

Bank Bulletin

A Publication of Prairie Community Bank

Summer, 2023



PRAIRIE[®]
Community Bank

Prairie Community Bank President and CEO, Steven Finzel

Prairie Community Bank is proud to acknowledge our 25-year celebration of providing community bank services to the Marengo and Union communities. We take pride in our relationship-based business model focused on building long-term trust with all of you as our valued customers. Prairie Community Bank remains well capitalized and well positioned to continue to serve our customers and community; and expect to serve our community markets for generations to come.

Within this newsletter you will see other news related to our Prairie Community Bank branding and marketing. In addition to Marengo and Union, we will be serving the Elgin and South Elgin communities and market from an expanded Elgin branch office. Our expanded office space in Elgin is expected to be completed for a Mid-Summer 2023 ribbon cutting and grand opening. This will increase our ability to financially grow our current \$160 million in total assets.

Our online banking services provide many of our customers the convenient ability for monitoring their account activities. We invite all of our customers to enroll in online banking, given the high value it provides for monitoring account activities.



Steven L. Finzel
President & Chief Executive Officer

We're Growing Elgin!



Exterior rendering of the soon to be expanded Prairie Community Bank Elgin Branch and the recently purchased "Prairie Center".

Your Elgin branch is expanding
to better serve you!

Also In This Issue:



www.PrairieCommunityBank.com

Community Banking Month & 25th Anniversary Celebration
2023 Prairie Partner Recap – January through June
Meet Your Elgin Lending Team
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FDIC: How It Protects Your Money

Celebrating 25 Years of Service

During Community Banking Month!

April was Community Banking Month – but this year's festivities took on added excitement as we commemorated our 25th year of business! For such a special anniversary, we filled the month with fun festivities so we could celebrate with our loyal customers. We are proud of our dedication and service to you, and we look forward to many more years of being Your Community Bank!

Food Truck Day



Shred Day



Hot Dog Day



Cupcake Day



2023 Prairie Partner Recap – January through June

We are proud of our community and the businesses we serve. So many of our customers work hard to give back, grow, and bring wealth to our community. To showcase their efforts, we have developed the Prairie Partner Program in which we highlight local businesses each month as a way to say Thank You for making Prairie your bank of choice and promoting excellence in our community.



**Armanetti's
Wine & Spirits**



Wild Hare Salon



D5 Gun Range



Remke's Garage



**McHenry County
Historical Society**

**Thank you
to all our
Prairie
Partners!**



Meet our Elgin Lenders



Sergio Anaya Elgin Branch Manager

Direct Line: 779-548-0164
sanaya@prairiecommunitybank.com

Prior to joining Prairie in 2020, Sergio worked at a local community bank in Woodstock for 8 years. He proudly serves all customers and offers fluency in Spanish. He brings extensive knowledge in Mortgage Lending, Home Equity Lines of Credit, IRAs and HSAs, business accounts, trusts, and more! Sergio brings passion and experience to the table in everything he does. You can always feel at home knowing he is working toward your best interests and goals.



Ankur Patel Senior Vice President, Senior Lending Officer

Direct Line: 779-901-4483
apatel@prairiecommunitybank.com

Ankur is a seasoned lending officer with 19 years of experience in the banking industry. He has a strong track record of helping businesses achieve their financial goals through customized lending solutions. Ankur's expertise in credit analysis, commercial real estate, and financial planning make him a valuable asset to our team. In his spare time, Ankur enjoys coaching his children's local youth sports programs in St. Charles, and volunteering on committee boards such as the Illinois CCIM Chapter and Fox Valley Healthcare Solutions Group.



Branch Locations



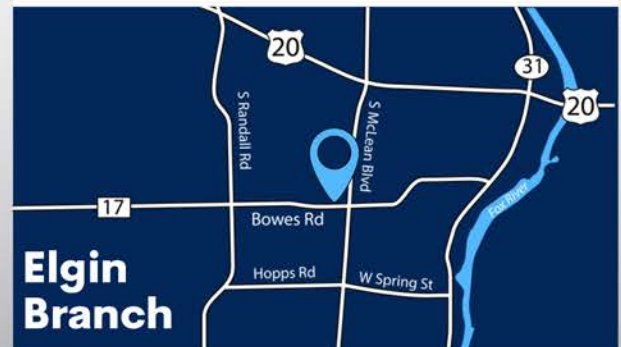
Marengo Branch

800 West Grant Highway
815-568-4100



Union Branch

18001 Jefferson Street
815-923-4100



Elgin Branch

1000 South McLean Blvd
847-310-4477

Visit PrairieCommunityBank.com
for a list of ATMs, including locations
in our Allpoint network.

Summer is Home Improvement Season

Apply today for a Home Equity Loan or Home Equity Line of Credit (HELOC) – choose the financing that works best for your needs!

Home Equity Loan

- Term loan with fixed payments of principal and interest
- Competitive rates
- Flexible terms available
- Minimal closing cost

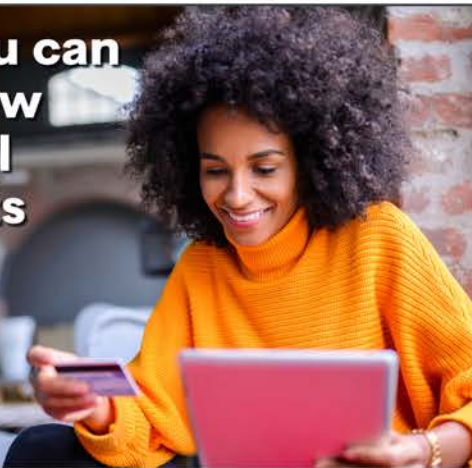
HELOC

- Revolving line of credit for any purpose
- Low interest only monthly payment
- Competitive variable interest rate
- Checks provided by the bank are used to access available funds from your line



Now you can open new personal accounts online!

It's Safe, Fast, and Easy.



Opening a Prairie Community Bank account online is easy and convenient.

The application takes about 10 minutes – but if you need more time, you can save your progress so you don't lose your information and can pick right back up where you left off. Customers who wish to open a Personal Account online must be at least 18 years of age and possess a government-issued picture ID from Illinois or Wisconsin. Additionally, customers will also need their personal contact information and social security number in order to complete the application.

Note: only Personal Accounts can be opened online. Other personal account opening options are available; call (815) 568-4100 for more information.

Each depositor insured to at least \$250,000

Backed by the full faith and credit of the United States government

FDIC

Federal Deposit Insurance Corporation • www.fdic.gov

What is the FDIC?

The FDIC (Federal Deposit Insurance Corporation) is an independent agency of the United States government that protects bank depositors against the loss of their insured deposits.

How does the FDIC protect you?

FDIC deposit insurance protects bank customers in the event that an FDIC-insured depository institution fails. Bank customers don't need to purchase deposit insurance; it is automatic for any deposit account opened at an FDIC-insured bank. Deposits are insured up to at least \$250,000 per depositor.

To learn more about the protections provided by FDIC insurance, visit www.fdic.gov



PRAIRIE
Community Bank
CELEBRATING 25 YEARS OF SERVICE