

CRA Public File

Farmers State Bank of Hoffman

As of

4/1/25

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Community Reinvestment Act (CRA) Public File Information

Farmers State Bank of Hoffman is committed to meeting the financial needs of all the communities that we serve, including families, and small businesses.

The objective of this policy is to communicate our commitment to the requirements of the Community Reinvestment Act and to detail the proactive CRA Program in place at Farmers State Bank of Hoffman. We believe that doing so is basic good business practice and to the Bank's future vitality.

Public Information Available for Inspection

The federal government established the Community Reinvestment Act (CRA) in 1977 to encourage banks to meet the credit needs of the communities where they do business, including low- and moderate-income neighborhoods. Banks must also make their CRA files available to the general public through their website and update the files to be current as of April 1 of each year, updated periodically as needed.

Public Comments

All written comments received from the public for the current year and each of the two prior calendar years that specifically relate to the bank's performance in helping to meet community credit needs and any response to the comments by the bank.

- 2023 – Trinity Lutheran Church

April 14, 2023

Farmers State Bank
PO Box 380
Hoffman, IL 62250

Bank Directors & Officers:

THANK YOU for assisting Trinity Lutheran Church this past year with our current loan. Having you as our home town community bank, we are grateful and thankful for everything that you have done to help with our church and school.

This kind of generous support from Farmers State Bank is very much appreciated.

Thank you. God's Blessings to you.

Sincerely,



Lola Zimmermann
Secretary
On behalf of Trinity Lutheran Church

- 2024 – Veterans Tribute KC

Steering Committee

Honorary Chairs

Jim Wham (deceased)
Mace Carpenter (retired)
George Evans

Chair

Jim Beasley

KC President

George Evans

Community Members

Wanda Arnold
Don Berdeaux
Donna Dodson
Tim Erno
Louis Fogleman
Marlene Fox
Sarah Knaak
Bob Netemeyer
Yvonne Pruitt
Neely Reed
Harold Rood
Robert Shehorn
Doris Simpson
Dean Skambraks
Jim Stedelin
Frank Richards
Jeannine Richards
Greg Riechman
Stephanie Waggoner
TJ Boyd

College Members:

Levi Cross
Carrie Hancock
Craig Roper
Tina Winkler

27210 College Road
Centralia, Illinois 62801
www.veterantributeatkc.com



June 6, 2024

Farmers State Bank of Hoffman
ATTN: Phil Palm
P.O. Box 380
Hoffman, IL 62250

Dear Phil,

On behalf of the Veterans Tribute Committee, I would like to express our sincerest gratitude for Farmers State Bank of Hoffman's generous donation. Your support means a great deal to us, and we are truly honored to receive such a thoughtful contribution.

Your donation will play a vital role in our mission to honor our Veterans. With your help, we will be able to continue our work on our Veterans Tribute.

The Veterans Tribute Committee deeply values the support of community partners like Farmers State Bank of Hoffman. Your commitment demonstrates a shared dedication to recognizing and honoring Veterans' sacrifices.

Please accept our heartfelt thanks for your generosity and support. Your contribution will have a great impact for our committee, and we are grateful for your partnership in this endeavor.

Thank you once again for your generosity and for standing with us in support of our Veterans.

Jim Beasley

Jim Beasley
Chairperson
Veterans Tribute Committee

Honor Country Patriotism Service Education

CRA Performance Evaluation

A copy of the bank's most recent CRA Performance Evaluation.

- CRA Performance Evaluation-Federal Deposit Insurance Corporation

(blank page for FDIC CRA Exam)

Branch Information

A list of the bank's branches, street addresses, and geographies, including hours of operation.

FARMERS STATE BANK OF HOFFMAN

Three Locations to Serve You

www.fsbhoffman.com

HOFFMAN

100 West 4th Street
Hoffman, IL 62250
Phone: 618-495-2225
Fax: 618-495-2910

Census Tract 9005.00

Lobby Hours

Monday-Friday
8:30am - 4:30pm

Saturday
8:30am - 12:00pm

Drive-up Hours

Monday-Thursday
8:15am - 4:30pm

Friday
8:15am - 5:00pm

Saturday
8:15am - 12:00pm

CENTRAL CITY

255 South Commercial
Central City, IL 62801
Phone: 618-532-2265
Fax: 618-495-2910

Census Tract 9527.00

Lobby Hours

Monday-Friday
8:30 am - 4:30pm

Saturday
8:30am - 12:00pm

Drive-up Hours

Monday-Friday
8:00am - 5:00pm

Saturday
8:00am - 12:00pm

HOYLETON

85 E. St Louis Street
Hoyleton, IL 62803
Phone: 618-493-6510
Fax: 618-532-0874

Census Tract 9501.00

Lobby Hours

Monday-Friday
8:30am - 4:30pm

Saturday
8:30am - 12:00pm

Drive-up Hours

Monday-Friday
8:15am - 4:30pm

Saturday
8:15am - 12:00pm

Opened and Closed Branches

List of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

- The bank has not had any.

Retail Banking Services

A list of retail banking services generally offered at the bank's branches including hours of operation, available loan and deposit products, and transaction fees.

DDA Account Overview

Checking Account (Personal or Business)

- **Minimum Balance Requirements** – You must deposit \$100.00 to open this account. A minimum balance fee of \$5.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$300.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Savings Account

- **Variable Rate Information** – Your interest rate and annual percentage yield may change.
- **Determination of Rate** – At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes** – We may change the interest rate of your account at any time.
- **Limitations on Rate Changes** – There are no maximum or minimum interest rate limits for this account.
- **Compounding and Crediting** – Interest will be compounded quarterly and will be credited to your account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum Balance Requirements** – You must deposit \$50.00 to open this account. A minimum balance fee of \$5.00 will be imposed every quarter if the average daily balance for the quarter falls below \$50.00. You must maintain a minimum daily balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.
- **Balance Computation Method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account every day.
- **Accrual of Interest on Noncash Deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction Limitations** – Transfers from a savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six

per month with no transfers by check, draft, debit card, or similar order to third parties.

NOW Account

- **Variable Rate Information** – Your interest rate and annual percentage yield may change.
- **Determination of Rate** – At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes** – We may change the interest rate on your account at any time.
- **Limitations on Rate Changes** – There are no maximum or minimum interest rate limits for this account.
- **Compounding and Crediting** – Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum Balance Requirements** – You must deposit \$500.00 to open this account. A minimum balance fee of \$5.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum daily balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.
- **Balance Computation Method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Accrual of Interest on Noncash Deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Seniority Club 55 Account

- **Eligibility Requirements** – You must be 55 or older to open this account.
- **Variable Rate Information** – Your interest rate and annual percentage yield may change.
- **Determination of Rate** – At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes** – We may change the interest rate of your account at any time.
- **Limitations on Rate Changes** – There are no maximum or minimum interest rate limits for this account.
- **Compounding and Crediting** – Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum Balance Requirements** – You must deposit \$100.00 to open this account
- **Balance Computation Method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account every day.

- **Accrual of Interest on Noncash Deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Money Market Account

- **Variable Rate Information** – Your interest rate and annual percentage yield may change.
- **Determination of Rate** – At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes** – We may change the interest rate of your account at any time.
- **Limitations on Rate Changes** – There are no maximum or minimum interest rate limits for this account.
- **Compounding and Crediting** – Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum Balance Requirements** – You must deposit \$2,500.00 to open this account. A minimum balance fee of \$5.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.
- **Balance Computation Method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account every day.
- **Accrual of Interest on Noncash Deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).
- **Transaction Limitations** – Transfers from a Money Market Deposit account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month.

Super NOW Account

- **Variable Rate Information** – Your interest rate and annual percentage yield may change.
- **Determination of Rate** – At our discretion, we may change the interest rate on your account.
- **Frequency of Rate Changes** – We may change the interest rate on your account at any time.
- **Limitations on Rate Changes** – There are no maximum or minimum interest rate limits for this account.
- **Compounding and Crediting** – Interest will be compounded monthly and will be credited to your account monthly. If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum Balance Requirements** – You must deposit \$2,500.00 to open this account. A minimum balance fee of \$5.00 will be imposed every statement cycle if

the average daily balance for the statement cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum daily balance of \$1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

- **Balance Computation Method** – We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account every day.
- **Accrual of Interest on Noncash Deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Christmas Club Requirements:

- **Rate Information** – Your interest rate and annual percentage yield may change.
- **Minimum Balance Requirements** - The minimum balance requirement to open an account is \$1.00.
- **Transaction Limitations** Partial withdrawals are not allowed.

Fees and Charges

The following fees and charges may be assessed against your account:

Debit Card Replacement Fee	\$15.00
ATM Foreign Transaction	\$5.00
Account Balancing Assistance	\$20.00 per hour, minimum \$10.00
Account Closed (within 90 days of opening)	\$30.00
Account Printouts	\$3.00
Account Research	\$30.00 per hour, minimum \$15.00
ACH Origination Set Up Fee	\$25.00
Check printing fees vary by the style of check ordered.	
Non-Customer Check Cashing	2% of amount, minimum \$5.00
Non-Customer Coin Counting	10% of amount counted
Dormant Account Fee \$5.00 monthly with balances below \$500.00	
Money Service Business (MSB) Currency Fee	\$2.50 per every \$1,000 cash deposited or withdrawn
Escrow Accounts:	
Set-up Charge	\$50.00
Annual Charge	\$50.00
Each Payment	\$5.00
Fax Fee	\$2.00/page
Garnishments	\$100.00
Incorrect Address Fee	\$1.00 per item of returned mail

Indemnity Bond-----	\$20.00
Certificate of Deposit – Early Closing -----	\$25.00
IRA Early Closing (Before age 59 ½)-----	\$30.00
IRA Transfer Fee -----	\$25.00
Levies & Legal Processes -----	\$100.00
Photocopies/Microfilm copies -----	\$0.25/ea.
Cashier’s Check (Customers only) -----	\$5.00
Non-Sufficient Fund Return Item Fee (NSF) -----	No Charge per item per presentation for payment
Notary (Non-Customer)-----	\$1.00
Overdraft-----	\$45.00 for - \$5.01 or more (limited to 4 items per day-caused by check, in person withdrawal, atm withdrawal, or other electronic means)
Overdraft (after every seven continuous calendar days) OD Amount - \$5.01 or more -----	\$50.00

Safe Deposit Box Rentals-Customers with other accounts: Customers without other accounts:

3x5 - \$20.00 per year	3x5 - \$30.00 per year
5x5 - \$30.00 per year	5x5 - \$40.00 per year
3x10 - \$35.00 per year	3x10 - \$45.00 per year
5x10 - \$45.00 per year	5x10 - \$55.00 per year
10x10 - \$75.00 per year	10x10 - \$85.00 per year

Safe Deposit Box Lost Key Charge -----	\$15.00
Safe Deposit Box Closed w/One Key -----	\$50.00
Safe Deposit Box No Keys -----	Drilling Cost plus \$50.00
Safe Deposit Box Late Fee -----	\$10.00/annually
Small Estate Settlement-----	\$20.00/Check (\$50.00 Min.)
Stop Payments (Check) -----	\$25.00
Stop Payments (Range of Checks)-----	\$35.00
Stop Payments (ACH) -----	\$35.00
Temporary Checks (per 20)-----	\$10.00

Wire Transfer Fee:

Incoming - \$15.00
Outgoing - \$25.00
International - \$50.00

Bank Fees May Cause Continuous Overdraft Fees. **Fees Effective as of 8/14/2024**

Loan Services

Consumer Lending Services:

In today's economy, most of us have to borrow money from time to time. Farmers State Bank of Hoffman offers you several options. We make loan decisions locally.

Our Loan Officers will meet with you one-on-one to discuss your individual needs.

Automobile Loans:

Let us steer you in the right direction with our competitive new and used automobile loan programs. We offer many repayment options and low interest rates for qualified applicants. Take a dealer's rebate and let FARMERS STATE BANK OF HOFFMAN finance your new car or truck!

Installment Loans:

If you are planning a purchase, but are a little short on cash, an installment loan could be just what you need. We will arrange a payback schedule that fits your monthly budget. See one of our Loan Officers today.

Home Equity Loans:

The equity in your home is a great resource for making dreams come true. We offer home equity loans for home improvements, debt consolidation or even your dream vacation.

Mortgage Loans:

If you're in the market for a new home, come in and talk with one of our mortgage loan officers. They can help you decide how much you can afford and offer some very helpful and experienced mortgage advice. Ask our mortgage officers about a Secondary Market Loan.

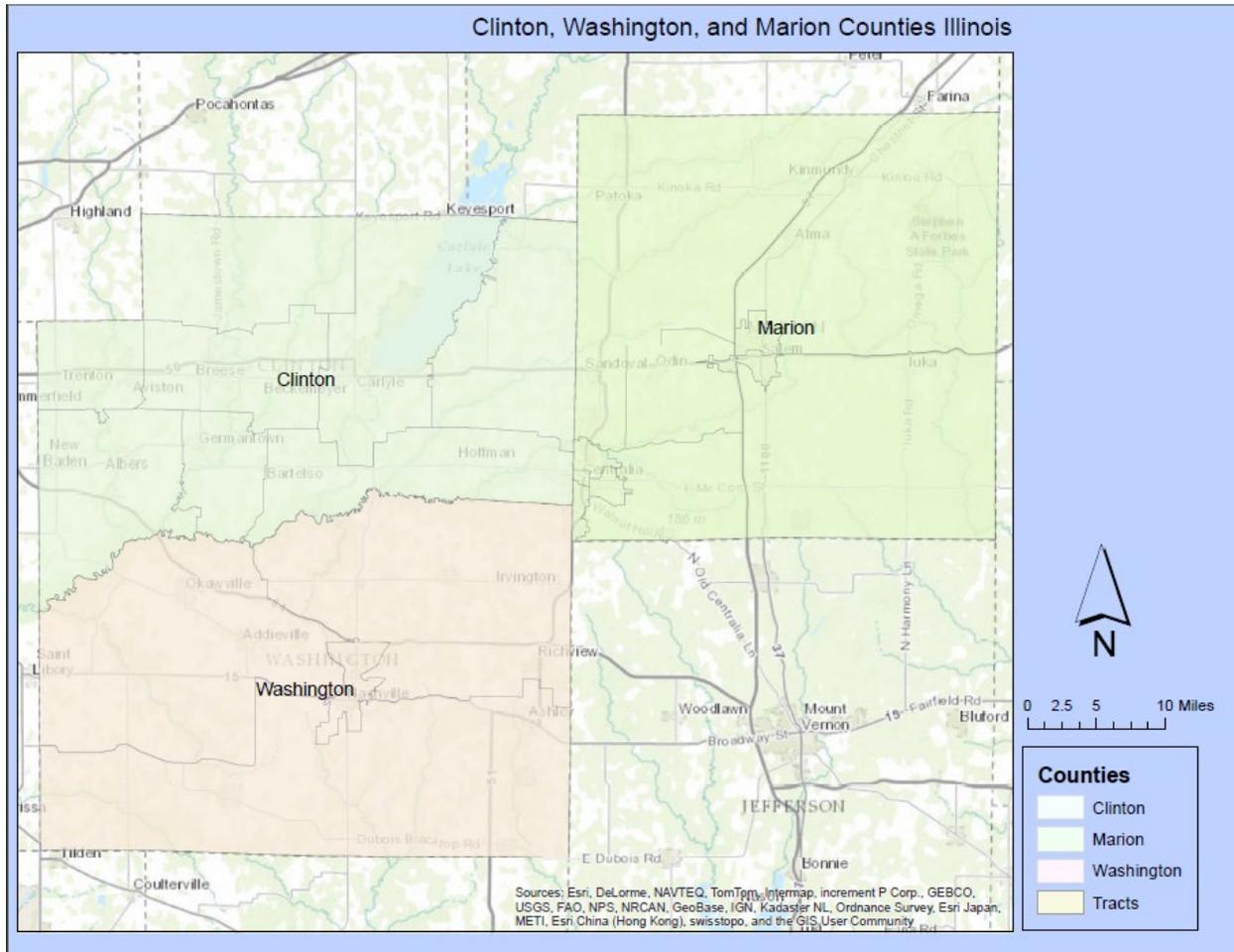
Agricultural / Commercial Loans:

We are proud to serve the financial needs of area businesses and farms. Our commercial loan officers take the time to learn about each client's individual business needs.

Assessment Areas

A map of each facility-based assessment area showing the boundaries of the area and a map of the census tracts contained in the area.

- County Assessment Area Map



Census Codes for each County Serviced

2024 FFIEC Census Report - Summary Census Overview Information
 State: ILLINOIS
 County: 027 - CLINTON COUNTY
 All Tracts: 9



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	CLINTON COUNTY	9001.00	4 - Upper	121.50	No	\$103,200	\$102,984	6512	460	7.06	1785	2247
IL	CLINTON COUNTY	9002.00	3 - Middle	117.66	No	\$103,200	\$99,728	1910	88	4.61	643	765
IL	CLINTON COUNTY	9003.00	3 - Middle	97.52	No	\$103,200	\$82,661	6928	466	6.73	2363	2803
IL	CLINTON COUNTY	9004.01	2 - Moderate	79.72	No	\$103,200	\$67,576	1201	68	5.66	483	651
IL	CLINTON COUNTY	9004.03	3 - Middle	87.01	No	\$103,200	\$73,750	3921	480	12.24	977	1720
IL	CLINTON COUNTY	9004.04	2 - Moderate	64.98	No	\$103,200	\$55,081	1403	88	6.27	478	884
IL	CLINTON COUNTY	9005.00	2 - Moderate	74.40	No	\$103,200	\$63,065	5664	1431	25.26	1777	2304
IL	CLINTON COUNTY	9006.01	3 - Middle	102.25	No	\$103,200	\$86,667	2460	117	4.76	1045	1153
IL	CLINTON COUNTY	9006.02	3 - Middle	115.07	No	\$103,200	\$97,532	6900	856	12.41	2070	2724

2024 FFIEC Census Report - Summary Census Overview Information
 State: ILLINOIS
 County: 121 - MARION COUNTY
 All Tracts: 12



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	MARION COUNTY	9516.00	3 - Middle	98.53	No	\$82,800	\$66,840	3371	164	4.87	1270	1660
IL	MARION COUNTY	9517.00	3 - Middle	111.48	No	\$82,800	\$75,625	2478	148	5.97	978	1297
IL	MARION COUNTY	9518.00	2 - Moderate	78.11	No	\$82,800	\$52,989	2288	200	8.74	778	1057
IL	MARION COUNTY	9519.00	3 - Middle	106.26	No	\$82,800	\$72,083	2817	205	7.28	886	1311
IL	MARION COUNTY	9520.00	3 - Middle	92.06	No	\$82,800	\$62,452	4413	393	8.91	1373	1809
IL	MARION COUNTY	9521.00	2 - Moderate	71.49	No	\$82,800	\$48,500	3175	380	11.97	740	1430
IL	MARION COUNTY	9522.00	3 - Middle	111.45	No	\$82,800	\$75,605	3985	153	3.84	1435	1820
IL	MARION COUNTY	9523.00	3 - Middle	106.87	No	\$82,800	\$72,500	3454	255	7.38	1328	1722
IL	MARION COUNTY	9524.00	3 - Middle	114.27	No	\$82,800	\$77,518	3717	629	16.92	1423	1738
IL	MARION COUNTY	9525.00	2 - Moderate	59.88	No	\$82,800	\$40,625	2538	422	16.63	601	1154
IL	MARION COUNTY	9526.00	2 - Moderate	69.26	No	\$82,800	\$46,987	2148	702	32.68	446	891
IL	MARION COUNTY	9527.00	2 - Moderate	56.38	No	\$82,800	\$38,250	3345	928	27.74	764	1581

2024 FFIEC Census Report - Summary Census Overview Information

State: ILLINOIS

County: 189 - WASHINGTON COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	WASHINGTON COUNTY	9501.00	3 - Middle	118.30	No	\$82,800	\$80,250	3082	185	6.00	1045	1405
IL	WASHINGTON COUNTY	9502.00	4 - Upper	124.44	No	\$82,800	\$84,420	3684	196	5.32	1255	1763
IL	WASHINGTON COUNTY	9503.00	3 - Middle	108.10	No	\$82,800	\$73,333	3077	222	7.21	954	1347
IL	WASHINGTON COUNTY	9504.00	4 - Upper	141.51	No	\$82,800	\$96,000	3918	182	4.65	1493	1987
IL	WASHINGTON COUNTY	9999.99	4 - Upper	122.04	No	\$82,800	\$82,788	13761	785	5.70	4747	6502

Home Mortgage Disclosure (HMDA) Notice

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending is available online for review. This data is available online at the Consumer Financial Protection Bureau's website at <https://www.consumerfinance.gov/data-research/hmda/> , HMDA data for many other financial institutions are also available at this website.

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

Loan-to-Deposit Ratio

The bank's loan-to-deposit ratio for each quarter of the prior calendar year.

- Loan-to-Deposit Ratio

	\$000 Omitted	\$000 Omitted	
Date	Loans	Deposits	Ratio
3/31/2024	81,128	150,610	53.87%
6/30/2024	83,812	150,848	55.56%
9/30/2024	92,023	145,122	63.41%
12/31/2024	94,084	144,319	65.19%