

The 2008 Illinois Bank Community Service Award

Presented by the Illinois
Bankers Association



First National Bank of Steeleville
319 W. Broadway
Steeleville, IL 62288

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Robert Koopman, President, CEO



FIRST NATIONAL BANK OF STEELEVILLE

A Cornerstone In Our Communities

First National Bank of Steeleville is honored to be nominated for the 2008 Illinois Bank Community Service Award. We are proud to be among the many banks that have been nominated both this year and in the past.

The tradition of community banking is alive and well in Steeleville, Illinois. Our branch locations in Sparta and Percy have served to increase our footprint in Randolph County as we serve our communities in the manner which was established by our founders in 1902.

ONE HUNDRED SIX YEARS OF SERVICE

First National Bank (FNB) of Steeleville is an important part of the history of Randolph County. From its beginning in 1902, FNB of Steeleville has grown steadily. There have been numerous additions to the Main Bank building to accommodate the bank's growth.

On November 23, 1987, we expanded our market area by opening a Branch, in Percy, Illinois. The bank expanded again on October 28, 1999, when the Sparta Banking Center opened in Sparta, Illinois. Without merger or acquisition, we have grown our assets to \$162 million, and FNB of Steeleville is now the largest, locally owned, independent bank in Randolph County.

FNB of Steeleville has 45 employees to serve customers in three locations. We're known as the bank to count on for modern banking technology with a personal touch.

Our financial strength has been a cornerstone in meeting the needs of the communities we serve because **serve** is what we do best. Service to our community is a consideration in every decision made by our Board of Directors. Our customers' needs are reflected in the products we make available and the interest we take in each and every business opportunity. Yes, we're in business to make money, but more than that, we're in business to serve our communities through leadership, financial support and community service.



COMMUNITY SERVICE PROJECTS AND RESULTS

The level of commitment FNB of Steeleville has for the communities we serve is unsurpassed by any other financial institution in our area. It is not an overstatement to say that whenever there is a need, FNB of Steeleville is the first place people in the Steeleville area turn for support.

In today's world, there are times when our community needs a personal message of encouragement from a bank they know and trust. There is no greater community service in banking than to openly communicate the truth about financial institutions by using a proactive, honest approach.

During this time of perceived "financial crisis" in America, FNB of Steeleville has been serving our communities in an important way—keeping in touch to assure our customers that community banks are not in trouble.

Recently, the County Journal newspaper, a news leader in our area, needed a few details that would ease the minds of their readers and clear up the story concerning the banking crisis.

The editor turned to our bank President, Robert Koopman, who contributed to an article that was clear, reader-friendly, and to-the-point concerning the condition of community banks.

(Exhibit 01)

Most see no housing problems here

Although we hear almost daily about a housing crisis in the United States, it hasn't hit this area of southern Illinois.

A local banker and two local real estate brokers agree that the fear is unwarranted locally and sub prime loans, the culprit in the national problem, are risky and should not be made. "We don't make risky loans," said Bob Koopman,

ville. "No other local banks do either. We don't make sub prime loans unless there are extenuating circumstances."

Koopman also said his bank is not involved in any more foreclosures than usual.

Clay Fuhrhop of Tri County Realty in Ava said he is not seeing much change in the real estate market in the smaller

Century 21 is seeing more foreclosures

banks making a lot of sub prime loans is not a good practice. They were doomed from the start, he said.

Fuhrhop said land prices are still going up in southern Illinois and home prices are stable in the smaller towns.

"We have a diverse market," said Fuhrhop. "Farm and recreational land has not suffered in the housing

slower," he said. "The small towns have the same amount of people moving in and out as always. A lot of the fear we are hearing is unwarranted."

Housing...Continued from page 1

downturn nationally. In fact, farm land is going up because of crop prices."

Dorcus Gruber, the co-owner of Century 21 Golden Key Realty, said she is seeing more foreclosures in the last two years.

"We closed on one last Friday and have three more," Gruber said. "But we're not seeing a drop in sales, and the value of homes is not changing."

She said right now the Sparta market has more homes for sale than does Chester.

"We've been averaging one to three closing a week in Chester," Gruber said. "But in two months that could reverse."

Gruber said the foreclosures she is seeing involve money from sources which are not local banks.

"A lot of second mortgages carried very high interest rates," Gruber said.

Gruber said her agency's business has been very good lately.

The national sub prime

loan mess started when what Koopman calls "mortgage originators" put people into mortgages they shouldn't have.

People with bad credit borrowed money for homes. They carried an adjustable interest rate and were risky but at the same time were profitable for the lenders. It was all set up with the assumption that the value of homes would keep rising as had been the case historically.

The loans carried not only high interest but high penalties, and high fees. Foreclosures followed.

Many of the mortgage loans carried variable interest rates and some rates went up making the monthly payments rise, sometimes tremendously.

In 2007, the economy cooled, the adjustable interest rates went up and people could not make the payments.

Some mortgage lenders sold their loans to investors who liked them because the

riskier the debt, the bigger the payoff, and it caused a ripple effect throughout the stock market.

It's capitalism, which has its ups and downs. It's the nature of the beast. In the meantime, the fear factor is affecting the economy of the country.

"There is a certain amount of hysteria in all this," said Bob Koopman. "But we're seeing nothing unusual and I don't anticipate seeing anything unusual unless unemployment and the cost of living go up."

The Community Bankers Association of Illinois (CBAI) said recently that local community banks are operating safely and soundly.

"Community banks aren't part of the sub prime mortgage mess afflicting several large banks and investment firms like Bear Stearns," said CBAI president Robert Wingert. "Locally owned banks traditionally operate more conservatively and are well capitalized."

Exhibit 01. Robert Koopman details community banks in the national sub prime banking "mess." CJ; April 3, 2008.

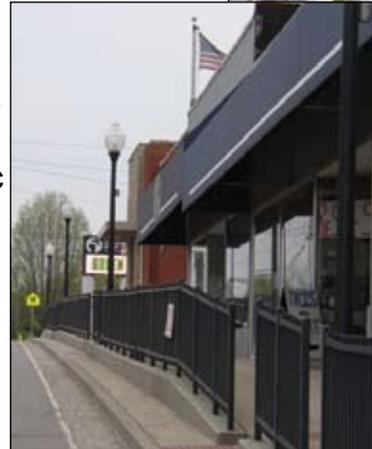


Steeleville Improvement Association, Inc.

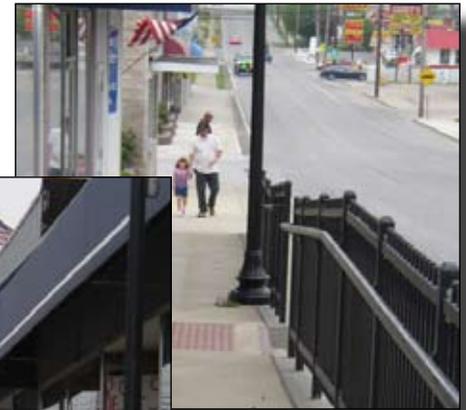
FNB board member, Dave Mevert, is Chairman of the Steeleville Improvement Association, Inc. (SIA) The SIA is a not-for-profit economic development committee created by the Village of Steeleville to promote economic growth, jobs, business retention and new business acquisition.

Through the years, FNB of Steeleville has contributed more than \$20,000 to support

various SIA efforts: improving the business fronts downtown, installing new sidewalks, handrails, awnings, lamp posts and more. Other bank supported improvements include the filling of empty buildings with new businesses, assisting existing businesses with improvements and expansions and promoting community housing developments and community facilities.



Downtown Steeleville sidewalks, quaint lamp posts and handrails.



Steeleville Senior Nutrition Site

Our own Ken Kruse, SVP of Operations, serves on the Senior Nutrition Site Board. The **Steeleville Senior Nutrition Site** is a place where our aging community can gather for games, activities and enjoy a hot lunch. Prior to 2006, the site was run by a not-for-profit agency, but is now run by the Village of Steeleville. Since then, FNB of Steeleville has graciously donated \$5,000 a year to keep the Senior Nutrition Site funded. The 2008 check will be delivered on May 2, 2008, which will bring our three year total contribution to \$15,000. **RESULTS:** This

funding has quite literally saved the Senior Nutrition Site from closing. (Exhibit 02)

FNB of Steeleville celebrates **Older**



Exhibit 02. Steeleville Ledger April 11, 2007



Older Americans Month drawing winners



Mildred Kahre, Mildred Miller, Geri Gardner, Norine Rose, and Anita Rohlfing were winners in the Older Americans Month drawing at the Senior Nutrition Center in Steeleville on May 31. Winners not present at the drawing were June Howard and Edaline Wedemeyer. Ken Kruse of First National Bank of Steeleville made the presentations. Winners received a gift certificate to an area restaurant. The drawing was sponsored by First National Bank of Steeleville. *SI 6-6-07*

Exhibit 03. Steeleville Ledger, June 6, 2007

Americans Month each year by hosting a free meal at the Steeleville Senior Nutrition Site, which includes a prize drawing for \$25 gift certificates to area restaurants.

(Exhibit 03)

Supporting Fun In Our Communities

For many years, FNB of Steeleville has been at the forefront of most community activities in the Steeleville area. This support broadened with the opening of the Percy Branch and Sparta Banking Center (SBC).

Each year the bank is represented at the **Steeleville 4th of July, Sparta Homefest, and the Steeleville Oktoberfest Parades**. Employees toss out thousands of fun and useful items to the crowd.

FNB of Steeleville started a **Soda Token Program** in 1993 that provides a wooden token, which is good for a free soda at the 4th of July festival.

In 2008, we sponsored the **Bouncy House** at the Oktoberfest, which was a lot of fun for the kids!

The **Randolph County Pig Party** began in 2007. FNB of Steeleville contributed \$1,000 as a charter event sponsor. We also sponsored the karaoke stage. The big attrac-



Sparta Banking Center hosted Minors Baseball Mascots at Homefest Parade



Bank volunteers with Fred Bird prior to 4th of July Parade.



Oktoberfest Parade '08. FNB' Disco Ducks



tion of the Pig Party is a BBQ contest with a \$10,000 grand prize. Bruce Uchtman, FNB VP Lending, will be a certified judge in the 2008 contest. FNB of Steeleville will once again support the community by sponsoring the Pig Party in 2008.

RESULTS: Our communities enjoy these annual events and it helps draw visitors and attention to our communities. Parade participation is also great for team-building among bank employees.

Creating Fun and Excitement in our Communities

In 2007, we began celebrating our customers and community by having **Customer Appreciation BBQs** in Steeleville and Sparta. *(Exhibit 04)* We served hot dogs, baked beans, chips, cookies and soda. Our bank officers worked at the grill - rain or shine! *(Exhibit 05)* These events were open to the entire community and were such a hit that they are



Exhibit 04. Steeleville Ledger, June 20, 2007



Grilling in the rain
A little rain didn't stop bank president Bob Koopman from grilling hot dogs at the Sparta Banking Center Customer Appreciation BBQ last Friday. Over 300 guests attended the appreciation lunch provided by First National Bank of Steeleville.

Exhibit 05. Sparta News-Plaindealer, July 4, 2007

now planned as an annual event.

We surprised our Percy Branch customers and community with our first-ever **Curb Service Day** on August 17, 2007. The entire Percy Branch staff dressed in 50's style costumes, cranked up the Doo Wop music and served chips, soda, and cookies "curb service" style to our drive-up window customers. The public was welcome to stroll on over for a treat, too. We had a special drawing for car care products. Keeping that event a

Customer Appreciation Doo Wop style



First National Bank of Steeleville Percy Branch held a surprise customer appreciation day on Friday, August 17. Employees dressed up in outfits from the 50's and handed out free chips and soda to customers as they walked in the bank or went thru the drive-up window. Greg Vallett Auto Sales of Steeleville donated a 1955 Ford Fairlane for the day. Pictured, left to right, is Mary Lams, Carol Wolters, Amy Craig, Autumn Eggemeyer, Becca Byrd and Angela Truluck.

Exhibit 06. Steeleville Ledger August 22, 2007

Community Banking Week is a special time at FNB of Steeleville. We place an ad in area newspapers inviting everyone to join us for refreshments, giveaways and to register for a drawing. We have separate drawings at each location and a grand prize drawing for all locations combined. In 2007, we gave away gardening supplies, fishing gear and a beautiful yard swing. This year, we gave away charcoal BBQ grills at each location and the grand prize was a gas grill. *(Exhibit 07.)*

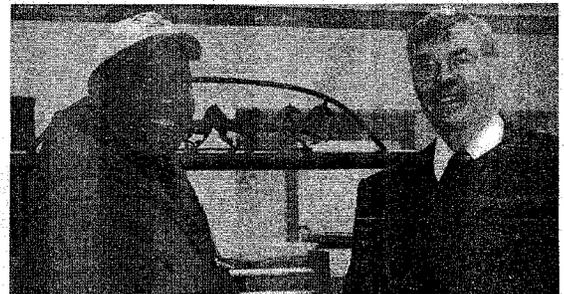
RESULTS: We received 851 drawing slips during Community Banking Week in 2008, and a lot of good customer comments about demonstrating the importance of "community banking."

Supporting Health Care

Sparta Community Hospital (SCH) is a health care facility that serves our entire market area. Robert Koopman serves on the Health and Wellness Foundation Board of Directors. We have been privileged to have contributed to several im-

secret was half the fun. Now, everybody wants to know when to expect Curb Service in 2008. We'll never tell! *(Exhibit 06)*

Community Banking Week



PICTURED (l-r): Willie B. McGuire, yard swing winner, and Robert Koopman, Bank President. *(Courtesy Photo)*

First National Bank of Steeleville celebrated Community Banking Week, April 2-7, with refreshments, balloons, and a prize drawing. On Monday, April 9, one winner from each bank location was selected to win a special gardening package. The local winners were: Deborah S. Korando, Main Bank; Robert L. Fulton, Percy Branch; and Carla White, Sparta Banking Center.

Exhibit 07. Steeleville Ledger July 11, 2007

Two grand prizewinners were drawn from the combined drawing slips. Laura Bryant, of Steeleville Pharmacy, helped with the drawing and drew the following winners: Miles Nixon, won the deluxe fishing package and Willie B. McGuire won the yard swing. "You made my day," said Mr. McGuire when told he'd won one of the grand prizes.



Photo Submitted

\$10,000 Contribution

First National Bank of Steeleville contributed \$10,000 to the Health and Wellness Foundation of Sparta Community Hospital. Pictured are bank president Bob Koopman, Klay Tiemann, hospital administrator Joann Emge and Sandy Smith.

Exhibit 07A. Sparta News-Plaindealer

provements and additions over the years.

In 2004, we contributed \$10,000 towards the purchase of new hospital equipment. (*Exhibit 07A*)

On February 25, 2008, we contributed our most recent donation check of \$1,000 to the SCH and Health and Wellness Foundation to help with a renovation project that began in 2007.

RESULTS: This project will update

all of the inpatient rooms and will result in the privatization of all but four rooms.

Each year, FNB of Steeleville takes part in the SCH **First Baby of the Year** program by giving the first baby born at SCH a \$50 U.S. Savings Bond.



Klay Tiemann, VP, Branch Manager, presents a check to Lela Asbury and Peter Hertzling at SCH.

Supporting Our Public Library

Bruce Guebert, FNB VP and Cashier, has served for 11 years on the library board. For many years our public library was housed in the Village Hall building. When the facility became too small, a new library building was planned and funding was made possible by a unique partnering of the schools, village and local community. FNB of Steeleville contributed **\$1,000 toward the library project**. The doors opened in 2007 to our beautiful new Steeleville Area Public Library and it serves our communities well.



Ongoing Community Support

The list of our community involvement and support is quite lengthy. We support many programs through our donations and program sponsorships. Listed here are a few other sponsorships and donations in 2007 & 2008. Many are annual donations:



Exhibit 08. Steeleville Ledger July 11, 2007

Soldier will be welcomed home with an open house

An open house for Greg Dotson of the Tilden/Sparta area will be held December 30 at the Sparta VFW starting at 1 p.m.

Dotson was injured July 15 in Iraq when an IED device blew up under the Bradley Fighting Vehicle he was in. The explosion caused severe injuries to Dotson's left leg and it had to be amputated eight inches below his knee. He is now equipped with a prosthetic leg.

Dotson has been undergoing physical therapy at the San Antonio, Texas Medical Center, but he will be in the Sparta area until January 2. January 2 Dotson goes back

Sunday at the Sparta VFW Hall

to San Antonio for six more months of therapy.

"So many people want to see Greg, and he is only home for a short time," said his mother Angie Dotson. "This open house is a chance to get a lot of people in to see him without him traveling so much in the short time he is here."



Greg Dotson

Exhibit 09. County Journal, December 2007



DENNIS McINTYRE, president of Sparta Area Habitat for Humanity, accepts a \$500 donation from Klay Tiemann of Sparta Banking Center.

Exhibit 10. Sparta News-Plaindealer

- Sparta Bluesfest
- Cystic Fibrosis Foundation's "Pumpkin Pin-Up"
 - Percy's Community Halloween Party
- Percy's National Night Out & Neighborhood Watch
 - Steeleville Cruise Night (Exhibit 08)
 - Women's Wellness Seminar in Sparta
- Steeleville Community Yard Sale Day (11 years)
 - Steeleville's Annual Easter Egg Hunt
- Community Message Center (618-965-2000)
- Digital Sign - Community Events and Bank News
- Many Benefits and Fund Raisers (Exhibit 09)
 - Steeleville Recreation Sponsor
 - American Cancer Society
 - American Heart Association
 - Disabled American Veterans
 - March of Dimes
 - Randolph County Care Center
 - State Trooper's Lodge 41
 - Randolph County Relay for Life
 - Sparta Community Chorus
 - Sparta Clean Up Day (Spring and Fall)
 - MS Society
- Habitat for Humanity - \$500 Donation (Exhibit 10)
 - United Way
 - Sparta Community Hospital Tree Of Hope
 - Village of Percy Police K-9 Fund
 - American Lung Association
 - Salvation Army

- Sparta Chamber of Commerce Home Show



SUPPORTING OUR SCHOOLS

There is no greater way to serve our communities than by supporting our area schools. From sports to club sponsorships, yearbook ads to popcorn bags, FNB of Steeleville is an ever-present entity within the school systems in our market areas.

Employees Tom Broeckling, Bruce Guebert and Cindy Dean have each served for many years on local school boards.

Arthur Werre, Jr. Memorial Scholarships

Our **Arthur Werre, Jr. Memorial Scholarships** are granted each year in memory of former Chairman of the Board, Arthur Werre, Jr. We grant six, one-year, non-renewable awards in the amount of \$1,000 each to two students of Steeleville High School, two students of Sparta High School and two students of Trico High School.

RESULTS: This scholarship program began in 1991 and FNB of Steeleville has been privileged to award \$78,000 to qualifying students in the area. Our 2008 winners will bring the total to \$84,000. (*Exhibit 11 & 12*)



Exhibit 11. (L) Steeleville Ledger Aug. 22, 2007 (R) Sparta News-Plaindealer May 23, 2007



Exhibit 12. County Journal, Jan. 10, 2008

Trico High School Challenge Day Program

This year, we were presented with the chance to help one of our area high schools in a unique event—**Challenge Day**. Nearly every student and teacher in the school attended this day-long event over three consecutive days, which was designed to break down barriers and promote school and community environments based on understanding, acceptance and love. (*Exhibit 13*)

Robert Koopman took an immediate interest in this program and encouraged our Board of Directors to contribute \$1,000, which ranked our bank in the top five contributors to this event. Still wanting to do more, FNB of Steeleville sent a bank officer each day of the three-day event to serve as group facilitators: Jeff Furman,

CFO, Kenneth Knop, VP Lending and Angela Truluck, Marketing Officer.

RESULTS: The impact on the school has been remarkable according to event coordinator, Cheryl Lodge. The students continue to meet together to discuss problems and keep the message of love and acceptance alive in the school.

Challenge Day program at Trico Jan. 28-30

The day-long Challenge Day program will take place Jan. 28-30 at Trico High School in Campbell Hill.

Three hundred teens and 75 adults will experience the workshop, which is designed to break down barriers and promote school and community environments based on understanding, acceptance and love.

At a Challenge Day, teenage students, teachers, school counselors, parents and members of the community are challenged to step out of their comfort zones and build connections with others.

Two trained Challenge Day Leaders guide participants through series of games, activities, and trust-

building exercises that break down the walls of separation and create new levels of empathy and respect.

The Challenge Day program reduces teasing the bullying and teaches tolls for peaceful conflict resolution.

Rich and Yvonne Dutra-St. John created the Challenge Day program in 1987.

The program works to reduce teasing.

The Challenge Day program has received numerous awards from the Juvenile justice System, the D.A.R.E. Officers Association, government officials, and many school districts and cities nationwide. Challenge Day has also been featured in the New York Times best-seller *Chicken Soup for the*

Teenage Soul, in the Emmy-winning documentary *Teen Files: Surviving High School*, and *The Oprah Winfrey Show*.

Challenge Day founders Rich and Yvonne Dutra-St. John were honored as Champions of Forgiveness by the Worldwide Forgiveness Alliance in 2005, and received the People Helping People Award from the New Directions Counseling Center in 2006. Rich Dutra-St. John, MFT, was named as one of the top mental health professionals by the Consumer's Research Council in 2006.

To learn more about the work of Challenge Day, visit www.challengeday.org

Exhibit 13. County Journal 2008

Eighth Grade Leadership Seminar Sponsor

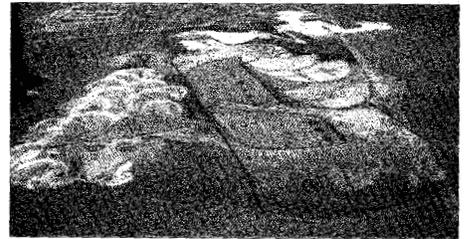
On May 3, 2007, FNB of Steeleville helped sponsor the Eighth Grade Leadership Seminar, which was hosted by the Regional Office of Education for Monroe and Randolph Counties. The seminar is designed to encourage, empower, enthuse, and educate our 8th grade leaders. Along with the \$100 donation, the bank Marketing Officer helped with the event.



Steeleville High School Chalk Walk Sponsor

The **Fifth Annual Chalk Walk Festival** at Steeleville was in danger of cancellation this year because its annual funding grant was discontinued. Over 500 plus students would have felt the impact if funding was not found from area merchants. FNB of Steeleville donated \$500 to help sponsor the event, which provided high school students from Southern Illinois an open forum where they can collaborate as a team to produce work that is creative, exciting and expressive—in chalk, on the parking lot. (Exhibit 14)

Chalk Walk takes over Steeleville High School



Mary Koester/Ledger Photo
The New Athens team consisting of Zach Mohr, Nikki Laumbattys, Denise Nadler and Marie Anderson took first place at this year's Chalk Walk. Each team member was awarded a \$100 Hobby Lobby gift card. For more images and information on this year's Chalk Walk, please see page 14.

By Mary Koester
Ledger Editor
The Fifth annual Chalk Walk kicked off Thursday morning in the Steeleville High School parking lot, despite the fact that the wind kept blowing pastels and chalk around.

Students from several local, and not so local schools competed trying to showcase their artistic talents.
For more information on and for pictures from this year's event, please see the special feature page located on page 14.

This year, there were 43 teams, representing 11 schools, competing in Chalk Walk. This is quite a difference to the first Chalk Walk five years ago, which only drew an 17 teams.
Competing this year on April 17 were teams from Columbia, Gibault, Lebanon, New Athens, Marissa, Nashville, Dupis, Sparta, Steeleville, Valmeyer, and Okawville.
Starting at 9 a.m., the teams of two to four members were told this year's theme and only had a few hours to plan and draw their masterpiece. Students utilized chalk and pastels to create their 6 foot by 8 foot "street murals."
Throughout the event, there were various door prizes given out to participants. Winners were announced at 2 p.m., and each member of a winning team was awarded a gift certificate to Hobby Lobby.

The artwork was judged by members of the Mississippi Valley Art Guild, who had a lot of difficulty deciding. They stated that the quality of artwork was better than ever before, so it was hard to judge.
Despite chasing errant chalk because of the wind, everyone had a good time, and many students boarded their buses home more colorful than when they first arrived.
The theme for this year's event was a short poem picked by Sparta art teacher, Terry Waldron. He said that he wanted to challenge the students to see what they would come up with.
"Science Fiction science fact, things that twist and float and flap, massive machines that cough and back."

Exhibit 14.
Steeleville Ledger,
April 23, 2008

Kids Create-An-Ad Contest

As part of our Community Banking Week and National Teach Children to Save program this year, we held our first-ever **Kids Create-An-Ad Contest**.

Second, third and fourth graders were given the chance to create an ad for the bank that would be published in the County Journal newspaper. (Exhibit 15.) **RESULTS:** We worked with area schools to get the contest details to the children, which re-

sulted in 45 entries that were received from kids in seven different communities. The ads were judged in grade category and were selected on creativity, message content and neatness. Winners received a \$100 U.S. Savings Bond and their ad published in the newspaper.

Steeleville bank invites kids to create a real ad
Winning entry will run in County Journal

First National Bank of Steeleville is giving second, third or fourth graders a chance to create a real newspaper advertisement for the bank.

As part of Community Banking Week celebration April 7-11, the bank will give participants the opportunity to compete with other kids in the same grade to get an ad published in the County Journal newspaper on April 24.

Official entry forms are available at any FNB of Steeleville location. Entries must be submitted to any First National Bank location by close of business Friday, April 11.

Three winners, one from each grade, will win a \$100 U.S. savings bond and the chance to see their ad published in the newspaper.

The ad should address one of the themes listed below:

- First National Bank of Steeleville...
- Kids Bank, Too!
- Saving Money Is Cool!
- Internet Banking!

Easy:
Ideas can include, but are not limited to, why, how, when and where kids bank at First National Bank of Steeleville.

All ads must be created on an official entry form that includes a parental permission slip on the back. Artwork must stay within the boundary lines, and no computer-generated ads will be accepted.

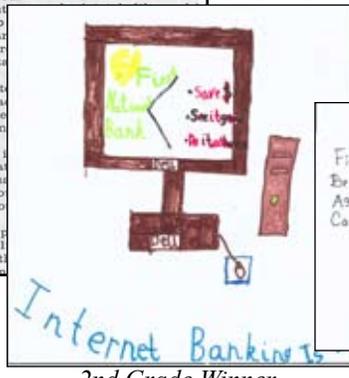
Additional official entry forms can be picked up at FNB of Steeleville, Sparta Banking Center or Per branch if you need to stop over.

Ads should be created using colored and black markers. Fine tip markers are recommended. Do not use crayons.

Design should not include copyrighted material such as cartoon characters. Do not put your name on the ad side of your entry form.

The information and parental permission slip must be completed on the reverse side of the form.

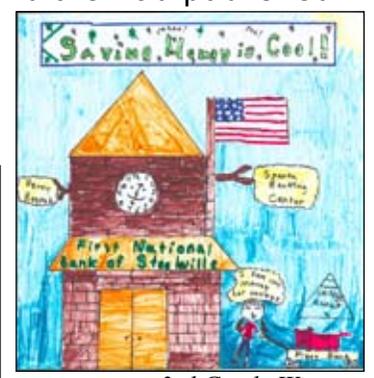
The entries should not be folded.
Judging will take place the week of April 14, at the main bank in Steeleville. Ads from all bank locations will be brought together for judging within each grade level. Three bank officers will judge the ads for creativity, message content and neatness.
One winning ad from second, third and fourth



2nd Grade Winner



4th Grade Winner



3rd Grade Winner



Exhibit 15. County Journal, March 6, 2008

School Yearbooks, Clubs, Sports

Year after year, FNB of Steeleville supports our area schools in various sports activities ranging from football to trap shooting. Club sponsorships are just as varied with an emphasis on graduation events, yearbooks and academic clubs. Since January 1, 2007, we have donated thousands of dollars in support of:

- *Sports - basketball, football, trap shooting, golf, booster clubs*
 - *Basketball 3-point T-shirt Toss*
 - *Stadium banners*
 - *Library needs*
 - *Graduation activities*
 - *Yearbook ads*
 - *FCCLA*
 - *Challenge Day*
 - *Chalk Walk*
 - *Popcorn bags*
 - *Team Uniforms*

FINANCIAL LITERACY IN OUR COMMUNITY

According to the JumpStart Coalition, financial literacy is the ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security. FNB of Steeleville has aligned itself with this theory and has taken steps for many years to prepare the children in our communities to better understand their finances and banking.

HOW TO DO YOUR BANKING

Since 1996, FNB of Steeleville has been supplying Cemark's **HOW TO DO YOUR BANKING** material to Steeleville, Trico and Sparta High Schools. The bank sponsors this program because we are concerned that the amount of financial training young adults receive today has not kept pace with their ability to get and spend money.

HOW TO DO YOUR BANKING is a seven-lesson financial skills course that presents practical and applied financial education to students. They also learn how to budget for life after high school.

RESULTS: Since FNB of Steeleville began the program in 1996, we have reached 2,325 students through this financial literacy program. We have approved material for 2008.



GET SMART ABOUT CREDIT

In 2007, we took on another financial literacy challenge—CREDIT. Using the American Bankers Association Education Foundation material, **GET SMART ABOUT CREDIT**, we taught high school students the do's and don'ts of credit.

Tom Broeckling, FNB EVP Lending, and Klay Tiemann, FNB VP Lending, presented this credit training to three classes in the 2007-2008 school year. The presentation was well received by the students. More training is being planned in the years to come.

(Exhibit 16.)

National Teach Children To Save Day

It's never too early to start teaching children how to save money. That's why we take part in **National Teach Children To Save Day** at FNB of Steeleville.

In 2007, we conducted bank tours for first, third, and fourth graders from different schools in Steeleville. The Sparta staff hosted pre-schoolers on a journey through banking at our Sparta Banking Center.

Each group was taken through the bank to discover how the money is handled, how checks are processed and how money is sorted and rolled. The children love to visit the vault and see the stacks of money!

We ended the tour with a Q&A time and gave them each a treat bag that con-



Exhibit 16. Sparta News-Plaindealer
Dec. 12, 2007

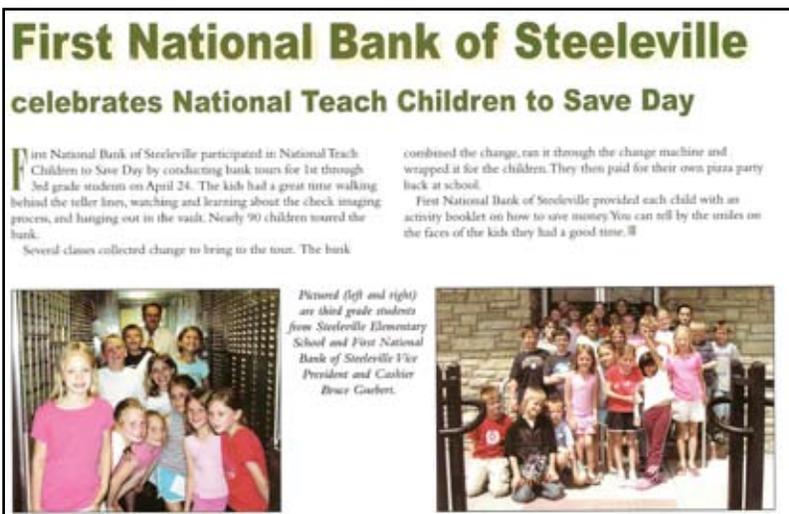


Exhibit 17. Illinois Banker, Aug. 2007

tained an activity book, pencil, crayons and even MONEY!
RESULTS: We have scheduled over 150 children for tours and presentations on April 25-30, 2008. This year, we've created, printed and bound our own activity books for each child in an attempt to customize the material to feature our bank and employees. (Exhibit 17.)

Bank Officers Teach

Several of our bank officers volunteer on a regular basis in our area high schools in an effort to educate students in credit, teach them banking skills and better prepare them for life beyond high school.

1. Bruce Guebert, VP, Cashier, volunteers regularly to teach investment and tax basics to the Consumer Education classes at Steeleville High School. He's also a Personal Management instructor for a local Boy Scout Troop.
2. Kenneth Kruse, SVP Operations, has taught Consumer Education classes, FBLA, "Mock Employment Interviews," and Student Financial Aid Night at Steeleville High School.
3. Klay Tiemann, VP Branch Manager, in addition to recent credit classes, has taught business classes at Sparta High School on how to complete credit applications.
4. Janis Wolters, VP Lending, has taught credit courses to Business Class students at Trico High School.
5. Bruce Uchtman, VP Lending, teaches credit basics to the Consumer Education classes at Steeleville High School.

Teacher Appreciation Week

Each year, we take out an ad in a local paper to thank our teachers for their time, effort and dedication to our children. Last year's ad featured a picture from one of our tours of a group of third graders in the vault with Bruce Guebert. You can tell by the smiles they think it's pretty cool in the vault! (*Exhibit 18.*)



*Exhibit 18.
County Journal, May 2007*



FNB EMPLOYEES MAKE A DIFFERENCE

First National Bank of Steeleville has 45 employees and 6 board members. Over 60 percent of our employees actively volunteer in our communities with involvement in organizations, clubs, civic groups, church work, and much more. We're proud that our employees care about our communities and strive to make a difference with hundreds of volunteer hours each month.

Steeleville Citizen of the Year

On February 12, 2008, our chairman of the board, Darl Bollman, was named Steeleville Citizen of the Year. Darl worked at FNB of Steeleville for over 50 years and is a former Bank President. Through the years he has been actively involved in the Illinois Bankers Association, Chamber of Commerce, St. Mark's Church, July 4th Committee, Duck's Unlimited, Steeleville Improvement Association and the American Legion.

Mr. Bollman was also recognized for 50 years of bank service by the House of Representatives with *House Resolution No. 927*.

(Exhibit 19.)

Quilting For Hospitals

Employees Diana Schnepel and Dorothy Weaver make quilts to donate to the Neonatal Care Unit of St. Francis Hospital. As members of the *It's So Fun Quilt Club*, they meet with other club members once a month to work on the quilts and then continue to quilt in their homes throughout the month.

RESULTS: They set a goal of 300 quilts per year to deliver to hospitals.



Exhibit 19. Steeleville Ledger, Feb. 20, 2008