

License sticker....\$5 per sticker

Photocopies...\$.25 per page

IRA closeout fee....\$25

Wires:

Incoming....\$10

Outgoing....\$25

Foreign.....\$50

Lock Boxes:

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

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

5x10.....\$55

10x10.....\$80



LONGVIEW BANK

Branches Opened/Closed

Marshall

1408 N Michigan Ave
Marshall, IL 62441

Opened November 2020

Camargo

515 S Vine St
Camargo, IL 61919

Closed September 2022

Tuscola

600 E Southline Rd
Tuscola, IL 61953

Opened September 2022

Tilton

1619 Georgetown Rd
Tilton, IL 61832

Opened March 2024



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LONGVIEW BANK

Our Community

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

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

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

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



2024

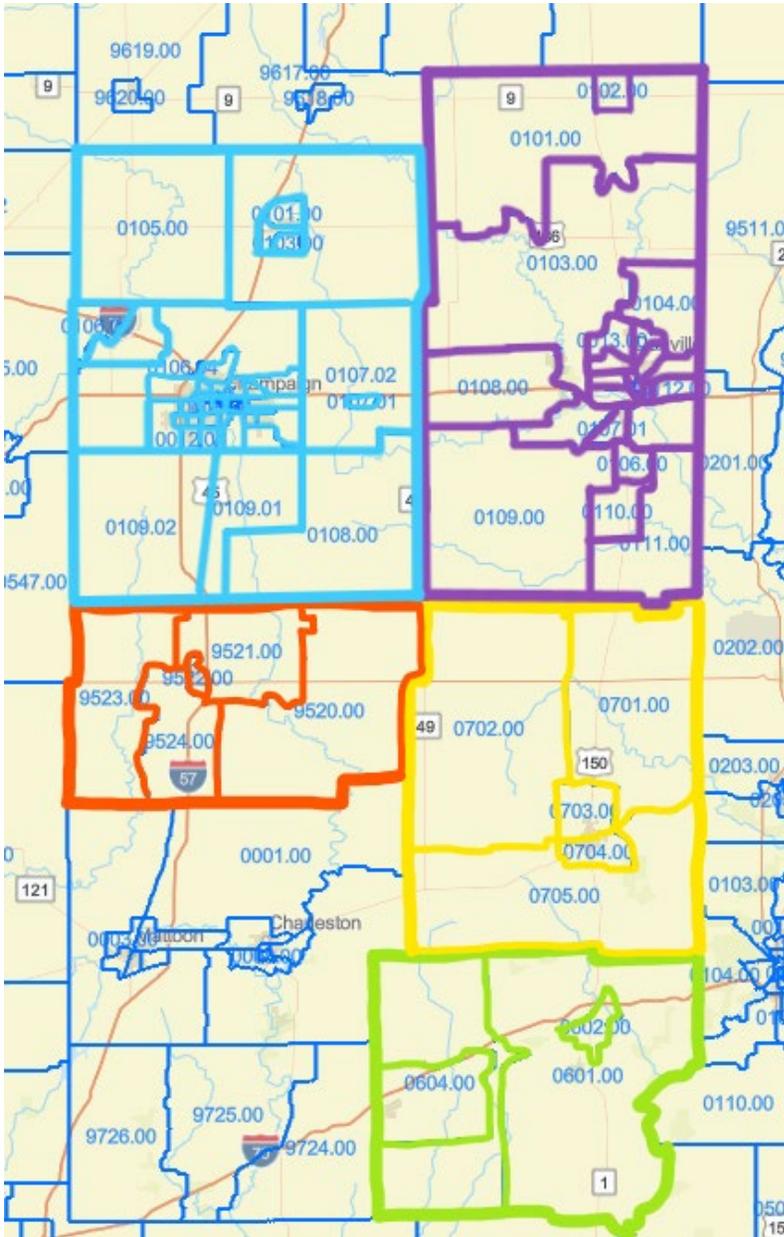
The Community Reinvestment Act Plan Longview Bank

We shall, as we always have in the past, make the first priority to run, maintain, and improve a safe, secure bank. A bank that embraces good sound banking principals, as may be dictated by common sense and the Commissioner of Banks for the State of Illinois. Our Community Reinvestment Act Plan shall include files that relate to the subject matter. The files shall be updated from time to time.

The Community Reinvestment Act Plan includes five categories: ascertainment of community needs; marketing and types of credit offered; geographic distribution and record of opening and closing offices; discrimination and other illegal credit practices; and community development.

1. Ascertainment of Community Needs
Employees, officers, and directors are an excellent source for collecting public expressions of need. When so expressed, it would be helpful to share this information with management.
2. Marketing and Types of Credit Offered
Our plan should be a variety of services offered and plainly stated in our regular published advertisements in our local paper.
3. Geographical Distributions and Recording of Opening and Closing Offices
Our plan shall be the continuing effort to track our customer base. Opening and closing of offices does not apply at this time.
4. Discrimination and Other Illegal Credit Practices
Our plan shall to be in compliance with The Code of Federal Regulations, Title 12, also known as Regulation B.
5. Community Development
Our plan shall be to participate, including investments, in our local community development, when possible. We shall also offer the public a variety of credit services.

CRA Assessment Area



Champaign:

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

Douglas:

9520.00	9521.00	9522.00	9523.00	9524.00
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Vermilion:

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

Edgar:

0701.00	0702.00	0703.00	0704.00	0705.00
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Clark:

0601.00	0602.00	0603.00	0604.00
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FEDERAL COMMUNITY REINVESTMENT NOTICE – 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 FDIC, 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 FDIC 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 Longview Bank, 502 South East Street, Ogden, Illinois 61859.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, Division of Compliance and Consumer Affairs, 300 South Riverside Drive, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to James M. Chandler President, Longview Bank 502 South East Street, Ogden, Illinois 61859 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Longview Capital Corporation, a bank holding company. You may request from the Federal Reserve Bank of Chicago, 230 South LaSalle, Chicago, Illinois an announcement of applications covered by the CRA filed by bank holding companies.

STATE OF ILLINOIS COMMUNITY REINVESTMENT ACT NOTICE – The Department of Financial and Professional Regulation evaluates our performance in meeting the financial services needs of this community, including the needs of low-income to moderate-income households. The Department takes this evaluation into account when deciding on certain applications submitted by us for approval by the Department. Your involvement is encouraged. You may obtain a copy of our evaluation. You may also submit signed, written comments about our performance in meeting community financial services needs to the Department.



LONGVIEW BANK

Public Comments

2023

None



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

