

June 2020

A publication of Prairie Community Bank



Bank Bulletin



Letter from the President

A message from Prairie Community Bank President Dianna Torman

Now that Summer has started, I wanted to touch base with you to let you know how things are going at your hometown community bank. I know that the past few months have been challenging for everyone, but I'm extremely proud of how the teams at each of Prairie Community Bank's three locations have been able to stay true to our mission of providing the very best service to all of our customers despite our lobbies being closed.

One key event that has been overlooked was the anticipated grand opening of our Elgin branch. We had looked forward to inviting everyone to join us for an open house but unfortunately that had to be delayed. However, as things continue to improve our staff looks forward to welcoming you to our newest location.

Throughout the state's shelter in place orders, our teams took the initiative to find new and innovative ways to work differently in order to continue to provide the highest level of service. We also went to great lengths to promote our convenient Online and Mobile Banking platforms so that customers could continue to manage their accounts despite being unable to bank with us in person.

While the past few months have been difficult for many, it has been especially hard on our area's small businesses. Please support them in any way you can. With everyone's help and patronage, we can help to revitalize our local economies so that our communities can recover and be stronger than ever.

www.PrairieCommunityBank.com



FDIC





Meeting The Challenge Head-On:

How Prairie Community Bank has been Hard At Work To Help Our Communities

Since the beginning of the COVID-19 crisis, the staff at Prairie Community Bank has been working overtime to secure loans for our impacted businesses, answer questions, and generally ensure that we are available for you – our customers and community.

So far, Prairie Community Bank has secured over 150 Paycheck Protection Program (PPP) loans. This is more than \$11 million that goes right to the payrolls of local businesses, helping them to keep their staff employed while stay-at-home orders are in place, and get back on their feet again once the economy reopens.

In fact, several of the businesses we helped through the PPP process were not previously customers of Prairie: they came to us when they were unable to secure loans from their main banks – often larger, national banks. During the PPP process, those institutions tended to close their application windows earlier than community banks and make fewer, bigger loans to larger businesses. This left businesses and customers feeling

alienated and treated like “just a number”. To us, you are a partner, and we want you to know we’re always here when you need us.

Throughout April and early May, we also made an extensive number of “care calls” – proactive, unprompted calls to our customers – to find out how they’re doing and offer any assistance that we could. We’re happy to have had some great discussions and made some new friends from these calls.

The PPP application process, care calls, and discussions on incoming calls to the bank have taught us a lot about what’s keeping Marengo, Union, and Elgin ticking even when we’re all at home. Over and over again, people tell us how appreciative they are of the extra human contact a community bank like ours can provide.

Our extra work these last few weeks has inspired our staff to go the extra mile for you. Although we can’t predict the future, we know that we’ll always be focused on keeping Prairie Community Bank working for you.

Donations from Prairie help our neighbors who need it the most

Prairie Community Bank participated in the Federal Home Loan Bank Chicago COVID-19 Relief Program and was awarded a \$20,000 grant to support our communities. We are proud to dedicate these funds to our community partners that have donated their resources over the past several weeks. Our contributions were made to the following organizations

Settler’s Days \$1,000

MORE \$7,000

McHenry Co. Community COVID-19 Response Fund \$7,000

Food for Greater Elgin \$2,500

YWCA of Elgin \$2,500

Positive Feedback

Care calls allow us to connect with you during social distancing

During April and May, Prairie Community Bank’s staff initiated a new campaign called Care Calls – perhaps you even received one!

The goal of the Care Calls was to reach out to customers sheltering in place. We reached over two thousand households by the end of this article, with more calls planned for June. Below are some examples of what we’ve heard:

- A customer was hunkered down “like a turtle” and ran out of checks – so we ordered him some!
- One customer had a TON of politics that he wanted to get off his chest. We were a good listener for him.
- A customer didn’t have online banking and had been wondering if his stimulus checks had come in. We walked him through it and he was so happy to have someone to gab with about the rain!
- One customer had his workload picking up after a slow period, and was recently able to sell a dump truck. He was appreciative of the way Prairie has handled our closure and how we communicated with him on updates.
- A customer was very surprised about the call from us. She said her family is doing very well and hope everyone else is staying safe here. She said she really appreciated the phone call and that it was very sweet of us to check on them.



Three New Officers Join the Prairie Community Bank team

Even though Prairie Community Bank's lobbies were operating on limited schedules, it didn't stop us from welcoming three new officers to our banking team!

Kurt Parker has joined Prairie Community Bank as our new Senior Lending Officer. Kurt has over 35 years of lending experience working with a variety of industries in McHenry County. He was born and raised in McHenry County and is familiar with the local area that Prairie serves. Kurt is an experienced lender and was most recently employed at Golden Eagle Community Bank. Kurt and his wife have three children, and he enjoys spending time with his family and grandchildren, as well as making an occasional visit to Wisconsin.

Todd Kinker joins Prairie Community Bank as Vice President of Business Development. Todd is a seasoned sales and marketing professional who brings over 23 years experience in the financial services industry. Todd was previously employed by Golden Eagle Community Bank. He is very active in the community, currently serving as the Vice President of the Volunteer Center of McHenry County, and as Vice Chairman and Board Member of Leadership Greater McHenry County. Todd is a former President of the Woodstock Chamber of Commerce and Industry from 2009-2012, where he was the recipient of the 2013 Volunteer of the Year Award. He is a 22-year resident of Crystal Lake.

Jessica Bauman is Prairie Community Bank's new Vice President of Retail Banking. Jessica brings 15 years of experience in human resources, operations and people development. She graduated with an Associate of Science degree in Business Management and a Bachelor's of Science in Business Administration, with a triple major in Human Resources, Business Management and International Business. Jessica grew up in the Hebron and Harvard area. In her downtime she enjoys yoga, reading and nature. Jessica, her husband Jared and stepdaughter Emma reside in Sharon, Wisconsin.



Todd Kinker, Jessica Bauman and Kurt Parker

Unable to make it to our lobby? No problem with our convenient Online and Mobile Banking

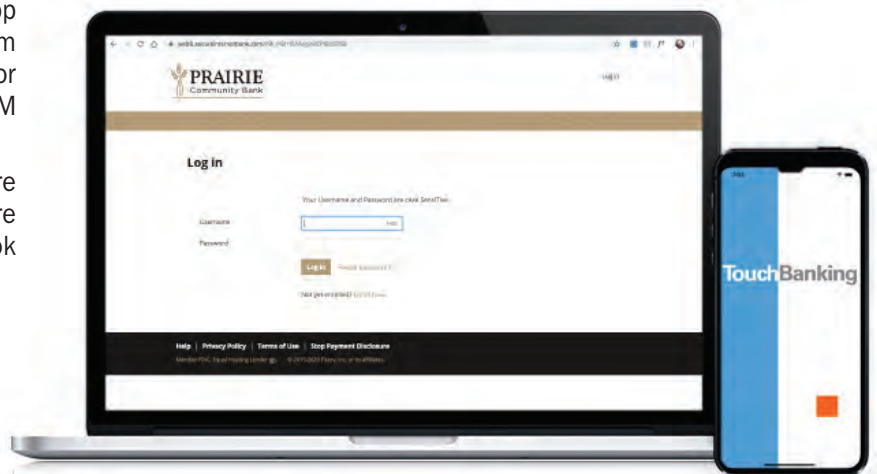
Online Banking and the TouchBanking Mobile Banking app provide you with the tools you need to stay connected to your account at any hour, regardless of where you are.

With access to our lobbies continuing to be limited due to Illinois' stay-at-home order, we thought it would be a good time to remind customers about Online and Mobile Banking resources. Both options allow you to conveniently and securely manage your account, at any time on any day!

With **Online Banking** you can use your personal computer to check your balance, transfer funds, view account histories and more, all on your schedule. You can also utilize additional features for added benefits, such as using **Prairie Bill Pay** to instantly pay bills online, saving you time as well as the cost of postage.

Likewise, our **TouchBanking** mobile banking app offers a similar number of useful applications, all from the convenience and security of your smartphone or mobile device. You can also use it to find a Prairie ATM near you.

Visit **PrairieCommunityBank.com** to learn more about Online Banking and TouchBanking. When you're ready to download the TouchBanking app, simply look for it in Google Play or in the App Store.



Did you know...



You can renew license plates at our Marengo and Union branches!

Illinois plates with 2020 expiration dates can be renewed at our Marengo and Union branches. The cost is only \$7.50 and we accept cash, checks, or you can even withdraw the amount directly from your Prairie account as a payment. Contact a branch near you, and let us help you get your vehicle back on the road!

Branch Locations:

Marengo • (815) 568-4100

800 West Grant Highway
Marengo, IL 60152 •

Union • (815) 923-4100

18001 Jefferson Street
Union, IL 60180

Elgin • (847) 310-4477

1000 South McLean Blvd
Elgin, IL 60123

ATM Locations:

Marengo Community H.S.

110 Franks Road
Marengo, IL 60152

Marengo Guns

20014 E. Grant Highway
Marengo, IL 60152

Sullivan's Foods

202 Lindow Lane
Marengo, IL 60152

Time sensitive
material,
please deliver
immediately!

STAMP OR
INDICIA
HERE

ADDRESS SERVICE REQUESTED

800 West Grant Highway
Marengo, IL 60152

