

PEOPLES STATE BANK OF NEWTON

COMMUNITY REINVESTMENT ACT PUBLIC FILE INFORMATION

The Peoples State Bank of Newton has been in business as a community bank since it was established in 1875. We have acquired branches in the following locations: Sumner, St. Francisville, Lawrenceville, Bridgeport, Salem, Vandalia & Greenville, IL. Each then became Peoples State Bank of Newton, "Sumner branch", "St. Francisville branch", etc.

The Mission Statement of The Peoples State Bank emphasizes that our mission "is to provide high quality financial services to individuals, businesses, and organizations in the areas we are located and their respective counties. As a responsible corporate citizen, the bank can assist the communities in their development of their available resources and help provide economic growth", and that "we are confident that remaining an independent community bank is the proper course to best serve our customers...".

The directors, officers, and employees of the banks are from all parts of their assessment areas, giving us a broad perspective on our customers' financial needs and capacities. We are in the continuing process of working to meet the needs of both the communities as a whole, and our individual customers, and also providing the latest in both bank and non-bank products and services.

Some of the products and services that the bank offers in these locations are:

Checking Accounts	Savings Accounts	Real Estate Loans	Trust Services
Reward Checking	Money Market Accts.	SBA Guaranteed Loans	Insurance Services
Student Checking	Christmas Club Accounts	Constructions Loans	*Investment Services
Checking Plus	Certificates of Deposit	Secondary Market Loans	ACH Services
Internet Banking	Health Savings Accounts	Ag Loans	I Talk (phone teller)
Mobile Banking	IOLTA Accounts	Consumer Loans	Safety Deposit Boxes
Mobile Wallet	Rep Payee Accounts	IL Farm Development Lns	Credit & Debit Cards
Direct Dep/Withdrawals	ILUTMA Accounts	Commercial Loans	Remote Deposit Capture
Bank to Bank Transfer	Auto Funds Transfer	Home Equity Loans	Savings Bond Redemption
Person to Person Transfer	ATMs (locations below)	Overdraft Protection	Wire Transfer Services
Peoples Bill Pay	IRAs & Roth IRAs	Remote Deposit Transfer	

*(Investment services not covered by FDIC insurance)

See attached sheet with each branch location and hours of service.

The Peoples State Bank of Newton has ATMs (automated teller machines) at the following locations:

- Newton, IL - Drive-in Facility, 204 S Van Buren
- Sumner, IL - Main Bank, 2388 State Route 250
- St. Francisville, IL- Main Bank, 602 Main Street
- Lawrenceville, IL- Main Bank, 1805 State Street
- Bridgeport, IL - Main Bank 201 N Main St.
- Salem, IL - Main Bank, 1310 West Main St.
- Vandalia, IL - Main bank, 200 Mattes Ave.
- Greenville, IL - 200 W. Main St.

Our customers may make withdrawals and balance inquiries free of charge from our ATM's at the above locations at any time.