

## RALLY FOR OUR TEAMS!

Community Bank believes that school activities play an important part in building self-esteem and teamwork skills. We are proud to support the Lena-Winslow Panthers, the Orangeville Broncos and the Warren Warriors!

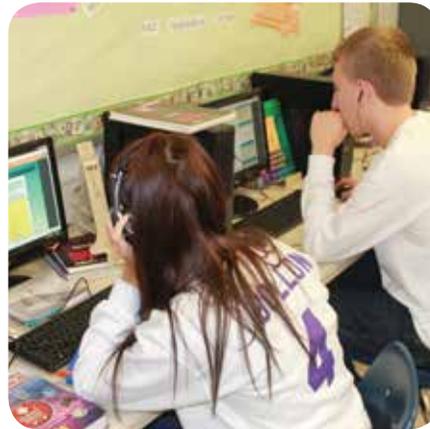
To show our support, we'll be handing out rally towels at local high school games. Find us at the next game to get your towel – and help us cheer our teams on to victory! Wave your towels high at every game you attend in support of our students.



## HAVE A QUESTION?

Send in your banking questions to Community Bank and we could answer it in the next newsletter! Email your questions to [jmontgomery@cbcommunitybank.com](mailto:jmontgomery@cbcommunitybank.com) or drop it off at any branch location.

## COMMUNITY BANK FINANCIAL SCHOLARS PROGRAM EMPOWERS LOCAL STUDENTS



*Students from Orangeville High School use the EverFi program.*

Community Bank is pleased to sponsor the Community Bank Financial Scholars program at Lena-Winslow, Warren and Orangeville High Schools. Through this public-private partnership, we are able to bring the award-winning EverFi Financial Literacy technology platform by providing access to a cutting-edge curriculum that will enable students to become certified in Financial Literacy.

This web-based program uses the latest in media technology to bring complex financial concepts to life for today's digital generation. Through this program, students can become certified in hundreds of topics in personal finance and learn to be more informed, responsible citizens. "I like it because it helps me understand what the real world is going to be like," says one student.

The course topics include credit scores, budgeting, insurance, credit cards, student loans, mortgages, taxes, stocks, savings and 401Ks, as well as other critical topics. The platform tracks individual student progress and knowledge gained. It also provides students who successfully complete the course with certification in financial literacy, a powerful tool students can use on college applications and résumés.

# YOUR LIFE. YOUR BANK.

## LETTER FROM THE PRESIDENT

### To Our Customers, Friends and Neighbors:

With the holiday season upon us and the New Year approaching, this is a great time to reflect on the accomplishments of the past year. Although the economic climate has not changed a great deal in the last few years, Community Bank continues to move forward with new products and ideas to provide our customers with a friendly, yet safe and secure, banking environment. We have maintained our leadership in the financial marketplace and step into the future with optimism and enthusiasm.

As many of you know, the state-line area was hit hard in June by heavy storms. Among the many buildings ravaged by the storm were two in Lena owned by Community Bank. The damaged buildings are in the process of being removed, and the Bank is researching the option of building a new bank at that location. No decision has yet been made, as there is much to consider. Watch for further developments on this possibility.

Mobile banking was successfully launched during 2014, which adds another dimension to our Internet and electronic banking capabilities. We encourage you to take advantage of these electronic opportunities, and we also remind you that we still have four fully staffed offices with representatives eager and willing to help you in person with your banking needs.

We would not be Community Bank without the commitment of our employees, officers, directors and – most importantly – you. Our dedicated staff is working hard, both at the office and in our communities, to support the success of our towns. When you see us out and about, please know that we are here for you!

Thank you for being our valued customers. We are grateful for the pleasure of serving you. On behalf of all of us at Community Bank, I wish you a Merry Christmas and a prosperous New Year!

**Robert L. Lyvers II**  
*President*

community  
**NEWS**

### Upcoming Bank Holidays

Christmas Eve – December 24 Closing at noon  
Christmas Day – December 25 Closed  
New Year's Eve – December 31 Closing at noon  
New Year's Day – January 1 Closed

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## THE APP IS HERE!

Get our mobile banking app and you'll be able to access your Community Bank accounts anywhere, anytime. With the mobile app for iPhone® and Android™, you can:

- Manage accounts
- Transfer funds
- Pay bills
- Find the nearest ATM
- Locate your local branch
- And more!

Download today!



Community Bank enjoyed having a float in the local parades this summer! We hope to see you next year!

## FARM GROUPS REACH DATA AGREEMENT

The recent evolution of precision agriculture and farm data is providing farmers with tools that can help increase productivity and profitability. As that technology continues to evolve, a group of farm organizations and companies established a set of data principles that they believe should be adopted by each Agriculture Technology Provider (ATP) in order to protect themselves in the age of Big Data.

In the agreement, ATPs are asked to adhere to a set of principles that include developing explicit agreements with farmers on collection, access and control of data, transparency on the part of ATPs, use of contracts that are easy to understand and accessible, and more.

**For more information, visit [www.farmweeknow.com](http://www.farmweeknow.com).**

*Source: Farm Week Now*

## STAY CONNECTED TO YOUR ACCOUNTS

We know how busy you are! Your free time is valuable. Did you know we offer many ways to stay connected without even visiting a location?

**Mobile Banking** – It's easy to stay on top of your finances with our mobile banking product! We offer three options including Mobile Web, Text Banking and an iPhone®/Android™ app. You can bank the way that's best for you and your mobile device!

**Online Banking with Text and Email Alerts** – Maybe you already use our Online Banking product to stay connected – but did you know you can set up text and email alerts for a variety of things including low balance alerts, deposit/withdrawal notices, loan payments coming due and much more? Log in to Online Banking and select eAlerts to get started.

**E-Statements** – Get your bank statement quicker by going paperless! Less clutter, more secure and good for the environment. It's a great choice!

**Shazam Bolt\$** – Monitor your debit or credit card balances and receive alerts if fraud is suspected right from your mobile phone. Download the free Shazam Bolt\$ app from the Apple® App Store or GooglePlay™ or log in to <https://bolts.shazam.net> and enter your full card number to determine if your card is eligible. Once you create your account, you'll be able to set alerts for certain transaction amounts and types for easy account monitoring.

## BREAK YOUR BAD MONEY HABITS

**Life doesn't come with guarantees, but avoiding common money missteps may help you dodge a personal financial fiasco.**

### **Mistake # 1:**

Jumping on the bandwagon. Don't do (or not do) something just because everyone else is. Base your decisions on your own needs and circumstances, rather than on the opinions or actions of others. Also, don't let emotions drive your money decisions.

### **Mistake # 2:**

Only saving leftovers. Savings should be a priority, not an after-thought. Have a fixed amount taken from your paycheck automatically. Or, set up automatic transfers from your checking account to a savings or investment account.



### **Mistake #3:**

Not having an emergency fund. Have enough cash on hand for unexpected expenses or to pay the bills if you lose your job. Without an emergency fund, a minor money shortfall can quickly turn into a cash crisis.

### **Mistake #4:**

Not asking for help. Review your finances regularly with a trusted financial professional to reveal possible strengths and weaknesses and identify changes to make. If you're in financial trouble, ask for help. Facing financial problems early may help you avoid additional problems and speed your recovery.

*Source: American Institute of CPAs*

# 4 COMMUNITY BANK LOCATIONS

## WINSLOW

233 Carver St  
Winslow, IL 61089  
p. 815.367.5011  
f. 815.367.2926

### Lobby Hours

Mon - Wed 8:00 - 4:00  
Thursday Closed  
Friday 8:00 - 4:30  
Saturday 8:00 - noon

## LENA

420 East Lena St  
PO Box 189  
Lena, IL 61048  
p. 815.369.9000  
f. 815.369.5274

### Lobby Hours

Mon - Fri 8:00 - 4:00  
Saturday 8:00 - noon

### Drive-Up Hours

Mon - Thurs 8:00 - 4:30  
Friday 8:00 - 5:00  
Saturday 8:00 - noon

## ORANGEVILLE

401 South Church St  
Orangeville, IL 61060  
p. 815.789.4212  
f. 815.789.4279

### Lobby Hours

Mon - Fri 8:00 - 4:00  
Saturday 8:00 - noon

### Drive-Up Hours

Mon - Thurs 8:00 - 4:30  
Friday 8:00 - 6:00  
Saturday 8:00 - noon

## WARREN

202 West Main St  
PO Box 687  
Warren, IL 61087  
p. 815.745.9011  
f. 815.745.2273

### Lobby Hours

Mon - Fri 8:00 - 4:00  
Saturday 8:00 - noon

### Drive-Up Hours

Mon - Thurs 8:00 - 4:30  
Friday 8:00 - 6:00  
Saturday 8:00 - noon

Member  
**FDIC**



WWW.CBCOMMUNITYBANK.COM

233 CARVER ST. • WINSLOW, IL 61089



## COMMUNITY CORNER: 2015 ANNUAL SCHOLARSHIP PROGRAM

The Community Bankers Association of Illinois (CBAI) and Community Bank announce its 2015 Annual Scholarship Program, which enables Illinois high-school seniors to enter a statewide essay-writing contest for the chance to win scholarship funds. The goal of the program, sponsored by CBAI member banks, is to increase public awareness of community banks and their contributions.

The staff and officers of Community Bank appreciate the challenges of funding advanced education for high school seniors. A monetary award in the amount of \$1,000 a year for up to four years of higher education will be awarded to the author of the best essay submitted to the Foundation by Community Bank. Up to 12 additional \$500 awards are available in each of the regions of the state. An additional \$500 will be awarded to the high school of the overall winner.

To enter the contest, submit a one-page essay on the theme, "The Importance of Community Banking." The school will provide direction on the deadline and other information. Any student bank employees, plus the immediate families of bank employees, board members and bank directors are ineligible for the statewide contest.

Community Bank is also offering up to three local awards. The same entries being sent to the state competition will be judged locally.