

EMPLOYEE SPOTLIGHT – PAM ACKERMAN, OPERATIONS SUPERVISOR

In her role as Operations Supervisor, Pam manages the Operations Department and assists with IT management. Pam enjoys the small-town atmosphere of Community Bank, describing her love for the sense of family that she, her coworkers and the customers share. With over 30 years of experience in both large cities and small villages, she loves that customers here are not just faces, but friends.

When Pam's not busy managing, she loves to hike, ride horses and cross-stitch. She and her husband, Tom, live outside Winslow with their "fur kids" – their three dogs and three horses.

Next time you see Pam, say hello!



MANAGING YOUR MONEY ON THE GO



Now that spring is in full swing and summer is fast on its heels, your schedule may be even fuller than before. Community Bank can offer a new level of convenience to managing your accounts with our new Mobile Banking app. It's like having banking at your fingertips! The ultimate on-demand service allows you to monitor your account using your mobile phone – receive alerts, view accounts, even transfer funds whenever you need.

With your smartphone you can:

- View account balances
- View transaction history
- Transfer funds between accounts
- Pay your bills

Don't have a smartphone? No problem. You can still send a simple text message to check your account balances and view your transaction history – and it's always free.

Mobile Banking keeps your information completely secure while allowing you easy access on the go. Just log in to our Internet Banking from www.cbcommunitybank.com and select "Mobile Banking Enrollment."

Data and message rates from your carrier may apply. Check with your mobile provider.

YOUR LIFE. YOUR BANK.

SAVE SMART WITH A HEALTH SAVINGS ACCOUNT

Skyrocketing insurance premiums and rising prescription drug costs have us all worrying about how to best manage our medical expenses. At Community Bank, we can help you prepare for the future with a Health Savings Account (HSA). These accounts offer a safe, easy, smart way to set money aside for medical expenses.

Benefits of the HSA account:

- Contributions remain in your account year after year until you use them
- Contributions are tax-deductible
- Withdrawals to pay for qualified medical expenses are not taxed
- Earnings accumulate tax deferred
- Unused money in your HSA is yours to keep and continues to grow tax-deferred for future medical expenses
- Community Bank offers an HSA debit card to make paying for expenses more convenient

To be eligible for an HSA account you must be:

- Covered by a qualified high deductible health insurance plan (HDHP)
- Not covered under other health insurance that is not an HDHP
- Not enrolled in Medicare
- Not another person's dependent

Health Savings Accounts enable you to take control of your own health care decisions. They help you save money on insurance premiums and income taxes. Ask a representative for more information on setting up your Health Savings Account.



community
NEWS

Our float will be at the following upcoming festivals:

Orangeville Volunteer Firemen Festival
June 5-7

Winslow River Days
August 7-10

Lena Lions Fall Festival
September 5-6

Warren Pumpkin Festival
September 26-28

IN THIS ISSUE

Employee Spotlight –
Pam Ackerman

Mobile Banking

Health Savings Accounts

In Honor of Flag Day

Community News –
Upcoming Float Festivals

Household Cleaner Recipe

Congratulations, Graduates

Customer Survey

Community Corner –
Celebrating 20 Years

IN HONOR OF FLAG DAY – JUNE 14

Freedom isn't just a word – it's a way of life for our great nation. We're proud to live in the United States of America, and we salute those who fight to preserve our ideals, values and our freedom throughout the world.

June 14th is Flag Day, a time for Americans to celebrate and show respect for Old Glory and all it represents. Flag Day is a great time to learn the proper way to raise a flag: It should be raised briskly in the morning, slowly in the evening, and always with reverence and ceremony. Never let your flag touch the ground, and avoid flying it in the rain or other inclement weather. Here's to those who designed, made, and fought for our flag.

AGRICULTURE CENSUS HIGHLIGHTS ILLINOIS FARMERS' IMPACT

The official results of the 2012 Census of Agriculture, conducted every five years by the National Agricultural Statistics Service (NASS), were published in May. The data shows that Illinois farmers remain vital to the food production industry in the United States, especially as the number two producer in both corn and soybeans.

Illinois farmers sold more than 17 billion dollars of crops and livestock in 2012, showcasing the huge impact farms have on the state's economy. Farms with total sales of over \$250,000 produced 87.4% of all the crops and livestock sold in the state.

The average age of Illinois farm owners is 58.3 years, continuing a 30-year trend of steady increase. Most of the farms in current operation in Illinois have been operating for 10 years or more, and average farm size is 359 acres. Along with ranking second for corn and soybean production, Illinois ranked fourth for hogs, sixteenth in wheat, eighteen for cattle and twenty-first in milk production.

Community Bank would like to thank our farmers for their hard work and dedication, which they maintain through good times and bad. Farmers encounter challenges every day, and Community Bank offers a variety of products and services to assist them in meeting these challenges.

For more information on the 2012 Census of Agriculture, visit www.nass.usda.gov or call the Agricultural Statistics Hotline at 800-727-9540.

ALL NATURAL, ALL-PURPOSE HOUSEHOLD CLEANER

2 cups water
1 cup hydrogen peroxide
¼ cup lemon juice



Mix the ingredients and adjust to suit your needs. Use to clean all surfaces throughout your home – kitchen, bathroom, furniture and more! Hydrogen peroxide is safe to use around pets and children, and it has stronger cleaner capabilities than vinegar and works much like bleach, without the harmful health or environmental effects. The acidic lemon juice helps break down grime and adds a fresh citrus scent. You can also add ½ cup of this mix into laundry to whiten clothes!



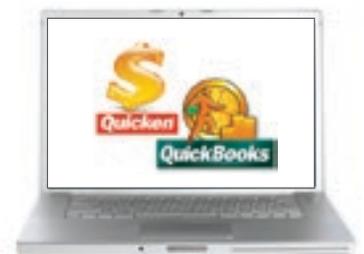
CONGRATULATIONS, GRADUATES!

We'd like to congratulate this year's graduating students! Whether you're finishing high school and setting your sights on higher education or finishing up your college degree, we know you've worked hard to earn every grade.

On your road to success, don't forget your hometown bank. It's an exciting time, but also a time to plan for the future, and we can help you get started. We're prepared to meet your changing needs, from checking accounts, to saving for future purchases, to obtaining a loan for a vehicle. We wish you all the best as you start your future!

CUSTOMER SURVEY

Community Bank is seeking information regarding the option to download Internet Banking data into Quicken® or QuickBooks™ software. We want to ask you, our customer, if you would be interested in this service. If so, please email us at cdoyle@cbcommunitybank.com and let us know which software download you would like available to you.



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



WWW.CBCOMMUNITYBANK.COM

PO BOX 188 • WINSLOW, IL 61089



COMMUNITY CORNER: CELEBRATING 20 YEARS IN WARREN!

Twenty years ago, State Bank of Winslow expanded to serve our committed customers in Warren. Our philosophy was – and still is – to become not only a part of the Warren financial community, but to become part of the community in every way. The Warren branch opened in November 1994, staffed by Warren community members proud to serve their neighbors.

After the merger of Orangeville Community Bank and State Bank of Winslow-Warren in 2002, the collective branches became known as Community Bank, a name that represents our support of the communities we serve. Our slogan, “Your Life Your Bank,” promises that our commitment goes beyond serving our customers’ financial needs – we support all of your life’s goals.

To this day, our Warren branch employees remain committed to improving the community where they live, work, volunteer and raise their families. The bank and its staff in Warren are active in the village in numerous ways, including volunteering with the Warren Chamber of Commerce, the Fire Department, Lions Club, Pumpkin Festival, the Festival of Trees, the food pantry, as well as many school associated events, to name a few.

We are proud to be a part of the Warren community!