

Community Reinvestment Act (25.43(a)(1))

January 9, 2024

There have been no written comments received from the public for the years 2021, 2022 and 2023 concerning the bank's performance in meeting the community's credit needs.

A handwritten signature in black ink that reads "Steven M. Johnson". The signature is written in a cursive style with a large, stylized initial 'S'.

Steven M Johnson

President

First National Bank of Nokomis



## **PUBLIC DISCLOSURE**

April 29, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank of Nokomis  
Charter Number 14436

122 West State Street  
Nokomis, Illinois 62075

Office of the Comptroller of the Currency

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 loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are originated and purchased inside its assessment area (AA).

### Loan-to-Deposit Ratio

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

The quarterly average LTD ratio was 54.6 percent for the 16-quarter period between March 31, 2020, and December 31, 2023, with a low of 49.4 percent and a high of 62.4 percent.

The bank ranked seventh out of 12 similar financial institutions that compete with the bank for deposits in the AA. The comparable institutions ranged in size from \$83.2 million to \$213.2 million and reported quarterly average LTD ratios from 19.6 percent to 90.0 percent.

### Lending in Assessment Area

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

The bank originated and purchased 85.0 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$ (000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$ (000)	%	\$ (000)	%	
Small Farm	17	85.0	3	15.0	20	1,476	79.3	384	20.7	1,861
<b>Total</b>	<b>17</b>	<b>85.0</b>	<b>3</b>	<b>15.0</b>	<b>20</b>	<b>1,476</b>	<b>79.3</b>	<b>384</b>	<b>20.7</b>	<b>1,861</b>

*Source: Bank Data  
Due to rounding, totals may not equal 100.0%*

### Description of Institution

First National Bank of Nokomis (FNBN or the bank) is an intrastate bank, headquartered in Nokomis, Illinois, with total assets of \$178.9 million as of December 31, 2023. FNBN is wholly owned by First Nokomis Bancorp, Inc., a one bank holding company headquartered in Nokomis, Illinois.

The bank has one rating area, the state of Illinois, and one assessment area, with the legal AA comprised of a non-metropolitan statistical area (Non-MSA). There have been no branch openings or closures during the evaluation period. The bank has four branches and four on-site automated teller machines (ATM). All branches are open Monday through Saturday. Customers have additional banking access through the bank's website.

The bank is primarily an agricultural lender and offers traditional loan products for agricultural, commercial, consumer, and residential purposes in the AA. Agricultural loans represent the largest portion of the loan portfolio at \$50.9 million (55.0 percent of the total portfolio), followed by residential at \$20.6 million (22.2 percent of the total portfolio), commercial at \$17.1 million (18.5 percent of the total portfolio), and consumer at \$4.0 million (4.3 percent of the total loan portfolio), per call report data as of December 31, 2023.

FNBN reported a net loans and leases to total assets ratio of 51.2 percent and a tier 1 leverage capital ratio of 10.5 percent as of December 31, 2023.

There are no legal or financial circumstances that impede the bank's ability to meet the credit needs of the AA.

The previous CRA rating, which the OCC determined using Small Bank evaluation procedures, was Satisfactory, as detailed in the Performance Evaluation dated February 10, 2020.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The evaluation period covers the period from January 1, 2021, to December 31, 2023. We evaluated FNBN under the Small Bank evaluation procedures, which includes a Lending Test.

The Lending Test evaluated loans originated and purchased between January 1, 2021, and December 31, 2023. We used 2021 D&B Data to compare agricultural loans originated and purchased between January 1, 2021, and December 31, 2021. We used 2023 D&B Data to compare agricultural loans originated and purchased between January 1, 2022, and December 31, 2023.

The primary loan product for the evaluation was determined to be agricultural loans. The bank originated and purchased a total of 1,817 loans between January 1, 2021, and December 31, 2023, per bank data. The bank originated and purchased 398 agricultural loans, which accounts for 21.9 percent by number and 63.2 percent by dollar of total loans between January 1, 2021, and December 31, 2023, per bank 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 AAs located within the same metropolitan statistical area (MSA), 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 based on performance in the state of Illinois. Refer to the "Scope" section under the State Rating section for details regarding how the areas and lending products 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 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<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank exhibits a reasonable distribution of loans to farms of different sizes.
- The bank exhibits an excellent distribution of loans by income level of geography.

### Description of Institution's Operations in Illinois

The bank has one AA in Illinois, the Non-MSA. The Non-MSA includes portions of Christian, Douglas, Fayette, Montgomery, Moultrie, and Shelby counties. The bank serves its customers through four branches and four on-site ATMs. All branches are open Monday through Saturday. Customers have additional banking access through the bank's website.

Major employment sectors in the AA include health care and social assistance, manufacturing, and retail trade according to the Illinois Department of Commerce. There were no low-income census tracts during the evaluation period. The AA contained three moderate-income census tracts in 2021. Due to the census change in 2022, total moderate-income tracts in the AA decreased to one.

The annual unemployment rate (AUR) in the state of Illinois was 6.1 percent in 2021, which then declined to 4.6 percent in 2022 and 4.5 percent in 2023 according to the U.S. Bureau of Labor Statistics. Unemployment rates for all counties in the AA compared favorably to the state of Illinois unemployment rate for 2021. Unemployment rates for five of six counties in the AA compared favorably to the state of Illinois unemployment rate for 2022. Unemployment rates for three of six counties in the AA compared favorably to the state of Illinois unemployment rate for 2023.

	2021 AUR	2022 AUR	2023 AUR
State of Illinois	6.1	4.6	4.5
Christian County	5.6	4.8	5.1
Douglas County	3.9	3.4	3.6
Fayette County	5.3	4.5	4.9
Montgomery County	5.6	4.7	5.1
Moultrie County	3.7	3.4	3.6
Shelby County	4.4	4.2	4.4

Source: U.S. Bureau of Labor Statistics

Competition for deposits is moderate among financial institutions. The bank faces competition from national banks, state banks, federal thrifts, and credit unions. The bank held a deposit market share of

<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.



4.0 percent in the counties comprising the Non-MSA with \$166.9 million in deposits. The bank ranked 10<sup>th</sup> out of 41 FDIC insured financial institutions competing for the area's \$4.2 billion in deposits, as of June 30, 2023.

We relied on information from one community contact interview to understand area needs and opportunities in the Non-MSA. The contact represented a residential realty company. The contact noted the economic condition of the area to be stable. The contact stated the local economy is agricultural based and that this specific sector has experienced strong years recently. The contact noted needs in the area include lowering barriers to housing. The contact discussed first time home buyer programs, down payment assistance programs, or other programs that would assist low- and moderate-income persons in homeownership to be opportunities that would benefit the community. The contact had no negative perceptions of FNBN.

Please refer to Table A for more details on the AA's demographic.

<b>Table A – 2021 Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA IL</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	16	0.0	18.8	75.0	6.3	0.0
Population by Geography	63,410	0.0	14.2	82.2	3.6	0.0
Housing Units by Geography	26,059	0.0	17.4	79.1	3.5	0.0
Owner-Occupied Units by Geography	18,039	0.0	15.9	80.0	4.1	0.0
Occupied Rental Units by Geography	4,795	0.0	23.3	74.3	2.4	0.0
Vacant Units by Geography	3,225	0.0	16.8	80.9	2.3	0.0
Businesses by Geography	3,446	0.0	14.3	82.5	3.2	0.0
Farms by Geography	496	0.0	11.9	79.6	8.5	0.0
Family Distribution by Income Level	16,052	20.2	18.2	22.7	38.9	0.0
Household Distribution by Income Level	22,834	21.7	15.8	19.4	43.1	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$92,227
			Median Gross Rent			\$601
			Families Below Poverty Level			9.1%
<i>Source: 2015 ACS and 2021 D&amp;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.</i>						

<b>Table A – 2022-2023 Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA IL</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	16	0.0	6.3	75.0	18.8	0.0
Population by Geography	61,160	0.0	4.2	81.6	14.3	0.0
Housing Units by Geography	26,302	0.0	5.3	79.3	15.4	0.0
Owner-Occupied Units by Geography	18,463	0.0	4.1	80.4	15.5	0.0
Occupied Rental Units by Geography	4,837	0.0	8.9	74.4	16.7	0.0
Vacant Units by Geography	3,002	0.0	6.9	79.9	13.2	0.0
Businesses by Geography	4,133	0.0	2.6	83.3	14.1	0.0
Farms by Geography	561	0.0	0.5	81.5	18.0	0.0
Family Distribution by Income Level	15,577	17.9	16.5	22.9	42.7	0.0
Household Distribution by Income Level	23,300	22.5	14.3	17.3	45.9	0.0
Median Family Income Non- MSAs - IL		\$68,958	Median Housing Value			\$109,719
			Median Gross Rent			\$698
			Families Below Poverty Level			8.9%
<i>Source: 2020 U.S. Census and 2023 D&amp;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.</i>						

## **Scope of Evaluation in Illinois**

The bank has one AA in the state of Illinois. The distribution of loans by income level of the borrower received greater weight than the distribution of loans by income level of the geography due to the limited number of moderate-income geographies and limited opportunities for farm lending in those geographies, during the evaluation period.

## **LENDING TEST**

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

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Non-MSA is reasonable.

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

The bank exhibits reasonable geographic distribution of loans in the State.

### ***Small Loans to Farms***

Refer to Table S in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Overall, the distribution of small loans to farms is excellent.

### ***2021***

The distribution of small loans to farms is excellent.

The proportion of lending in moderate-income geographies exceeds both the percent of farms and the aggregate distribution of all reporting lenders.

### ***2022-2023***

The analysis of the distribution of small loans to farms is not meaningful due to severely limited opportunities. Due to census changes, the number of moderate-income geographies in the AA decreased from three to one, with the one census tract containing three farms, per demographic data.

## **Lending Gap Analysis**

We performed a lending gap analysis that included a review of sampled loans and compared to AA maps and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

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

The bank exhibits a reasonable distribution of loans to farms of different sizes given the product lines offered by the bank.

### ***Small Loans to Farms***

Refer to Table T 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 farms.

Overall, the distribution of small loans to farms is reasonable.

#### ***2021***

The distribution of small loans to farms is reasonable.

The proportion of lending to farms with revenues less than \$1.0 million is near to the percent of farms and exceeds the aggregate distribution of all reporting lenders.

#### ***2022-2023***

The distribution of small loans to farms is reasonable.

The proportion of lending to farms with revenues less than \$1.0 million is near to the percent of farms and exceeds the aggregate distribution of all reporting lenders.

## **Responses to Complaints**

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

# Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	January 1, 2021, to December 31, 2023	
<b>Bank Products Reviewed:</b>	Small Farm	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State</b>		
Illinois		
<b>Non-MSA</b>	Full Scope	Portions of Christian, Douglas, Fayette, Montgomery, Moultrie, and Shelby counties.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	First National Bank of Nokomis
Overall Bank:	Lending Test Rating
Overall	Satisfactory
State:	
Illinois	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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

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### 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 30<sup>th</sup> 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b>																			<b>2021</b>
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Non-MSA IL	30	3,918	100.0	344	0.0	0.0	0.0	11.9	13.3	1.7	79.6	76.7	93.9	8.5	10.0	4.4	0.0	0.0	0.0
<b>Total</b>	<b>30</b>	<b>3,918</b>	<b>100.0</b>	<b>344</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>11.9</b>	<b>13.3</b>	<b>1.7</b>	<b>79.6</b>	<b>76.7</b>	<b>93.9</b>	<b>8.5</b>	<b>10.0</b>	<b>4.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2021</b>
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$ (000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA IL	30	3,918	100.0	344	98.6	80.0	61.9	0.8	20.0	0.6	0.0
<b>Total</b>	<b>30</b>	<b>3,918</b>	<b>100.0</b>	<b>344</b>	<b>98.6</b>	<b>80.0</b>	<b>61.9</b>	<b>0.8</b>	<b>20.0</b>	<b>0.6</b>	<b>0.0</b>

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

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2022-23</b>
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$ (000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA IL	28	2,604	100.0	310	98.2	92.9	52.9	0.9	7.1	0.9	0.0
<b>Total</b>	<b>28</b>	<b>2,604</b>	<b>100.0</b>	<b>310</b>	<b>98.2</b>	<b>92.9</b>	<b>52.9</b>	<b>0.9</b>	<b>7.1</b>	<b>0.9</b>	<b>0.0</b>

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Community Reinvestment Act- **25.43(a)(3)** - Branches of the First National Bank of Nokomis are:

***Main Branch-The First National Bank of Nokomis***

122 W State Street  
P O Box 190  
Nokomis, IL 62075

Telephone: 1-217-563-8311  
Toll Free: 1-800-355-8311  
Fax: 1-217-563-2954

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Ayars State Bank of Moweaqua was made a branch of First National Bank of Nokomis on July 30, 2000. It is now known as:

***Ayars Bank***

A facility of the First National Bank of Nokomis  
106 North Main Street  
P O Box 78  
Moweaqua, IL 62550

Telephone: 1-217-768-3933  
Toll Free: 1-888-768-3933  
Fax: 1-217-768-3935

Geographies served:  
Shelby County  
Christian County  
Macon County

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On July 31, 2006, the First National Bank of Nokomis purchased the Central Illinois Bank (CIB) branch in Arthur, IL. It is now known as:

***The First National Bank of Arthur***

A facility of the First National Bank of Nokomis  
120 W Progress St.  
Arthur, IL 62911

Telephone: 1-217-543-3850  
Toll Free: 1-888-543-3850  
Fax: 1-217-543-3854

Geographies served:  
Douglas County  
Moultrie County

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On October 24, 2016, the First National Bank of Nokomis purchased the Illini Bank branch in Stonington, IL. It is now known as;

***Stonington National Bank***

108 E Third St

Stonington, IL 62567

Telephone: 1-217-325-3228

Fax: 1-217-325-3220

Geographies served:

Christian County

**CENSUS TRACTS**

The normal lending community of the First National Bank of Nokomis shall consist of the following Block Numbering Areas:

Surrounding Nokomis of:

9573 (Nokomis & Audubon Townships),

9574 (Witt, Irving & Rountree Townships),

9579 (Hillsboro), 9580 (East Fork North, East Fork South, Fillmore, South Fillmore & Grisham Townships),

9507 (North Hurricane, South Hurricane, Ramsey, Shafter, Sharon & Bear Grove Townships),

9590 (Bear Creek, 64 Greenwood, Johnson, King, Ricks Townships and a part of Taylorville Township).

Surrounding Moweaqua and Stonington of:

9586 (Stonington, May, & Prairieon Townships),

9587 (Locust, Assumption, Rosamond & Pana Townships),

9588 (Pana, City),

9589 (Pana, City),

9591 (Moweaqua, Penn, Flat Branch & Pickaway Townships),

9592 (Rural, Tower Hill, Ridge & Rose Townships).

Surrounding Arthur of:

9769 (consisting of Lowe, Jonathan Creek, East Nelson and Whitley Townships in Moultrie County),

9771 & 9772 (Parts of Marrowbone & Sullivan Townships and city of Sullivan),

9523 (consisting of Garrett and Bourbon Townships in Douglas County).

Community Reinvestment Act

25.43(a)(4)

In 2023, the First National Bank of Nokomis had its main office in Nokomis and three branches;

One in Moweaqua,

One in Arthur,

And one in Stonington.

No other branches were opened or closed in 2023.

A handwritten signature in black ink, appearing to read "Steven M. Johnson". The signature is fluid and cursive, with a large initial "S" and "M".

President

First National Bank of Nokomis



**SCHEDULE OF FEES & CHARGES**

8/10/2023

**DEPOSIT ACCOUNT FEES**

PRINTED CHECKS - VARIES DEPENDING ON CHECKS ORDERED  
OVERDRAFT CHARGE (PER ITEM) - \$30.00  
CONTINUOUS OVERDRAFT AFTER 10 DAYS - \$30.00; AFTER 20 DAYS - \$30.00  
AUTOMATIC TRANSFER FEE (TO AVOID OVERDRAFT)-PER TRANSFER - \$2.00  
TELEPHONE TRANSFER FEE - PER TRANSFER - \$2.00  
AUTOMATIC TRANSFERS FOR LOAN PYMTS; INTERNET BANKING & TELEBANK TRANSFERS - NO CHARGE  
RETURNED CHECKS (PER ITEM) - \$30.00  
STOP PAYMENT (PER ITEM) - \$30.00  
CHECKING ACCOUNT AVERAGE BALANCE BELOW \$200.00 - \$5.00 CHARGE  
CANADIAN CHECK ITEMS - \$3.00 PER ITEM PLUS IF NOT IN US DOLLARS AN ADDITIONAL  
CHARGE FOR THE CURRENT EXCHANGE RATE

**LOAN FEES**

MINIMUM INTEREST CHARGE - \$100.00  
PERSONAL LINE OF CREDIT SETUP - \$100.00  
PERSONAL LINE OF CREDIT ANNUAL RENEWAL FEE - \$100.00  
INTEREST RATE - VARIES WITH LOAN TYPE (LOANS UNDER \$1000.00 ARE  
4.0% ABOVE LOANS OF SIMILAR TYPES)  
LATE FEE - WHEN THE PAYMENT IS MORE THAN 10 DAYS PAST DUE  
LATE FEE IS 5.00% OF THE UNPAID PORTION OF PAYMENT OR \$100.00  
WHICHEVER IS LESS. HOWEVER, THIS CHARGE WILL NOT BE LESS THAN \$10.00.  
CORRECTED TITLE FEE - \$50.00 NEW TITLE FEE - \$150.00  
UCC FILING FEE - VARIES (ACTUAL CHARGE FROM STATE OR COUNTY)  
UCC CONTINUATION FEE - \$21.00  
FILING MORTGAGE AMENDMENTS, AND EXTENSIONS - VARIES (ACTUAL CHARGE)  
FILING OF MORTGAGE & MORTGAGE RELEASES - VARIES (ACTUAL CHARGE DEPENDING ON COUNTY)  
CONSUMER LOAN ORIGATION FEE - \$100.00  
COMMERCIAL LOAN ORIGATION FEE - \$125.00  
REAL ESTATE DOCUMENTATION FEES (All Types) - \$425.00  
(includes: Improved, unimproved and construction)  
PAYMENT EXTENSION FEE - \$100.00  
REJECTION OF DIRECT DEBIT - COLLECTION FEE - \$30.00  
R.E. TAX &/OR INSURANCE PAYMENTS (WHEN THE BORROWER FAILS TO PAY) - \$50.00  
LOAN COLLECTION FEE - \$150.00  
FAXED MORTGAGE PAYOFF FEE - \$10.00  
APPRAISAL FEE - ACTUAL COST TO BANK OF "OUTSIDE APPRAISAL"  
IN-HOUSE EVALUATION FEE - \$150.00 PER EVALUATION  
PAYMENT BOOK REPLACEMENT CHARGE - \$5.00  
REISSUE MORTGAGE RELEASE - \$25.00

**SAFE DEPOSIT BOX RATES**

-ALL RATES ARE PER YEAR

(AT MOWEAQUA ONLY)

BOX RENT	3" X 5" BOX - \$15.00	3" X 10" BOX - \$25.00	6" X 10" BOX = \$40.00
	5" X 5" BOX - \$20.00	5" X 10" BOX - \$40.00	9" X 10" BOX = \$65.00
	10" X 10" BOX - \$65.00		5" X 15" BOX = \$50.00

LOST SAFE DEPOSIT BOX KEY - \$15.00  
DRILL BOX & REPLACE LOCK - ACTUAL COST TO BANK

**SCHEDULE OF FEES & CHARGES CONTINUED**

**8/10/2023**

**OTHER FEES**

INCOMING & OUTGOING CHECK COLLECTING FEE - \$30.00  
FEE FOR CHECKING ACCOUNTS SENT FOR COLLECTION - \$50.00  
CHECK CASHING FEE - \$5.00 FEE PER CHECK TO CASH ANY APPROVED CHECKS UNDER \$1,000 AND  
\$10.00 FOR CHECKS \$1000 OR MORE FOR CUSTOMERS WHO DO **NOT** HAVE AN ACTIVE  
DEPOSIT ACCOUNT WITH US. AN ACTIVE ACCOUNT REQUIRES A MINIMUM \$50.00  
DEPOSIT ACCOUNT BALANCE WITH US.  
COIN COUNTING FEE (CHARGE NON-CUSTOMERS) - 5%  
CASHIER'S CHECKS - \$3.00 PER CHECK  
MONEY ORDER FEE - \$2.00 PER CHECK  
TAX-FREE "ROLLOVER" ESCROW FEE - \$200.00  
LOCKABLE NIGHT DEPOSIT BAG - ONE TIME FEE OF \$25.00  
- REPLACEMENT LOCK \$10.00  
PHOTO COPIES - \$.25 FOR THE FIRST COPY, EACH ADDITIONAL SIDE IS \$.10  
AUTO LICENSE STICKER FEE - \$5.00  
AMORTIZATION SCHEDULE - \$4.00  
DOMESTIC WIRE TRANSFER - OUTGOING \$20.00 INCOMING \$10.00  
FOREIGN WIRE TRANSFER - OUTGOING \$45.00 INCOMING \$25.00  
FAX - OUTGOING: \$3.00 1ST PAGE, \$1.00 EACH ADDITIONAL PAGE  
INCOMING: \$1.00 1ST PAGE, \$0.50 EACH ADDITIONAL PAGE  
LETTER OF CREDIT - \$100.00  
RESEARCH FEE - \$30.00 PER HOUR  
ACCOUNT PRINTOUT - \$5.00  
STATEMENT RECONCILMENT - \$10.00 PER HOUR (MAXIMUM 3 PRIOR MONTHS)  
ATM FEE (NON DEPOSITOR) - \$3.00  
ATM ACCESS FEE (WITHDRAWALS MADE AT OTHER THAN OUR ATMS) - \$1.00  
LEVIES & GARNISHMENTS - \$50.00  
DEBIT CARD REPLACEMENT - \$10.00

Community Reinvestment Act 25.43(a)(5)

**SERVICES OFFERED**

**DEPOSIT SERVICES**

Checking accounts

Statement Savings accounts

NOW accounts

Health Savings NOW Accounts

Certificates of Deposit:

91-day

182-day

12-month

18-month

24-month

30-month

36-month

48-month

IRAs (Individual Retirement Accounts)

MMDA accounts

Christmas Club accounts

**LOAN SERVICES**

Consumer loans

Real Estate loans - for residential, commercial and farm

Farm loans - for crop production, machinery and livestock

Commercial/Business loans

Personal Line of Credit

**OTHER SERVICES**

Money Orders & Cashier's Checks

Safe Deposit Boxes (Not available at the Arthur, IL Branch)

Electronic Funds Transfers (EFT)

Night Deposit

ATM debit card

MasterCard debit card

VISA credit cards (Personal & Business)

Cash Advances on VISA and DISCOVER credit cards (only available at Nokomis, IL)

License sticker renewals

ATM on premises (all locations)

TeleBank (Telephone Banking)

Internet Banking and Mobile Banking

Bill Pay

Transfer between accounts

Make loan payments

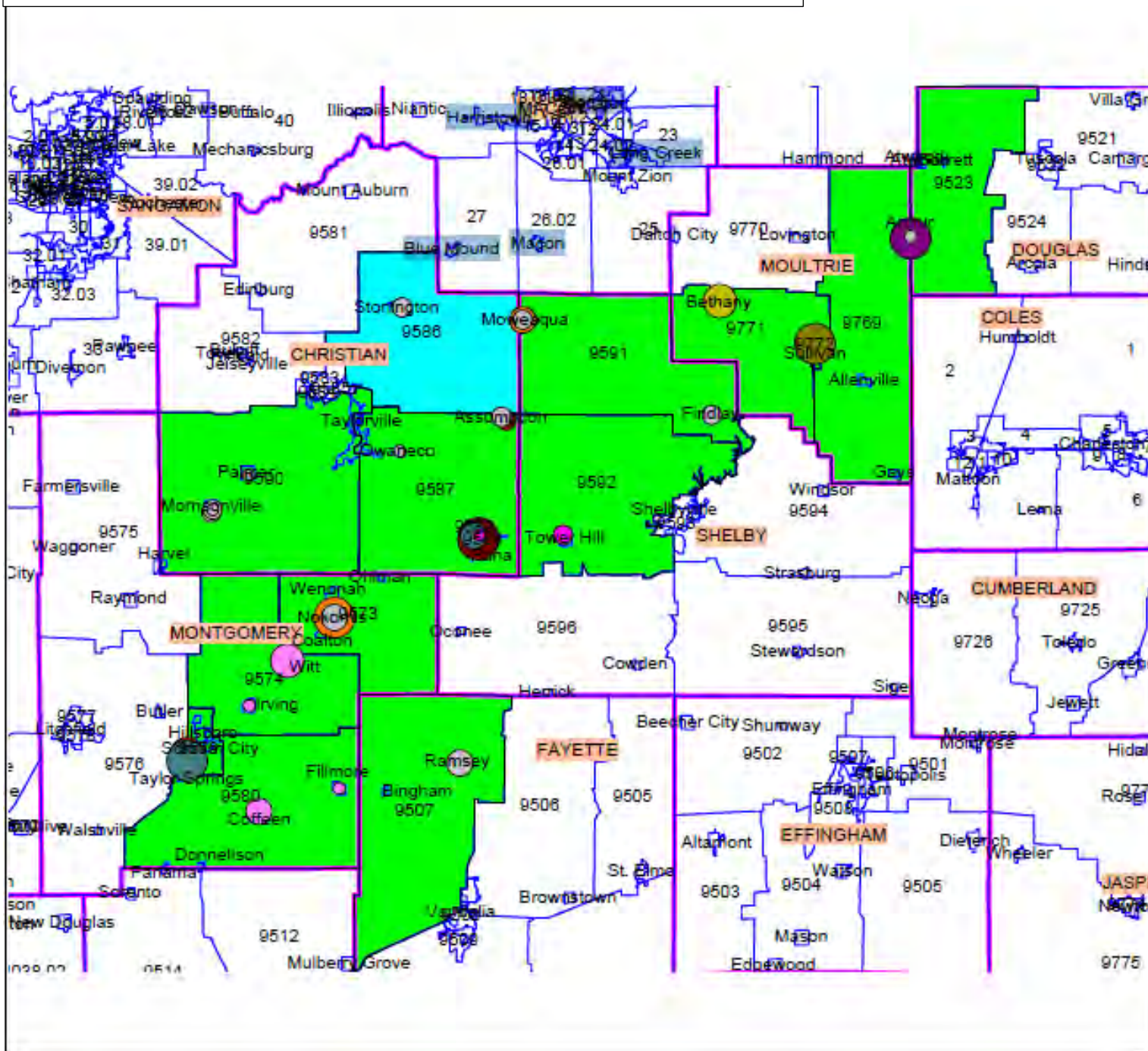
E-statements

Zelle® - Person to person transfers

Investment Services (through The First National Bank of Nokomis

Investment Services)

Community Reinvestment Act – 25.43(a)(6) – Map of facility-based assessment area



Community Reinvestment Act 25.43(b)(3)

FIRST NATIONAL BANK OF NOKOMIS

LOAN TO DEPOSIT RATIO

REPORTED ON A QUARTERLY

BASIS FOR THE PRIOR CALENDAR YEAR

12/31/2022	52.99%	3/31/2023	49.92%	6/30/2023	52.26%	9/30/2023	54.19%
12/31/2023	56.09%	3/31/2024	57.79%	6/30/2024	61.10%	9/30/2024	
12/31/2024		3/31/2025		6/30/2025		9/30/2025	
12/31/2025		3/31/2026		6/30/2026		9/30/2026	
12/31/2026		3/31/2027		6/30/2027		9/30/2027	