

4 COMMUNITY BANK LOCATIONS

WINSLOW

233 Carver Street
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

Community Bank has announced a scholarship competition that enables Illinois high school seniors to enter a statewide essay-writing contest. It is all part of a program sponsored by Illinois community banks and the CBAI Foundation for the Community Banking to increase public awareness of locally owned banks and their contributions to the community. Community Bank is a member of the Community Bankers Association of Illinois. 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 a participating Illinois high school senior. Up to 12 additional first-place \$1,000 awards and 12 second-place \$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.

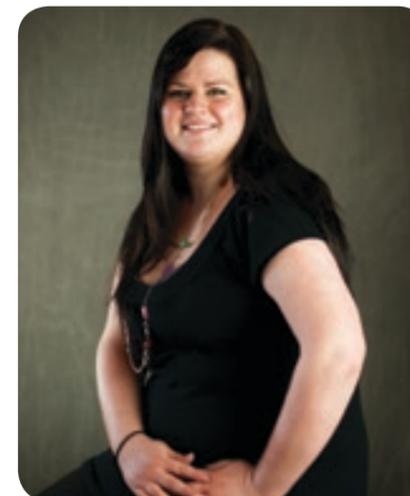
The bank is working with Lena-Winslow High School, Orangeville High School and Warren High School to invite seniors to submit short essays on the theme **“The Importance of Community Banking.”**

Community Bank is also offering up to three local awards. The same entries sent to the state competition will be judged locally. Information on the contest is available at the schools listed.



EMPLOYEE SPOTLIGHT – ASHLY BARR

Ashly hails from Freeport, IL. She has worked at Community Bank for two years and is currently working in operations. Her hobbies and interests include photography, knitting and crocheting. Ashly is the second oldest of a family of six children. She is often found hanging out with two of her brothers. Her passion for working with people brought her to Community Bank. Ashly says, “I am proud to be part of the Community Bank team.”



OPEN HOUSE SUCCESS!



Thank you to all customers who celebrated with us at our Open House! We had an excellent turnout, and attendees enjoyed learning about our new brand and easier-to-use website, meeting Community Bank staff and eating a delicious lunch. The recipe for the event-favorite, “Mini Peanut Butter Brownie Bites,” can be found at the bottom of this page!

Although we introduced a new look and website this year, we want to ensure you that we remain the same friendly, local community bank you’ve always known. There have been no changes to staff, service, products, leadership or ownership structure of the bank. Internally, we are the same – externally, we look even better!

If you haven’t had the chance to check out our new look yet, be sure to stop by one of our four locations and visit our website at www.cbcommunitybank.com!

MINI PEANUT BUTTER BROWNIE BITES

1 box brownie mix
¾ cup Reese’s Peanut Butter Chips, plus extra for topping
Chocolate chips for topping

Preheat oven to 350°. Spray mini cupcake tins with baking spray or use baking cups. Make brownie mix as directed. Fill tins and bake for 15 minutes. Remove from oven; push in the center of the brownie. Heat ¾ cup of peanut butter chips in microwave. Spoon drizzle into brownie center, then top with chocolate chips and peanut butter chips.

YOUR LIFE. YOUR BANK.

LETTER FROM THE PRESIDENT

To our Customers, Friends and Neighbors:

As yet another year comes to an end, I again look back to what has happened over the past year and look forward to what the next year will bring for us. Most of us will probably do this thinking in terms of our families, our careers and of how our societies and organizations will develop.

As many of you have noticed, 2013 was a year of rebranding for us. With a fresh new logo and tag line we are proud to better represent the communities we serve. Our new website is designed with our customers' convenience in mind – from bill pay to a 24-month look back on e-statements and everything in between. In addition, our customers now have the option to use mobile banking. We strive to provide an improved community banking experience. If you have any questions about these improvements, please contact one of our friendly locations to find out how we can enhance your banking experiences.

Our continued support for the communities where we live and work remains a cornerstone of our bank. We are committed to making the lives of our community neighbors improved through our charitable giving.

It's a wonderful season to show our appreciation, and we want you to know you're the reason we're here. After all, we are Community Bank – Your Life. Your Bank.

Happy New Year!

Robert L. Lyvers II
President

community
NEWS

Upcoming Bank Holidays

New Year's Eve – December 31 Closing at noon

New Year's Day – Closed

INTRODUCING MOBILE BANKING

Mobile Banking is at Community Bank! Now, you can access your accounts on-the-go. Check balances, transfer funds, pay bills and more whenever, wherever!

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HEALTH SAVINGS ACCOUNTS

Save for future health care costs and save on taxes with a Health Savings Account (HSA) at Community Bank. Deposits in this account are made tax-free, earnings grow tax-free and withdrawals to cover qualified medical expenses are tax-free.

E-NEWSLETTER

You can also view our newsletter online. Visit www.cbcommunitybank.com.

MANAGE YOUR ONLINE INFORMATION

As consumers of online services, we create information through our use of social media, online shopping and many other activities. Public records are also a source of information about an individual, which can get posted online. Be aware that once this data is online, it can be difficult to remove.

Your habits and tolerance for risk can change over time. The information you felt comfortable sharing publicly a few years ago may seem like information you would now rather take back. You may have found information about you online that is incorrect, misleading or that you simply want removed. Below are some considerations on how to take ownership and control of the data about you.

See What Information About You Is Available Online

It can sometimes be shocking how much information is collected about you and made publicly available. Search engines will help you do a quick query of your public information. You can also take a proactive approach and set up alerts for search terms of your name.

Data service websites have massive amounts of data about individuals compiled from a variety of sources, including public records and social networking sites. This data can be used by credit issuers, criminal profilers, employers and others for any number of purposes not necessarily intended by the data service providers. Be aware that some information posted about you is within your control, and some of it is not.

Clean Up Data You Can Control

Information that is under your control includes information you have posted, such as your social networking profiles and related information. In addition, there could be information about you on old blog postings, postings on a friend's website, an old dating profile, a picture-sharing account or any other services that were useful at some point but are no longer necessary.

Review the accounts to which you have access. You basically have three options: remove the data, modify the privacy settings and/or request that the account be deleted. If you are going to request that the account be deleted, remove all of the data first. Be sure to request that the account be deleted rather than deactivated.

Request Clean-up of Data You Do Not Control

Contact website owners – If the site does not make contact information for the site owners available, you can do a query on the WHOis.net website to find an administrative and technical contact for the site.

Opt Out of Data Service Providers – A data service provider is a company or group that will provide lists of contact information to individuals or companies that request it. They often charge a fee for this information. In many cases, data service providers provide individuals with the ability to opt out of having their data published. Keep in mind that these services are aggregators, so the original provider of the information will likely have to be contacted also to remove your information. The Privacy Rights Clearinghouse publishes the opt-out URLs for more than 240 of these types of services.

Use a Professional Service – The maintenance of your online data requires discipline and regular review. What if there is misinformation being posted about you that you cannot get removed through the steps discussed? Then it is time to consider using a professional service.

Stop. Think. Connect.

Remember these tips when using Wi-Fi:

- Keep an updated machine. Having the latest security software, operating system, Web browser and apps can help protect you from the malware and other threats you may encounter when using Wi-Fi.
- Do not assume that the Wi-Fi connection is secure. Many hotspots do not encrypt the information you send on the Wi-Fi network.
- Do not log in to accounts, especially financial accounts, when using public wireless networks.
- Do not log on to sites that do not seem legitimate. Clues for this could include the URL being misspelled or not matching the name that you were given by the place of business.
- Be wary of free Wi-Fi connections. It is not uncommon for cybercriminals to set up a Wi-Fi network called "Free Wi-Fi" in airports, hotels and other public places. A cellular 3G/4G connection is generally safer than a Wi-Fi connection.
- Consider turning off features on your computer or mobile devices that allow you to automatically connect to Wi-Fi.