

Customers, Employees and Giving Back

May 2, 2016



By Kevin Beckemeyer

The board of directors and management at Legence Bank value three key assets: our customers, our employees and the communities we serve. We believe each is vital to continued growth and success.

For more than 100 years, we have provided a customer-focused commitment to quality that never stops for the individuals, families, businesses and communities we serve. We see opportunities to serve our customers with financial solutions to meet their specific needs. As technology continues to advance, we strive to balance the needs of all customers by continuing to provide relationship banking with online banking to offer a blend of our services. We create partnerships related to projects and the community. Legence Bank actively develops new business relationships by reaching out to our existing customers and potential customers. We ask them how we can serve them better and assist with growth and success. We tell our customers we want to be their partner and at Legence Bank, our customers come first. Our team becomes their team!

Legence Bank has a strategic plan, and our dedicated and knowledgeable staff is committed to working diligently on achieving successful financial goals. We are blessed with a team that ensures customer satisfaction. We are committed to meeting all of our consumers' banking needs, while adjusting to the changing times. We continue to look for opportunities to improve and increase products and services available to all customers. With a talented team that is never satisfied with anything less than the best, we are able to deliver superb service to our community. Our culture encourages teamwork, long-term careers and an opportunity to make a difference.

At Legence Bank, we work very hard on our culture of taking care of our community. We have been blessed with a team that embraces customer service and excellence. We strive to demonstrate our commitment to the success and growth of our communities. Our investment in the community delivers the biggest return on investment. Through

donations, sponsorships, scholarships and volunteerism, we serve our community and provide support in many ways.

Our community bank is the parent company to American Farm Mortgage, which allows our team to offer additional products and services to our customers. Legence Bank offers a suite of personal and business financial solutions to meet various individual needs, budgets and lifestyles. We care about our customers' success, and our commitment to values has earned their respect in the past and guarantees success of our business in the future. Our relationship-based approach, blended with the advanced technology and flexible customized solutions, is very well received in the market. In addition, we place a strong emphasis on compliance, fairness and regulatory adherence to provide a positive future.

Kevin Beckemeyer is president and CEO of Legence Bank. He has 33 years of experience as a community banker.

Legence Bank

Eldorado, Ill.

ROAA in 2015: 2.09 percent

ROAE in 2015: 18.40 percent

Assets: \$307 million

Retail locations: Seven

Employees: 105

Founded: 1906

Website: www.LegenceBank.com