

Prairie Community Bank President and CEO, Steven Finzel

With the year coming to a close, we certainly send our well wishes and hope this finds everyone doing well during the holidays.

We sincerely appreciate our historical opportunity of providing financial services to the entire Marengo and Union communities. Please know we value our customers and look forward to continue providing banking services, as your community bank. Our Elgin branch will expand our ability to provide community banking services and provide additional opportunities for new customers during 2023. Within this newsletter you will see our local community bank branding and marketing objective for “Prairie Community Bank”. In addition to Marengo and Union, we will also serve both the Elgin and South Elgin communities and market areas from our Elgin branch and “Prairie Center”.

Many of you utilize the convenience of our online banking services, which provides the ability for monitoring your account activities. We invite all of our customers to enroll in online banking, given the value it provides.



Steven L. Finzel
President & Chief Executive Officer



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

We're Growing Elgin

Prairie Community Bank can help you achieve your goals.

Business and Personal Accounts

Checking and Savings accounts with safe and secure online and mobile banking tools so you can conveniently manage your funds anywhere, anytime

Commercial Real Estate Loans

Purchase or Refinance · Owner occupied or rental properties
Long-term solutions · 20-year fixed rate loans available

Construction Loans

Multiple advance loans for commercial property construction
Interest-only loans · Reduction in loan fees if Prairie Community Bank funds the permanent end loan

And More!

Equipment Financing · Acquisition Loans
Operating Lines of Credit · Land and Development Loans



Our Elgin branch will soon be expanding the office space to better serve you!



PRAIRIE[®]
Community Bank

Elgin Branch: 1000 S. McLean Blvd
(at the intersection of McLean & Bowes)
Elgin IL 60123 · 847-310-4477

PrairieCommunityBank.com



2022 Prairie Partner Recap – July through December

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.

Thank you to our Prairie Partners for the second half of 2022!



Interested in being one of our Prairie Partners? Reach out to us at info@prairiecommunitybank.com for more details.

Meet Your Lending Team



Amy Thiede **Executive Vice President, Chief Credit Officer**

Amy brings over 20 years of experience. With a passion for growing small businesses, Amy applies her talents to everything from commercial real-estate, operating lines of credit, equipment and vehicle loans, construction, and more. Her roles in banking have been extensive and her reputation for creating lasting, deep relationships with her clients speaks for itself. If you find yourself in need of a down-to-earth professional with a mind for custom solutions, Amy is your lender.

Direct Line: 779-901-4494

Email: AThiede@prairiecommunitybank.com



Kurt Parker **Senior Vice President, Senior Lending Officer**

Kurt started in banking in 1984 where he worked his way up to commercial lending. His career has been focused on the community, specifically leading teams at community banks. Prior to working at Prairie, Kurt committed 12 years to Golden Eagle Community Bank in Woodstock and Crystal Lake. His niche for construction loans has led to countless opportunities to help his clients achieve their business and personal goals. Kurt provides a wealth of options and flexibility to ensure that a solution is created for you, no matter how complex.

Direct Line: 779-901-4468

Email: KParker@prairiecommunitybank.com



Todd Kinker **Vice President, Commercial Lender**

With over 29 years experience, Todd brings an abundance of knowledge to his role at Prairie. Prior to joining the team, Todd started his banking career at First Chicago Bank. He then grew to LaSalle Bank for 10 years and most recently dedicated 12 years to Golden Eagle Community Bank in Woodstock and Crystal Lake. Todd focuses on listening to customers needs and providing tailored business solutions that best serves the customer.

Direct Line: 779-901-4495

Email: TKinker@prairiecommunitybank.com



Hayden Creasy **Commercial Lender**

Hayden is an up-and-coming lender with a focus in exceptional service. Born and raised in Marengo, he has an appreciation for the community and the importance of growth. Prior to entering banking, Hayden worked with a wide array of businesses giving him a unique perspective of business needs and challenges. For the time and attention you deserve, Hayden can walk you through loan opportunities every step of the way.

Direct Line: 779-901-4490

Email: HCreasy@prairiecommunitybank.com

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.



Give some holiday cheer with Zelle!



zelle®

Zelle® is a great way to send money to friends and family – even if they bank somewhere different than you do!

That means it's super easy to pitch in or get paid back for all sorts of things. Did we mention it's fast? Like, "money straight into your bank account in minutes" fast.



www.PrairieCommunityBank.com



Marengo

800 W. Grant Hwy
Marengo, IL 60152
(815) 568-4100

Mon. – Thurs. 9 am - 5 pm
Friday 9 am - 6 pm
Saturday 9 am - 12 pm

Union

18001 Jefferson Street
Union, IL 60180
(815) 923-4100

Mon. – Thurs. 9 am - 5 pm
Friday 9 am - 6 pm
Saturday 9 am - 12 pm

Elgin

1000 S. McLean Blvd
Elgin, IL 60123
(847) 310-4477

Mon – Fri 8:30 am - 5:30 pm
Saturday 8:30 am - 12 pm

...plus 55,000

surcharge-free

ATMs with **Allpoint**

ATM Network!