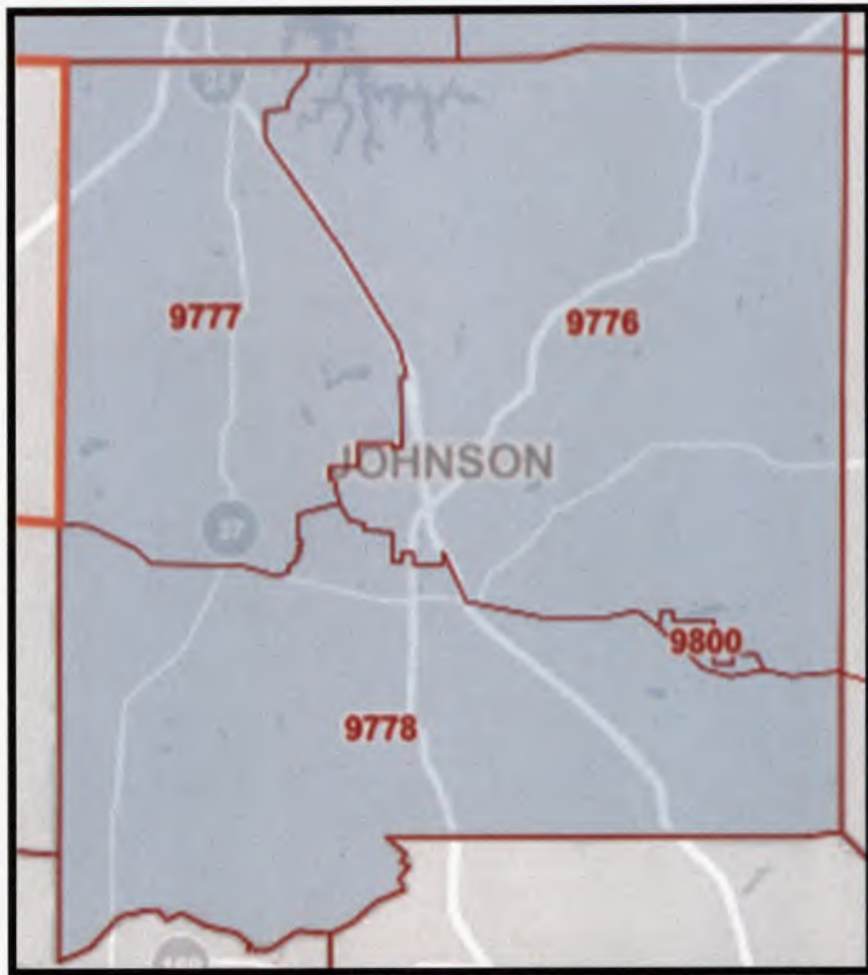


SouthernTrust Bank
Community Reinvestment Act – Public File
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State Name: ILLINOIS

State Code: 17

County Name: JOHNSON COUNTY

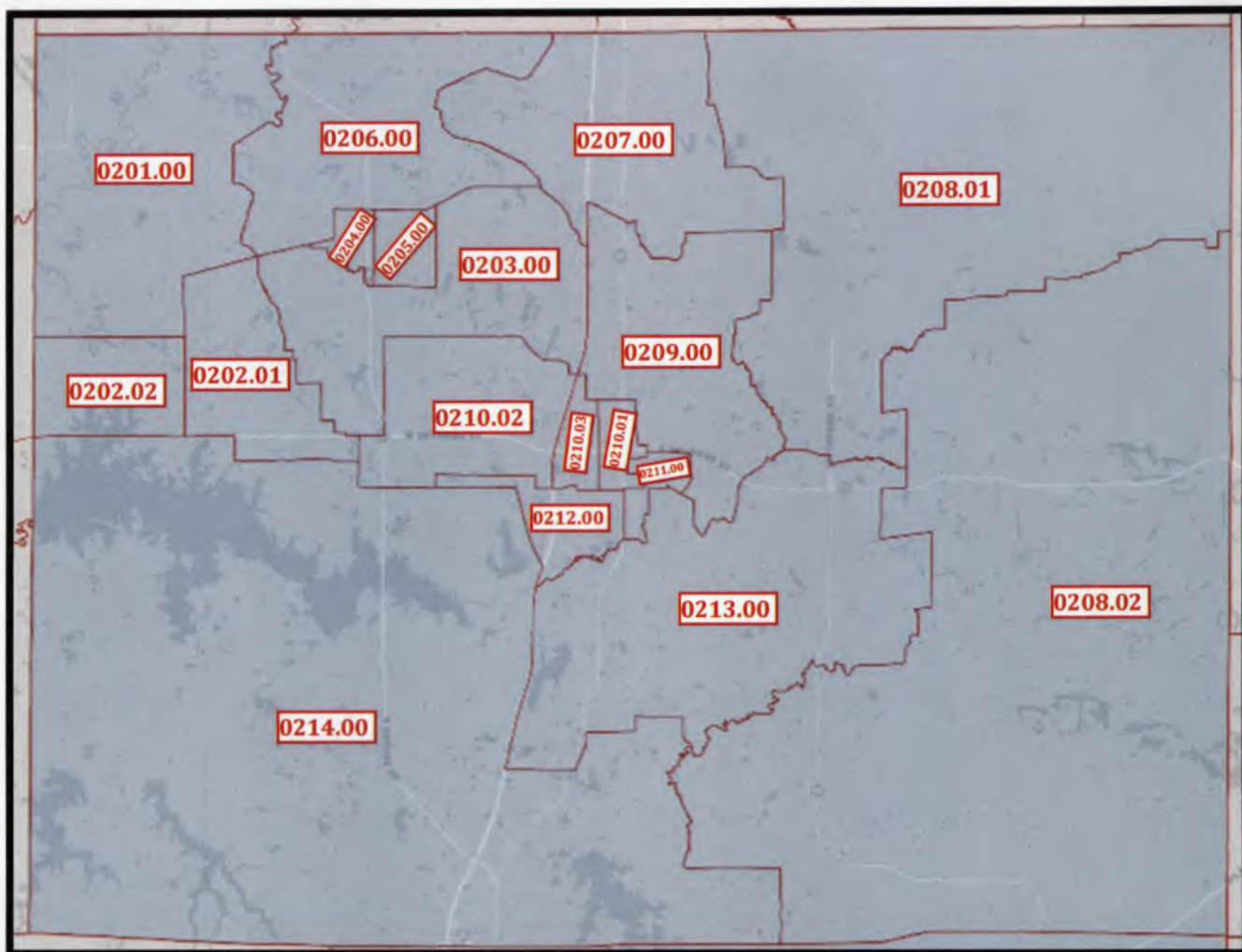
County Code: 087

MSA/MD Name: CARBONDALE – MARION, IL

MSA/MD Code: 16060

Johnson County includes the following Census Tracts:

9776.00	9777.00	9778.00	9800.00
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State Name: ILLINOIS

State Code: 17

County Name: WILLIAMSON COUNTY

County Code: 199

MSA/MD Name: CARBONDALE – MARION, IL

MSA/MD Code: 16060

Williamson County includes the following Census Tracts:

0201.00	0202.01	0202.02	0203.00
0204.00	0205.00	0206.00	0207.00
0208.01	0208.02	0209.00	0210.01
0210.02	0210.03	0211.00	0212.00
0213.00	0214.00		

Bank Facilities

SouthernTrust Bank
101 North Broadway
Goreville, IL 62939
Census Tract: 9777.00

Phone: (618)995-9000

Lobby Hours:

8:30 A.M. – 4:00 P.M. Monday – Friday
8:30 A.M. – 12:00 P.M. Saturday
Lobby Closed Sunday

Drive Through Hours:

8:00 A.M. – 4:00 P.M. Monday – Thursday
8:00 A.M. – 5:00 P.M. Friday
8:00 A.M. – 12:00 P.M. Saturday
Drive Thru Closed Sunday

ATM:

12:00 A.M. - 11:59 P.M. Monday-Sunday

SouthernTrust Bank
701 N Court Street
Marion, IL 62959
Census Tract: 0210.01

Phone: (618)998-0098

Lobby Hours:

8:30 A.M. – 4:00 P.M. Monday – Thursday
8:30 A.M. – 5:00 P.M. Friday
Lobby Closed Saturday
Lobby Closed Sunday

Drive Through Hours:

8:00 A.M. – 5:00 P.M. Monday – Friday
8:00 A.M. – 12:00 P.M. Saturday
Drive Thru Closed Sunday

ATM:

12:00 A.M. - 11:59 P.M. Monday-Sunday

SouthernTrust Bank
200 South 1st Street
Vienna, IL 62995
Census Tract: 9778.00

Phone: (618)658-8888

Lobby Hours:

8:30 A.M. – 4:00 P.M. Monday – Thursday
8:30 A.M. – 5:00 P.M. Friday
8:30 A.M. – 12:00 P.M. Saturday
Lobby Closed Sunday

Drive Through Hours:

8:00 A.M. – 5:00 P.M. Monday – Friday
8:00 A.M. – 12:00 P.M. Saturday
Drive Thru Closed Sunday

ATM:

12:00 A.M. - 11:59 P.M. Monday-Sunday

SouthernTrust Bank - Lake of Egypt ATM
1500 Route 37
Marion, IL 62959
Census Tract: 0214.00

ATM ONLY

Drive up hours:

12:00 A.M. – 11:59 P.M. Monday – Sunday

Services Provided

ATM and Visa Check Cards
Cashier's Checks
Certificates of Deposit
Christmas Club Accounts
Commercial Loans
Consumer Loans
Domestic and Foreign Wires (Incoming & Outgoing)
Full service checking and savings accounts
Home Equity Lines of Credit
Internet Banking including Free Bill Pay
IRA Accounts
Mobile Banking including POP Money and Remote Photo Check Capture
Night Depository
Notary Services
Residential Real Estate Loans
Safe Deposit Box/Personal Storage Box
24 Hour Automatic Teller Machine

Branch Opened & Branch Closed Report

2024 Branch Opened and Closed Report:

No Branches were opened or closed in 2024.

2023 Branch Opened and Closed Report:

No Branches were opened or closed in 2023.

2022 Branch Opened and Closed Report:

No Branches were opened or closed in 2022.

2021 Branch Opened and Closed Report:

No Branches were opened in 2021.

The Plymouth Banking Center location was closed in 2021.

2020 Branch Opened and Closed Report:

The Marion and Plymouth Banking Center locations were added upon bank merger.

No Branches were closed in 2020.

2019 Branch Opened and Closed Report:

No Branches were opened or closed in 2019.

2018 Branch Opened and Closed Report:

No Branches were opened or closed in 2018.

2017 Branch Opened and Closed Report:

No Branches were opened or closed in 2017.

2016 Branch Opened and Closed Report:

No Branches were opened or closed in 2016.

2015 Branch Opened and Closed Report:

No Branches were opened or closed in 2015.

2014 Branch Opened and Closed Report:

No Branches were opened or closed in 2014.

2013 Branch Opened and Closed Report:

No Branches were opened in 2013.

Lake Of Egypt Facility was closed in 2013.

2012 Branch Opened and Closed Report:

No Branches were opened or closed in 2012.

2011 Branch Opened and Closed Report:

No Branches were opened or closed in 2011.

2010 Branch Opened and Closed Report:

No Branches were opened or closed in 2010.

2009 Branch Opened and Closed Report:

Lake Of Egypt Facility was opened in 2009.

No Branches were closed in 2009.

PUBLIC DISCLOSURE

September 19, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

SouthernTrust Bank
Certificate Number: 57897

701 North Court Street
Marion, Illinois 62959

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs.
- A majority of loans are inside the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes given the demographics of the assessment areas.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

SouthernTrust Bank (STB) is a \$221 million institution located in Marion, Williamson County, Illinois; and is a subsidiary of the one-bank holding company, South Porte Financial, Inc. STB received a Satisfactory rating at its previous FDIC Performance Evaluation dated March 30, 2016, based on Interagency Small Institution CRA Examination procedures.

STB, previously headquartered in Goreville, Illinois, merged with South Porte Bank (SPB) on July 20, 2020. At the time of the merger, both banks consisted of two branches (all in Illinois); STB in Goreville and Vienna and SPB in Marion and Plymouth. After the merger, the Marion branch became the main branch. The bank closed the Plymouth branch on September 30, 2021. Goreville and Vienna are located in Johnson County, while Marion is located in both Williamson and Johnson counties. These counties are part of the Carbondale-Marion, IL Metropolitan Statistical Area (MSA). Plymouth is located in Hancock and McDonough counties, which are not part of a MSA.

The bank has four ATMs, including one at each branch location and one stand-alone in Marion. All three offices have drive-up windows and the bank's hours of operation provide reasonable access to banking services. No branches were opened and no other merger or acquisition activities occurred since the previous evaluation.

STB offers a variety of loan and deposit products. Loans types include extensions of credit to fund agricultural, business, residential real estate, and consumer loans. Deposit products offered include checking and savings accounts, money market accounts, certificates of deposit, and individual retirement accounts. The bank operates a website and offers mobile banking, online banking, bill pay, and telephone banking.

In response to the economic impact on small businesses as a result of the Coronavirus Disease 2019 (COVID-19) pandemic, the U.S. Small Business Administration (SBA) created the Paycheck Protection Program (PPP). The PPP is a loan program designed to help small businesses maintain and compensate their workforce during the crisis. STB originated 2,976 PPP loans totaling \$79.9 million. The bank's average loan amount of \$26,842 indicates that the majority of its PPP lending was targeted towards assisting very small businesses.

Assets totaled approximately \$221 million as of June 30, 2022, and included total loans of \$168 million and securities totaling \$20 million. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 06/30/2022		
Loan Category	\$(000s)	%
Construction and Land Development	18,126	10.8
Secured by Farmland	11,269	6.7
Secured by 1-4 Family Residential Properties	49,983	29.8
Secured by Multifamily (5 or more) Residential Properties	3,620	2.2
Secured by Nonfarm Nonresidential Properties	48,638	29.0
Total Real Estate Loans	131,636	78.5
Commercial and Industrial Loans	27,220	16.2
Agricultural Production and Other Loans to Farmers	2,092	1.2
Consumer Loans	4,296	2.6
Other Loans	2,600	1.5
Less: Unearned Income	0	0.00
Total Loans	167,844	100.00
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance is evaluated. STB designated two assessment areas; the Carbondale-Marion MSA and the Illinois non-MSA. The Carbondale-Marion MSA assessment area consists of the entire counties of Johnson (four census tracts) and Williamson (15 census tracts) in Illinois. The Illinois non-MSA assessment area consists of one census tract in each of Hancock, McDonough, Adams, and Schuyler counties in Illinois. The bank operates its main office and two additional branches within the Carbondale-Marion MSA and operated one branch in the non-MSA during the review period. The bank's assessment areas conform to the requirements of the CRA regulation as they include the census tracts where the bank's offices are located, consists of contiguous whole census tracts, and do not arbitrarily exclude any low- or moderate-income census tracts.

Changes to STB's assessment areas since the previous evaluation include the addition of the non-MSA due to the merger with SPB. The bank operated the Plymouth branch during the review period; therefore, performance in this assessment area was considered for this review. Refer to the individual assessment areas sections for additional information.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated March 30, 2016, to the current evaluation date of September 19, 2022. Examiners used the Interagency Small Institution Examinations Procedures to evaluate STB's CRA performance. Examiners conducted a full-scope review of the bank's assessment areas. The lending performance in the Carbondale-

Marion MSA is weighted more heavily as the main office and two branches are located in this assessment area, as well as 94 percent of the bank's deposit base as of June 30, 2021.

Activities Reviewed

Examiners determined that the bank's major product lines are small business loans and home mortgage loans. This conclusion considered the bank's business strategy, the loan portfolio concentrations, and the number and dollar volume of loans originated, renewed, or purchased during the evaluation period. The bank's record of originating small business loans contributed more weight to the overall conclusions due to the bank's lending focus and lending volume during the review period. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for the conclusions or rating.

Examiners reviewed all small business loans originated in 2021. With respect to small business lending, the bank originated 219 loans totaling \$36.0 million in 2021. STB is not required to report small business loan data and elected not to do so; therefore, a sample of 60 originated or renewed small business loans in 2021 totaling \$10.3 million were reviewed. Examiners obtained revenue data for this sample and used it to analyze the borrower profile criterion. D&B data for 2021 was used as a standard comparison for the sampled small business loans.

Additionally, examiners reviewed all home mortgage loans extended from January 1, 2020, through December 31, 2021, as reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers. This evaluation considers the universe of the home mortgage loans originated in 2020 and 2021. STB originated 48 home mortgage loans totaling \$7.6 million in 2020 and 105 home mortgage loans totaling \$14.9 million in 2021. Aggregate HMDA lending data and 2015 ACS data provided a standard of comparison for reportable loans.

Examiners reviewed the number and dollar volume of small business and home mortgage loans. While both number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of businesses and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

STB demonstrated reasonable performance under the Lending Test. The Borrower Profile and Geographic Distribution criteria primarily support this conclusion. The following is a discussion of the overall conclusions for each of the performance criteria under which STB was evaluated. Please refer to the separate analyses within each assessment area for more detail of the bank's performance. As mentioned previously, the bank's performance in the Carbondale-Marion MSA assessment area contributed more weight towards the overall conclusions.

Loan-to-Deposit Ratio

The bank's net loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The net LTD ratio, calculated from Call Report data, averaged 71.0 percent over the past 26 calendar quarters from March 31, 2016, to June 30, 2022. The ratio ranged from a low of 47.0 percent as of June 30, 2020, to a high of 119.8 percent as of June 30, 2021.

Examiners evaluated STB's LTD ratio by comparing it to similarly-situated banks. Examiners selected these banks based on asset size, geographic location, and lending focus. As shown in the table below, STB's ratio was higher than two similarly-situated institutions and comparable to one similarly-situated institution, and as such, reflects the bank's willingness to lend.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 06/30/2022 (\$000s)	Average Net LTD Ratio (%)
SouthernTrust Bank	220,527	71.0
Similarly-Situated Institution #1	154,449	73.3
Similarly-Situated Institution #2	289,980	68.6
Similarly-Situated Institution #3	815,201	85.1
Similarly-Situated Institution #4	156,058	66.0
<i>Source: Reports of Condition and Income 03/31/2016 through 06/30/2022</i>		

Assessment Area Concentration

The bank originated a majority of its lending by number and dollar volume inside the assessment areas. As shown in the following table, over 63 percent of home mortgage and small business loans were originated within the bank's assessment areas during the review period.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	32	66.7	16	33.3	48	4,845	63.7	2,758	36.3	7,603
2021	82	78.1	23	21.9	105	10,930	73.2	4,008	26.8	14,938
Subtotal	114	74.5	39	25.5	153	15,775	70.0	6,766	30.0	22,541
Small Business										
2021	122	55.7	97	44.3	219	24,644	68.4	11,370	31.6	36,014
Subtotal	122	55.7	97	44.3	219	24,644	68.4	11,370	31.6	36,014
Total	236	63.4	136	36.6	372	40,419	69.0	18,136	31.0	58,555
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of small business and home mortgage loans reflects reasonable dispersion throughout the assessment areas. This conclusion is derived from the bank's reasonable performance in the Carbondale-Marion MSA assessment area. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts. The non-MSA does not contain any low- or moderate-income census tracts; therefore, a review of the geographic distribution criterion in this assessment area would not result in meaningful conclusions. Conclusions and supporting data for performance in each assessment area are discussed later in this evaluation.

Borrower Profile

The distribution of small business and home mortgage loans reflects reasonable penetration among businesses of different sizes and borrowers of different income levels. STB's reasonable performance in the Carbondale-Marion MSA assessment area contributed more weight to this conclusion. Examiners focused on the percentage by number of small business loans to businesses with gross annual revenues (GARs) of \$1 million or less and the percentage by number of home mortgage loans to low- and moderate-income borrowers. Conclusions and supporting data for performance in each assessment area are discussed later in this evaluation.

Response to Complaints

STB did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the overall rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CARBONDALE-MARION, IL MSA ASSESSMENT AREA

Examiners performed a full-scope review of STB's performance in this assessment area, which consists of Johnson and Williamson counties, in rural southern Illinois. The bank's main office is located in Williamson County in the city of Marion. Additionally, the bank operates two branches in Johnson County, including one in the city of Vienna and one in the city of Goreville. As of this evaluation, all of the bank's operations are located within this assessment area. During the review period, a substantial majority of the bank's lending operations were located within this assessment area. All of STB's small business loans originated within its assessment areas in 2021 were originated within this assessment area. Additionally, of home mortgage loans originated within the bank's assessment areas, 96.9 percent in 2020 and 98.8 percent in 2021 were originated within this assessment area. 100.0 percent of the bank's deposit base is also located within this assessment area; therefore, the Carbondale-Marion MSA carries the majority of weight towards the overall conclusions.

Economic and Demographic Data

This assessment area is comprised of all 19 census tracts within Johnson and Williamson counties and reflects the following income designations according to the 2015 American Community Survey (ACS) data:

- three moderate-income tracts,
- 11 middle-income tracts,
- four upper-income tracts, and
- one with no income designation.

The following table illustrates select demographic characteristics of the assessment area using 2015 ACS data.

Demographic Information of the Assessment Area – Carbondale-Marion, IL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	15.8	57.9	21.1	5.3
Population by Geography	79,950	0.0	14.7	58.9	24.1	2.4
Housing Units by Geography	36,261	0.0	16.1	61.3	22.6	0.1
Owner-Occupied Units by Geography	23,066	0.0	13.0	61.0	25.9	0.1
Occupied Rental Units by Geography	8,137	0.0	23.7	59.7	16.7	0.0
Vacant Units by Geography	5,058	0.0	18.0	65.3	16.7	0.0
Businesses by Geography	5,080	0.0	13.6	64.4	21.9	0.1
Farms by Geography	225	0.0	6.2	62.2	31.6	0.0
Family Distribution by Income Level	21,090	19.3	20.3	19.1	41.3	0.0
Household Distribution by Income Level	31,203	21.9	14.6	17.9	45.6	0.0
Median Family Income MSA - 16060 Carbondale-Marion, IL MSA		\$55,883	Median Housing Value			\$104,679
			Median Gross Rent			\$655
			Families Below Poverty Level			10.9%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The 2020 and 2021 FFIEC median family income (MFI) level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table. These categories are based on the 2020 and 2021 FFIEC-updated MFI for the Carbondale-Marion, Illinois-MSA of \$64,400 and \$64,700.

Median Family Income Ranges – Carbondale-Marion, IL MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Carbondale-Marion, IL MSA Median Family Income (16060)				
2020 (\$64,400)	<\$32,200	\$32,200 to <\$51,520	\$51,520 to <\$77,280	≥\$77,280
2021 (\$64,700)	<\$32,350	\$32,350 to <\$51,760	\$51,760 to <\$77,640	≥\$77,640
Source: FFIEC				

The analysis of small business loans under the borrower profile criterion compares the distribution of loans to the distribution of businesses by revenue category. According to the 2021 D&B data, there were 5,080 non-farm businesses in this assessment area. GARs for these businesses are below:

- 81.1 percent have \$1.0 million or less,
- 4.9 percent have more than \$1.0 million, and
- 14.0 percent have unknown revenues.

Among all non-farm businesses, service industries represent the largest portion of businesses at 37.8 percent, followed by non-classifiable establishments (15.6 percent), and retail trade (13.5 percent).

Competition

STB operates in a relatively competitive banking market. According to the FDIC Deposit Market Share data as of June 30, 2022, there were 15 FDIC-insured financial institutions operating 47 offices within this assessment area. Of these institutions, STB ranked second with 16.4 percent of the total deposit market share. The bank with the largest deposit market share holds 27.2 percent of the total deposit market share in these counties.

This assessment area fosters a heavily competitive market for home mortgage loans among banks, credit unions, and non-depositor mortgage lenders. Aggregate HMDA lending data for 2020, the most recent data available at the time of this evaluation, reflects 2,625 home mortgage originations and purchases by 201 lenders. STB ranked 19th, capturing 1.2 percent of the market share by number. The top five home mortgage lenders in the area held a combined market share by number of 45.3 percent.

Additionally, a relatively competitive environment exists for small business loans in the assessment area. Aggregate small business lending in 2020, the most recent data available at the time of this evaluation, reflects 59 lenders originated 1,287 small business loans. The top five lenders accounted for 60.1 percent of all reported small business loans, by number. STB is not required to collect or report CRA small business loan data and is not included in the previous numbers; however this data assists in identifying local demand for small business lending.

Community Contact

As part of the evaluation process, examiners contact third-parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also helps to identify available credit opportunities.

For this evaluation, examiners contacted a representative of an economic development organization in the assessment area. The contact stated that the economic conditions have remained relatively stable and is continuing to handle the effects of the pandemic well compared to some surrounding counties. The housing market is starting to show some signs of slowing down as interest rates continue to rise, but has been in a good place the past couple of years. The contact identified small business lending as the most significant need in the area. Local financial institutions were receptive and helpful to small businesses within the assessment area in regards to PPP lending when they needed it most during the pandemic. Overall, the contact indicated that financial institutions have been responsive to community lending needs and was not aware of any unmet needs in the area.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and home mortgage lending are the primary credit needs for the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CARBONDALE-MARION, ILLINOIS-MSA, ASSESSMENT AREA

LENDING TEST

STB's lending performance reflects adequate responsiveness to the credit needs in the Carbondale-Marion, Illinois MSA assessment area. This conclusion was determined by evaluating the geographic distribution of loans and borrower profile for home mortgage and small business loans.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout this assessment area considering the demographics, lending opportunities, and location of the institution. Only loans originated in this assessment area were considered in the analysis. For this criterion, examiners focused on the percentage by number of small business and home mortgage loans originated within moderate-income census tracts, as there are no low-income census tracts present.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Examiners compared the bank's small business lending to the distribution of businesses by tract income level throughout the assessment area.

As shown in the following table, the bank made 9.8 percent of its small business loans in moderate-income tracts in 2021. This is slightly below the percent of businesses in the assessment area located within these tracts (13.6 percent). As mentioned previously, the area is highly competitive for small business lending. STB's main office in Marion is located in the non-designated income tract, which is within one mile of the nearest moderate-income tract. There are also four other financial institutions that operate a branch within one mile of this tract. Additionally, other financial institutions operate nine branches within the remaining two moderate-income tracts. STB's two additional branches (Vienna and Goreville) are 20 and 11 miles, respectively, from the nearest moderate-income tract. Given this performance context, the bank's lending is considered reasonable.

Geographic Distribution of Small Business Loans – Carbondale-Marion, IL MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate					
2021	13.6	12	9.8	1,306	5.3
Middle					
2021	64.4	66	54.1	16,264	66.0
Upper					
2021	21.9	44	36.1	7,074	28.7
Not Available					
2021	0.1	0	0.0	0	0.0
Totals					
2021	100.0	122	100.0	24,644	100.0
Source: 2021 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout this assessment area. Examiners compared the bank's performance to 2020 HMDA aggregate lending data and to the percentage of owner-occupied housing units by tract income category.

As shown in the following table, the bank's performance in the moderate-income census tracts significantly trailed both the aggregate and demographic in 2020, originating only one home mortgage loan within these tracts. While this performance is poor, the bank's lending in moderate-income tracts increased significantly in 2021. STB originated 21.0 percent of its home mortgage loans in 2021 in moderate-income tracts, compared to the 13.0 percent of families within the assessment area located in these tracts. When considering the high level of competition in the assessment area, particularly in the moderate-income tracts, and the bank's increase in lending in moderate-income tracts, performance is considered reasonable.

Geographic Distribution of Home Mortgage Loans – Carbondale-Marion, IL MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2020	13.0	9.1	1	3.2	60	1.2
2021	13.0	--	17	21.0	1,366	12.5
Middle						
2020	61.0	58.1	21	67.7	3,721	77.2
2021	61.0	--	29	35.8	3,528	32.3
Upper						
2020	25.9	32.8	9	29.0	1,040	21.6
2021	25.9	--	35	43.2	6,013	55.1
Not Available						
2020	0.1	0.0	0	0.0	0	0.0
2021	0.1	--	0	0.0	0	0.0
Totals						
2020	100.0	100.0	31	100.0	4,821	100.0
2021	100.0	--	81	100.0	10,907	100.0
Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. This conclusion is supported by an adequate penetration of small businesses of different revenue sizes and adequate home mortgage lending to individuals of different income levels. Examiners focused on the percentage by number of small business loans to businesses with GARs of \$1 million or less. They also focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Only loans originated inside the assessment area are used for this analysis.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. As shown in the following table, STB made 62.9 percent of its small business loans to businesses with GARs of \$1 million or less in 2021. This performance trailed the percent of businesses in the assessment area that have GARs of \$1 million or less of 81.1 percent. However, it is important to note that demographic data represents all businesses in the assessment area, not only those seeking traditional businesses financing. Additionally, the volume of loans included in the sample without reported income partially impacts the bank's lending performance. These four loans were to employees with small business loans or start-up businesses where the bank did not collect or have revenue information when granting credit.

When considering these factors, the bank's performance is reasonable and demonstrates a willingness to lend to businesses of all sizes.

Distribution of Small Business Loans by Gross Annual Revenue Category - Carbondale-Marion, IL MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2021	81.1	22	62.9	5,641	81.4
>\$1,000,000					
2021	4.9	9	25.7	1,174	16.9
Revenue Not Available					
2021	14.0	4	11.4	116	1.7
Totals					
2021	100.0	35	100.0	6,931	100.0
Source: 2021 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

STB's distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers is reasonable. Examiners compared the bank's performance to both aggregate lending and demographic data.

The table on the following page shows the percentage of low-income borrowers in this assessment area (demographic) was 19.3 percent. Additionally, 10.9 percent of families in the assessment area had incomes below the poverty level. These families typically do not possess the financial means to qualify for or afford a home mortgage loan due to financial constraints. STB's lending to low-income borrowers trailed both aggregate performance in 2020 and demographic data in both 2020 and 2021. Additionally, the bank's lending to moderate-income borrowers trailed both aggregate performance in 2020 and demographic data in both 2020 and 2021. However, it is important to note that the area is highly competitive for home mortgage loans. In 2020, 45 lenders reported 126 home mortgage loans to low-income borrowers, with the top five lenders accounting for 42.9 percent of the market share. Further, 63 lenders reported 353 home mortgage loans to moderate-income borrowers with the top five lenders accounting for 51.3 percent of the market share. The top five lenders to each income level were national banks, credit unions, or much larger banks with more of a branch presence in the assessment area. It is also important to note that while the bank's overall lending volume increased from 2020 to 2021, lending to low- and moderate-income borrowers increased by both number and percentage. This, along with the competition in the area, represents a willingness to lend to individuals of different income levels.

Distribution of Home Mortgage Loans by Borrower Income Level – Carbondale-Marion, IL MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	19.3	4.8	1	3.2	37	0.8
2021	19.3	--	5	6.2	652	6.0
Moderate						
2020	20.3	13.4	3	9.7	293	6.1
2021	20.3	--	12	14.8	1,256	11.5
Middle						
2020	19.1	18.4	5	16.1	443	9.2
2021	19.1	--	7	8.6	601	5.5
Upper						
2020	41.3	43.7	17	54.8	1,629	33.8
2021	41.3	--	36	44.4	4,889	44.8
Not Available						
2020	0.0	19.6	5	16.1	2,419	50.2
2021	0.0	--	21	25.9	3,509	32.2
Totals						
2020	100.0	100.0	31	100.0	4,821	100.0
2021	100.0	--	81	100.0	10,907	100.0
Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS NON-MSA ASSESSMENT AREA

Examiners performed a full-scope review of STB's performance in this assessment area, which consists of four census tracts, one each in Adams, Hancock, McDonough, and Schuyler counties. All of these tracts are located in the non-MSA portion of Illinois. During the review period, the bank operated one branch located in Hancock County in the city of Plymouth, Illinois. As mentioned previously, this branch was closed in September 2021. Very little of STB's banking operations take place within this assessment area. In 2021, no small business loans were originated within these four census tracts. Additionally, less than three percent of the bank's home mortgage loans in both 2020 and 2021 were originated within this assessment area. As the bank closed its sole branch in this assessment area during the review period, none of the bank's deposit base is located here currently. However, as of June 30, 2021, six percent of the bank's

deposit base was located in this assessment area. Given these factors, performance within the non-MSA assessment area carries very little weight towards the overall conclusions.

Economic and Demographic Data

The assessment area is comprised of four middle-income census tracts. The following table illustrates select demographic characteristics of the assessment area using 2015 ACS data.

Demographic Information of the Assessment Area – Illinois Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	12,111	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,705	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,886	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	887	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	932	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	710	0.0	0.0	100.0	0.0	0.0
Farms by Geography	172	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,250	20.4	17.3	25.2	37.1	0.0
Household Distribution by Income Level	4,773	21.2	18.1	18.8	41.9	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$75,695
			Median Gross Rent			\$525
			Families Below Poverty Level			8.6%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The 2020 and 2021 FFIEC MFI level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table. These categories are based on the 2019 FFIEC-updated MFI for the Illinois Non-MSA of \$65,800 and \$66,700.

Median Family Income Ranges – Illinois Non-MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL NA Median Family Income (99999)				
2020 (\$65,800)	<\$32,900	\$32,900 to <\$52,640	\$52,640 to <\$78,960	≥\$78,960
2021 (\$66,700)	<\$33,350	\$33,350 to <\$53,360	\$53,360 to <\$80,040	≥\$80,040
Source: FFIEC				

The analysis of small business loans under the borrower profile criterion compares the distribution of loans to the distribution of businesses by revenue category. According to the 2021 D&B data, there were 710 non-farm businesses in this assessment area. GARs for these businesses are below:

- 77.6 percent have \$1.0 million or less,
- 4.8 percent have more than \$1.0 million, and
- 17.6 percent have unknown revenues.

Among all farm and non-farm businesses, service industries represent the largest portion of businesses at 25.7 percent; followed by agricultural, forestry, and fishing (19.5 percent); and non-classifiable establishments (12.7).

Competition

STB operates in a relatively competitive banking market. According to the FDIC Deposit Market Share data as of June 30, 2021, the last full year the bank operated a branch within this assessment area, there were 29 FDIC-insured financial institutions operating 74 offices within Adams, Hancock, McDonough, and Schuyler counties. Of these institutions, STB ranked 27th holding 0.23 percent of the total deposit market share. The top five institutions accounted for 64.3 percent of the total deposit market share.

This assessment area fosters a heavily competitive market for home mortgage loans among banks, credit unions, and non-depositor mortgage lenders. Aggregate HMDA lending data for 2020, the most recent data available at the time of this evaluation, reflects 250 home mortgage originations and purchases by 45 lenders. STB ranked 35th capturing 0.4 percent of the market share by number. The top five home mortgage lenders in the area held a combined market share by number of 68.8 percent.

Additionally, a relatively competitive environment exists for small business loans in the four counties that make up this assessment area. Aggregate small business lending in 2020, the most recent data available, reflects 71 lenders originated 2,651 small business loans. The top five lenders accounted for 77.3 percent of all reported small business loans, by number. STB is not required to collect or report CRA small business loan data and is not included in the previous numbers; however this data assists in identifying local demand.

Community Contact

As part of the evaluation process, examiners contact third-parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also helps to identify available credit opportunities.

Examiners reviewed a recent community contact interview with a representative from an economic development organization in the assessment area. The contact stated that the assessment area's economy is stable considering the effects of the pandemic and growing economic concerns surrounding the country. The pandemic mostly affected small businesses and restaurants, but local communities were able to raise funds through charitable organizations to keep these businesses afloat on top of SBA lending. The contact noted the availability of affordable housing given the rather high rate of low- and moderate-income families in the area is limited. Overall, the contact stated that local financial institutions are meeting the credit needs of the area.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business lending and home mortgage loans represent a primary credit need for the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ILLINOIS NON-MSA ASSESSMENT AREA

LENDING TEST

STB demonstrated poor performance under the Lending Test in the Illinois non-MSA assessment area. A review of STB's performance in the four census tracts that make up this assessment area in Adams, Hancock, McDonough, and Schuyler counties was conducted consistent with the scope of the evaluation for this institution. The institution operated one branch in Hancock County during the review period.

Geographic Distribution

This assessment area does not include any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of loans to borrowers reflects poor penetration among individuals of different income levels and businesses of different sizes. Only loans originated inside this assessment area were analyzed to evaluate this performance.

Small Business Loans

The distribution of small business loans reflects poor penetration among businesses of different sizes. The bank did not originate any small business loans in this assessment area in 2021. Of the businesses in the assessment area, 77.6 percent have GARs of \$1 million or less and discussions with a community contact indicated that small business lending is a credit need in the area. Therefore, performance is considered poor.

Home Mortgage Loans

SBT originated one home mortgage loan in this assessment area in 2020, and none in 2021. The sole loan was originated to a moderate-income borrower. According to 2015 ACS data, 20.4 percent of families in the assessment area are low-income and 17.3 percent are moderate-income. Additionally, 8.6 percent of families live below the poverty line. These families typically do not possess the financial means to qualify for or afford a home mortgage loan due to financial constraints. While the bank made 100 percent of its home mortgage loans in 2020 to moderate-income borrowers, which is above aggregate performance of 18.8 percent, the limited number of loans (one) makes it difficult to draw meaningful conclusions. Aggregate performance, competition, and community contact performance context indicate that there is demand and need for home mortgage lending in this assessment area. Although the limited number of loans makes it difficult to draw meaningful conclusions, performance is considered poor when these factors are considered.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its AA(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's AA(s);
- 3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its AA(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/AA.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

AA: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of CTs is to provide a stable set of geographic units for the presentation of statistical data. CTs generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in

information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an AA. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an AA. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/AA.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Loan to Deposit Ratio

2006

3/31/2006	6/30/2006	9/30/2006	12/31/2006
80.66%	78.54%	72.02%	81.20%

2007

3/31/2007	6/30/2007	9/30/2007	12/31/2007
77.67%	82.96%	82.54%	78.26%

2008

3/31/2008	6/30/2008	9/30/2008	12/31/2008
79.42%	79.18%	86.56%	87.12%

2009

3/31/2009	6/30/2009	9/30/2009	12/31/2009
87.31%	85.60%	83.50%	81.59%

2010

3/31/2010	6/30/2010	9/30/2010	12/31/2010
79.37%	81.48%	81.45%	77.36%

2011

3/31/2011	6/30/2011	9/30/2011	12/31/2011
73.66%	74.78%	74.48%	75.79%

2012

3/31/2012	6/30/2012	9/30/2012	12/31/2012
74.76%	73.82%	68.08%	68.82%

2013

3/31/2013	6/30/2013	9/30/2013	12/31/2013
70.00%	67.89%	69.27%	69.86%

2014

3/31/2014	6/30/2014	9/30/2014	12/31/2014
66.15%	67.00%	62.91%	63.13%

2015

3/31/2015	6/30/2015	9/30/2015	12/31/2015
63.27%	63.35%	68.99%	69.03%

2016

3/31/2016	6/30/2016	9/30/2016	12/31/2016
67.90%	63.72%	61.08%	60.50%

2017

3/31/2017	6/30/2017	9/30/2017	12/31/2017
63.09%	59.99%	57.36%	54.65%

2018

3/31/2018	6/30/2018	9/30/2018	12/31/2018
53.72%	52.57%	56.45%	52.43%

2019

3/31/2019	6/30/2019	9/30/2019	12/31/2019
51.36%	51.46%	52.58%	48.93%

2020

3/31/2020	6/30/2020	9/30/2020	12/31/2020
48.32%	47.04%	100.98%	91.37%

2021

3/31/2021	6/30/2021	9/30/2021	12/31/2021
112.47%	119.83%	116.65%	109.89%

2022

3/31/2022	6/30/2022	9/30/2022	12/31/2022
101.22%	99.68%	105.20%	104.83%

2023

3/31/2023	6/30/2023	9/30/2023	12/31/2023
111.26%	107.06%	104.23%	99.38%

2024

3/31/2024	6/30/2024	9/30/2024	12/31/2024
101.97%	103.83%	108.23%	103.91%

**INTEREST RATES****08/06/2024**

PRODUCT NAME	RATE %	APY
<u>CHECKING</u>		
<u>SOUTHERNGOLD CHECKING</u>		
\$1,000.00 - \$2,499.99	0.10	0.10
\$2,500.00 - \$4,999.99	0.15	0.15
\$5,000-AND OVER	0.25	0.25
<u>SOUTHERNREWARDS</u>		
WILL EARN THE FOLLOWING IF ACCOUNT REQUIREMENTS ARE MET:		
\$0.00-\$10,000	0.50	0.50
\$10,000-AND OVER	0.10	0.10
WILL EARN THE FOLLOWING IF ACCOUNT REQUIREMENTS ARE NOT MET:		
\$0.00-AND OVER	0.05	0.05
<u>SOUTHERNSILVER</u>		
\$1,000 and over	0.10	0.10
<u>SOUTHERN BUSINESS ADVANTAGE</u>		
\$1,500.00 - \$3,999.99	0.10	0.10
\$4,000.00 - \$9,999.99	0.15	0.15
\$10,000 – AND OVER	0.25	0.25
<u>SOUTHERNMONEY MARKET</u>		
\$0.01 – \$9,999.99	0.50	0.50
\$10,000.00 – \$49,999.99	0.60	0.60
\$50,000.00 – \$249,999.99	0.75	0.75
\$250,000.00 – \$499,999.99	1.00	1.00
\$500,000.00 - \$749,999.00	1.10	1.11
\$750,000.00 – AND OVER	1.25	1.26
<u>SAVINGS</u>		
<u>SOUTHERNSAVINGS</u>	0.10	0.10
<u>CHRISTMAS CLUB</u>	0.15	0.15
<u>SOUTHERNBUSINESS</u>	0.10	0.10



CERTIFICATE OF DEPOSIT AND IRA
INTEREST RATES
08/06/2024

PRODUCT NAME	RATE %	APY
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CERTIFICATES OF DEPOSIT

3 MONTH CD	0.50	0.50
6 MONTH CD	0.85	0.85
12 MONTH CD	1.25	1.26
18 MONTH CD	3.00	3.03
24 MONTH CD	1.50	1.51
36 MONTH CD	1.50	1.51
48 MONTH CD	1.55	1.56
60 MONTH CD	1.55	1.56

IRAs

12 MONTH IRA	1.25	1.26
24 MONTH IRA	1.50	1.51
36 MONTH IRA	1.50	1.51
48 MONTH IRA	1.55	1.56





FEE SCHEDULE

ATM/Debit Card Fees

- SouthernTrust Bank Customer at Southern Trust Bank ATMs Free
- SouthernTrust Bank Customer at Non-Southern Trust Bank ATMs – per transaction\$ 1.00
(2 free per monthly statement cycle, thereafter \$1.00 each)
- Non-SouthernTrust Bank Customer at SouthernTrust Bank ATMs – per transaction\$ 4.00
- ATM/Debit Card Replacement Fee\$ 5.00

Online Banking/Mobile Banking

- Consumer/Personal Online Banking & Bill Pay Free
- Mobile Apps/Mobile Remote Deposit Capture Free

Other Fees

- Account Activity Printout\$ 5.00
- Account Closing – Within Three (3) Months of Opening.....\$ 50.00
- Account Research Fee Per Hour – One Hour Minimum\$ 30.00
- Account Reconciliation Assistance – Per Hour with One Hour Minimum\$ 20.00
- Cashier's Check – Checks Available for Purchase by Account Holders Only\$ 7.00
- Check Cashing Fee – Foreign Check for Non-Customer – Fee Plus \$1.00 per Hundred\$ 10.00+
- Check Printing – Fee Depends on Type of Check Ordered
- Combined Statements – Checking and Savings..... Free
- Counter Checks – Per Check, Limit of 10.....\$ 1.00
- Dormant Account – Checking – Per Month after 12 Months of Inactivity\$ 5.00
- Dormant Account – Savings – Per Quarter after 24 Months of Inactivity.....\$ 5.00
- Duplicate Check Image.....\$ 3.00
- Escheatment\$ 25.00
- Fax – Incoming and Outgoing – Minimum Charge \$5.00 + \$1.00 Per Every Page After First.....\$ 5.00+
- Garnishments and Levies\$100.00
- Money Orders - \$1,000 limit per Money Order; \$3,000 limit per day per purchaser
- Customer.....\$ 4.00
- Non-Customer.....\$ 6.00
- Night Deposit Zipper Bag\$ 5.00
- Night Deposit Keyed Bag.....\$ 15.00
- Notary Service – Customer Free
- Non-Customer – Per Document.....\$ 1.00
- Photocopies – Customer – First 10 Pages Free + 0.50 for Every Page Over 10
- Non-Customers – Per Page\$ 0.50
- Returned/Undeliverable Mail – Per Month, Per Account\$ 5.00
- Rolled and Counted Coin – Non-Customer Fee..... 10.00%
- Stop Payment Order\$ 35.00
- Two Signature Check Verification – Per Month\$ 25.00

Overdraft Fees

- Automatic Overdraft Transfer – Per Transfer from SouthernTrust Checking or Savings Account\$ 10.00
- Continuous Overdraft Fee – Each Day With Negative Balance, After 3 Business Days.....\$ 8.95
- Deposited Item Chargeback – Per Item\$ 5.00
- Overdraft/Non-Sufficient Funds – Per Item\$ 35.00





FEE SCHEDULE (CONTINUED)

Wire Fees – Account Holders Only

- Domestic – Incoming.....\$ 15.00
- Domestic – Outgoing.....\$ 25.00
- Foreign – Incoming.....\$ 15.00
- Foreign – Outgoing.....\$100.00

Safe Deposit Box/Personal Storage Box – Annual Rent – not all sizes available at every location

- 3X5\$ 20.00
- 5X5\$ 30.00
- 3X10\$ 30.00
- 5X10\$ 50.00
- 10X10\$ 70.00
- Key Replacement – Per Key.....\$ 25.00
- Drilling Charges.....Per Invoice + \$ 25.00
- Late Payment Fee.....\$ 10.00

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

Community Development Activities 2024

SouthernTrust Bank stays in contact with its customers and the community through various community events and social media outlets, such as Facebook, Linked In, as well as the bank's website. As in years past, the bank continues to keep consumers informed about community events, such as Small Business Saturdays, Wear Red Day, and local community events to name a few. Not only did the bank post about community events to keep consumers informed, but the bank's website and its social media posts provided a surplus of information for its customers and the community to utilize, i.e. account features/benefits; links to financial calculators; bank's services and products offered; financial planning tips; branch hours/closures due to Holiday and inclement weather; account opening tips; employment openings; ways to save money; tips on how to improve your credit; services offered (text alerts, mobile check deposit, how to reset PIN, or raise debit card limit thru online banking); customer service reminders to update personal information; elder abuse; and online safety tips to include fraud/ID theft cautions are some examples. SouthernTrust Bank utilized social media platforms and the bank's electronic signs to show appreciation for specific groups of people in the community like local Shriner's club, farmers, local law enforcement, emergency personnel, and armed forces.

The bank encouraged the public to be a part of the community, to support fundraisers, and support local clubs in their Facebook posts. Some of the posts the bank listed in 2024 were about local programs that bank staff members were involved in. The following are some of those local programs that the bank shared information about on social media.

- Lions Club – This program helps those who are visually and hearing impaired.
- Marion Chamber of Commerce – This group supports local businesses, raises money for scholarships, and keeps the community informed on area events.
- Hospice of Southern Illinois – This organization provides a specialized healthcare option for patients and families who face a terminal illness.
- Centerstone – This association is a nonprofit system specializing in mental health and substance use disorder treatment for all ages.
- Heartland Rotary of Williamson County – This group is comprised of individuals from Southern Illinois and takes part in fundraising events throughout the year to help the community.

In addition to keeping the community informed, bank staff ventured out to participate in community activities and events. The following are just a few that the bank and its staff contributed to.

- Staff attended the Hospice of Southern Illinois Gala.
- Bank branches provided the community with Solar Eclipse glasses in exchange for a monetary donation or a pair of old eyeglasses. 100 % of the donated funds and glasses benefited the Marion Lions Club to help the visually impaired.
- The bank aided the Franklin-Williamson Child Advocacy Center raise awareness of Child Abuse Prevention Month by supporting their Blue Kids Campaign.
- The bank supported the Marion Unit 2 School District's Annual Dinner.
- Some staff members entered a team in the Williamson County Shrine Club's bocce ball tournament to help raise funds that the Shriners would distribute throughout the community. In addition, each bank branch was a location where people in the community could purchase tickets to the Shriner's Circus. Ticket proceeds benefited the local Shrine Club. The Shriners Club transports children and their families to the Shriners Children's Hospital free of charge to any family in need.
- The bank sponsored the main stage at the Marion Knight's of Columbus' 4th of July celebration.
- Some staff members set up a table at the New Simpson Hill Community Resource Night to provide informational packets, sweet treats, and giveaways.
- The bank sponsored a youth at the 2024 Union County Livestock Auction. This event supports local youth exhibitors and their farms.
- Bank staff showed their support by attending the 2024 Law Enforcement Gala.
- The bank entered a team in CenterStone's annual bocce tournament to assist in their fundraiser.
- The bank helped Buncombe PTO in collecting new and gently used shoes to benefit the Johnson County Blessings in a Backpack Program and Buncombe Grade School student-athletes in need of shoes.
- One of the bank's branches donated a gift basket to the Cypress Grade School for their Fall Festival.
- Staff members enjoyed Halloween fun by dressing up in costumes to brighten their customers' day.
- The bank entered the 15th annual Chili Cook Off at the Marion Elks. All proceeds from the event remain local and support the following charities: Fowler Bonan Foundation; Heartland Rotary of Williamson County; The Lighthouse Shelter; and Marion Elks Community Projects.

- The bank provided breakfast and hats to the Marion Wildcat Football team to show their support for the team earning a spot in the playoffs.
- The Marion branch location collected used coats/jackets and toys for Williamson County Heartland Rotary. The items that were collected were given to the Caritas organization who assists local foster kids and families.
- The bank's Goreville branch participated in the Village of Goreville's Christmas Walk. Bank staff dressed up in costumes from The Grinch movie – Grinch, Cindy Lou Who, and Grinch's dog Max. People in the community who stopped by sipped on Grinch inspired green punch or hot cocoa and enjoyed the snack bar. The bank provided a photo backdrop of a sleigh for those who wished to have their picture taken with the Grinch's crew.
- The bank is a huge supporter of their community's schools. They show their support by sponsoring events, donating time, and money. A few of the groups the bank helped with in 2024 are as follows:
 - Marion Jr High School Choir
 - Marion High School Girls' Soccer - Sponsor
 - Marion High School – Grad Spree Sponsor
 - Marion Youth Baseball & Softball Association
 - Goreville Blackcats Broadcasting
 - Johnson County Youth League
 - Johnson County Top Flight
 - Johnson County Youth League Soccer Sponsor
 - New Simpson Hill Cheer
 - Vienna Basketball
 - Vienna Cheer Sponsor
 - Vienna High School Beta Club
 - Vienna High School Softball Sponsor
 - Vienna High School – Project Graduation
 - Vienna High School – Class Donation
 - Vienna FFA – Tractor show

In addition to the above activities, SouthernTrust Bank continued making monetary donations in effort to help the communities with their projects and/or fundraisers. The following are some of the organizations that the bank helped with in 2024.

- Donation to Southern Seven Health Department
- Sponsored Marion Ministerial Alliance's *Will Rock for Food* fundraiser
- Donation for the Village of Goreville
- Sponsored Marion Elks Annual Chili Cook Off

- Donation for the Vienna Masonic Lodge
- Sponsor of Goreville's Annual Blackcat Golf Scramble
- Sponsored The Marion Unit 2 Foundation's Annual Dinner
- Sponsored Williamson County Shriner Circus as well as their Pork Butt events.
- The bank gave gift baskets away throughout the year in effort to support local businesses and to give back to the community.

No CRA complaints to report at this time.