

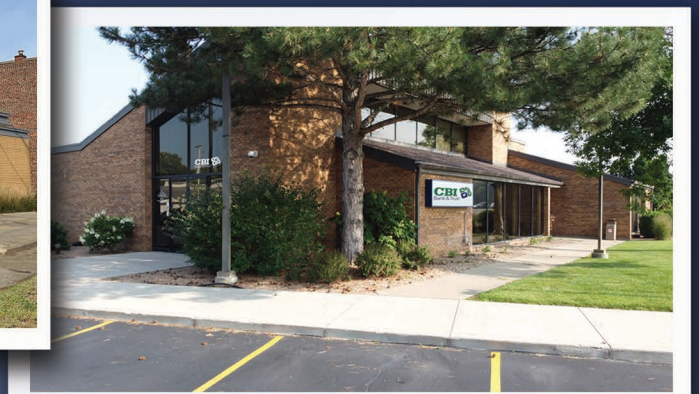
CBI



Central Bancshares, Inc.

2024 Company Profile

Aim High. Bank Strong.





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WELCOME



Central Bancshares, Inc. is a premier community bank holding company based in Muscatine, Iowa. We are the parent company of a dynamic bank with roots in many of our communities that go back to the 1800s.

Last October, we completed the purchase of SENB Bank, which has six locations in the Quad Cities and the Stateline (Roscoe/Beloit) region of Illinois/Wisconsin. That purchase was followed by the acquisition of the Joy, Illinois office of Farmers-Merchants Bank of Illinois in January. Both acquisitions fit well into our existing market footprint and position us to build on the client base we already have in these areas. We are excited to expand to northern Illinois and southern Wisconsin.

Bank clients can transact business at any of our thirteen locations in Iowa: Bettendorf, Buffalo, Coralville, Davenport (3), Kalona, Muscatine (3), Walcott, Washington, and Wilton; ten locations in Illinois: Brimfield, Buffalo Prairie, Galesburg (3), Joy, Moline, Monmouth, Peoria, and Roscoe; and one location in Wisconsin: Beloit.

Our organization's 295 employees serve 50,000 consumer and business clients through 24 offices and a full range of alternative delivery channels, including ATMs, mobile and online banking, and remote deposit.

With over \$1.5 billion in total assets, we are one of the area's largest banking organizations—big enough to accommodate the needs of borrowers of just about any size. It's worth noting that the \$1.5 billion figure doesn't include assets under management by our bank's Wealth Management (Trust and Investment) area, where we are recognized as a leader in terms of strength, size, and expertise. Add this to the equation, and we're nearly \$3.0 billion in assets.

CBI Bank & Trust operates a traditional community-oriented banking enterprise. Our customers can rest assured that there is a strong commitment to providing a safe, stable banking environment that they've grown to know and trust. Our core community banking philosophy is to empower local management and employees dedicated to serving our customers and communities.

If you have any questions or want additional information on our organization, please feel free to contact us.

Welcome to Central Bancshares and CBI Bank & Trust!

Gregory J. Kistler
President & CEO,
Central Bancshares, Inc.
and CEO of CBI Bank & Trust



Gregory J. Kistler

History

Mid-
1800s

CBI Bank and Trust's history can be traced to the mid-1800s. The private banking house of Iset and Brewster of Muscatine was one of the earliest of this type in Iowa and operated successfully for a number of years. In 1865, it was converted to a state-chartered institution, Merchants Exchange Bank, which was opened to the general public. During the intervening years there were name changes along the way. The year 1933 brought a combining of banking interests into a single operating unit, a new state charter, and a change in name to Central State Bank.

1869

The charter for The Farmers and Mechanics (F&M) Bank was granted on March 31, 1869. The founders chose a name that related directly to the real builders of the town, those hard-working farmers and the shoemakers, blacksmiths, carriage builders, and printers — all of whom were called mechanics.

1979

Company Founded: Central Bancshares, Inc. was organized by the principal owners of Central State Bank, Muscatine, Iowa, for the purpose of enabling growth through the acquisition of other banks. For over a decade, Central State Bank was our sole subsidiary.

1994

First Acquisitions: In April, 1994, our company's first acquisitions occurred with the purchase of 100% of the stock of West Chester Savings Bank, West Chester, Iowa and Farmers Savings Bank, Kalona, Iowa. These purchases added approximately \$65 million to our assets, lifting us to over \$300 million.

1995

Charter Move: West Chester Savings Bank's charter was moved from West Chester, Iowa to Washington, Iowa to facilitate expanding into that community.

2001

Hy-Vee Office Acquisition: Central State Bank purchased the Muscatine Hy-Vee supermarket office from Commercial Federal Bank.

2002

Charter Move: Farmers Savings Bank's charter was moved from Kalona to Coralville, Iowa to facilitate branching into the Iowa City/Coralville market.

Name Change: Concurrent with the charter move, the bank's name was changed from Farmers Savings Bank to Freedom Security Bank.

Branch Consolidation: West Chester Savings Bank's office in West Chester was consolidated into its Washington location.

Galesburg Acquisition: The company acquired Galesburg-based Marquette Bank Illinois and concurrently changed the name from Marquette Bank back to the original F&M Bank.

2006

Wilton Market Entry: Central State Bank branched into Wilton, Iowa. The office operated out of a temporary trailer bank while a permanent facility was constructed.

2012

Associated Acquisition: F&M Bank acquired the Galesburg, Illinois offices of Associated Bank.

2013

Iowa Bank Merger: West Chester Savings Bank and Freedom Security Bank were merged into Central State Bank in mid-2013. The banks continued to operate under their existing names, as offices of Central State Bank.

2015

Buffalo Prairie Acquisition: The company acquired Buffalo Prairie State Bank and concurrently merged the bank into Central State Bank.

Brokerage Acquisition: Central State Bank purchased a Muscatine-based brokerage practice that almost doubled that area of its wealth management business.

Name Change & Rebranding: Buffalo Prairie State Bank, Central State Bank, Freedom Security Bank and West Chester Savings Bank came together under a new name, CBI Bank & Trust, on September 1, 2015 and adopted a new logo and corporate branding. The holding company also adopted a new logo and corporate brand.

2016

Brimfield Acquisition: The company acquired Brimfield Bank and concurrently merged the bank into F&M Bank.

MidWestOne Bank, Davenport Office Acquisition: CBI Bank & Trust acquired the Davenport, Iowa office of MidWestOne Bank to facilitate branching into the Quad Cities market.

2019

Walcott Acquisition: The company acquired Walcott Trust and Savings Bank in Walcott, Iowa.

2020

Walcott Merger: Walcott Trust and Savings Bank is merged into CBI Bank & Trust.

2021

Merger of Subsidiary Banks: The company combined CBI Bank & Trust and F&M Bank into a single organization. The surviving legal entity is CBI Bank & Trust. The merger enables clients to transact business at any of sixteen locations in eastern Iowa and west-central Illinois.

Monmouth Market Entry: CBI Bank & Trust branched into Monmouth, Illinois under the F&M Bank, Division of CBI Bank & Trust, brand. This increased the number of our banking locations to seventeen.

2023

SENB Bank Acquisition: Central Bancshares, Inc. acquired McLaughlin Holding Company, parent company of SENB Bank, based in Moline, Illinois, and merged SENB Bank into CBI Bank & Trust.

2024

Joy Acquisition: In January, CBI Bank & Trust acquired the Joy, Illinois office of Farmers-Merchants Bank of Illinois.

Operating Units & Brands

Our organization is comprised of two primary operating units: the parent or holding company (Central Bancshares, Inc.) and one wholly-owned subsidiary bank (CBI Bank & Trust).



Central Bancshares, Inc. is located in Muscatine, Iowa and is headquartered on the fourth floor of the CBI Bank & Trust building at 301 Iowa Avenue in downtown Muscatine.



CBI Bank & Trust is headquartered in Muscatine, Iowa. It has eighteen offices in eastern Iowa, west central Illinois, and the Stateline region of Illinois/Wisconsin.



F&M Bank, Division of CBI Bank & Trust, operates under this brand in Galesburg, Monmouth, Peoria, and Brimfield, Illinois.

Ownership

Central Bancshares, Inc. is a closely-held organization that's owned by a relatively small number of stockholders. Traditionally the majority of shares have been held by individuals and families with roots in Muscatine, Iowa and the surrounding area.

Shares are not publicly traded. If you have questions or would like additional information, please contact the stock registrar and transfer agent listed on page 15.

Market Area

Our primary market area is comprised of Johnson, Muscatine, Scott, and Washington Counties in eastern Iowa; Mercer, Rock Island, Knox, Peoria, and Warren Counties in west-central Illinois; and the Stateline (Roscoe/Beloit) region of Illinois/Wisconsin, and the surrounding geographic areas.

Our heaviest concentration of customers are located in and around the communities where we have physical offices: Bettendorf, Buffalo, Coralville, Davenport, Kalona, Muscatine, Walcott, Washington, and Wilton in Iowa; Brimfield, Buffalo Prairie, Galesburg, Joy, Moline, Monmouth, Peoria, and Roscoe in Illinois; Beloit in Wisconsin.

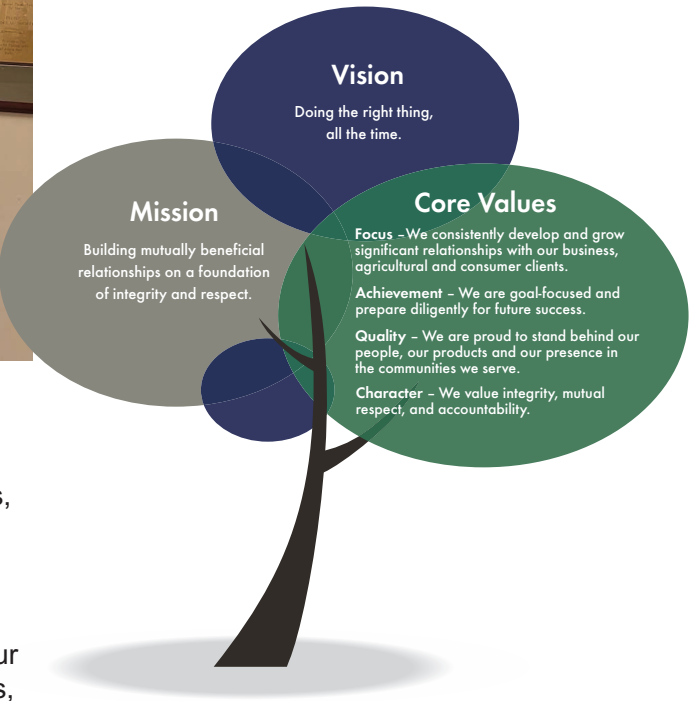
Aim High. Bank Strong.



Central Bancshares, Inc. Philosophy

As a community banking organization, all of our decisions are based on what is best for the individuals, families and businesses we serve. We are guided by the Vision, Mission and Core Values that are at the heart of our organization.

Using our Vision, Mission and Core Values to guide our daily actions and decisions allows Central Bancshares, Inc. and our banks to not only provide the best service to our customers, but to do what is in the best interest of our communities, now and in the future.



Serving Non-Profits, Charities and Community Organizations

A cornerstone of Central Bancshares is working to improve our communities. Every year, we provide financial support to many worthwhile projects and the amazing community organizations doing great work where we live.

Perhaps more important, our associates are encouraged to contribute their time and expertise, spending thousands of hours serving as volunteers, board members and leaders of local organizations. This is not out of a requirement from us, but because it is the right thing to do. Staying involved in our communities is the main way we say "thank you" to the people and customers who have given us so much.

Here are some of the area organizations we have supported with our time and/or resources:

- United Way
- Habitat for Humanity
- Junior Achievement
- American Cancer Society
- American Red Cross
- Chambers of Commerce
- YMCA
- Riverbend Food Bank
- NAACP
- Big Brothers Big Sisters
- Community Schools & Booster Clubs
- No Foot Too Small
- Domestic Violence Intervention Program
- Center for Youth and Family Solutions
- Discover Depot Children's Museum
- Galesburg Public Library
- National Stearman Foundation
- *Over 200 other local charities and events*



By The Numbers...

We're in the business of banking, and banking is a business of numbers. Here are a few key statistics for Central Bancshares, Inc.

1979

Year Founded: Our company was organized in 1979, but our bank roots go back much further.

50,000

Clients: We serve an estimated 50,000 consumer and business clients.

\$1,501,818,000

Assets: With assets in excess of \$1.5 billion, we're one of the area's largest banking organizations.

One

Bank Charter: CBI Bank & Trust, Muscatine, which includes F&M Bank, Division of CBI Bank & Trust, Galesburg, Illinois.

\$1,285,295,000

Deposits: After CBI Bank & Trust's acquisition of SENB Bank in October 2023, we rank sixth for in-market deposits among the 64 FDIC-insured institutions in our primary 8-county market region, which includes several large metropolitan areas. (Source FDIC; 6/30/2023)

Twenty-four

Locations: Bettendorf, Buffalo, Coralville, Davenport (3), Kalona, Muscatine (3), Walcott, Washington, and Wilton in Iowa; Brimfield, Buffalo Prairie, Galesburg (3), Joy, Moline, Monmouth, Peoria, and Roscoe in Illinois; Beloit in Wisconsin.

\$1.4 Billion

Wealth Management: Our Trust and Investment Divisions combined handle approximately \$1.4 billion in client assets.

295

Employees: A total of 295 employees work for Central Bancshares, Inc. and CBI Bank & Trust.

\$1.5 Billion

Lending: Our overall loan portfolio is \$1.0 billion. In addition, we service \$500 million in residential loans for the secondary market.



12/31/2023 data except as otherwise noted

Financial Highlights

Central Bancshares, Inc.

The following table sets forth balance sheet data for the Company as of December 31, 2023, 2022, and 2021.

Balance Sheet	<u>12-31-23</u>	<u>12-31-22</u>	<u>12-31-21</u>
<i>(amounts in thousands)</i>			
ASSETS			
Cash and due from depository institutions	\$ 31,147	\$ 46,002	\$ 87,389
Federal funds sold	0	0	0
Securities	370,389	300,390	310,300
Net loans and leases	974,274	691,033	676,070
Bank premises and fixed assets	25,538	18,941	19,927
Other real estate owned	175	0	0
Goodwill and other intangibles	54,487	21,537	21,673
All other assets	<u>45,808</u>	<u>36,771</u>	<u>28,604</u>
Total Assets	<u><u>\$1,501,818</u></u>	<u><u>\$1,114,674</u></u>	<u><u>\$1,143,963</u></u>
LIABILITIES AND CAPITAL			
Total deposits	\$1,285,295	\$ 973,995	\$ 987,722
Federal funds purchased & repurchase agreements	35,691	6,677	6,996
Other borrowed funds	25,000	0	0
All other liabilities	<u>15,861</u>	<u>9,279</u>	<u>8,700</u>
Total Liabilities	<u><u>1,361,847</u></u>	<u><u>1,003,418</u></u>	<u><u>970,125</u></u>
Common stock	59	59	59
Surplus	10,697	10,697	10,697
Undivided profits	<u>129,215</u>	<u>113,967</u>	<u>129,789</u>
Total Equity Capital	<u><u>139,971</u></u>	<u><u>124,723</u></u>	<u><u>140,545</u></u>
Total Liabilities and Capital	<u><u>\$1,501,818</u></u>	<u><u>\$1,114,674</u></u>	<u><u>\$1,143,963</u></u>

Central Bancshares, Inc.

Board of Directors

Cara W. Fuller

Muscatine, IA
Retired Human Resources/
Manufacturing Executive

Warren W. Heidbreder

Muscatine, IA
Retired Financial Executive

Todd J. Helle

Tiffin, IA
Partner & Tax Director –
Savant Wealth Management

Gregory J. Kistler

Muscatine, IA
President & CEO,
Central Bancshares, Inc.
and CEO of CBI Bank & Trust

Mark A. Kleine

Galesburg IL
Owner, Kleine Companies, LLC

Salvatore L. LoBianco

Muscatine, IA
Retired Utility Company Executive

William M. Parks

Muscatine, IA
Vice Chairman of the Board
Private Investor/Retired Physician

John D. Stavnes

Bettendorf, IA
Managing Director
INTEGRUS Consulting, LLC

Daniel P. Stein

Muscatine, IA
Chairman of the Board
Private Investor

James P. Stein

Muscatine, IA
Chairman Emeritus
Private Investor/Retired Veterinarian

Timothy J. Stein

Austin, TX
Veterinarian/Head of Medical Oncology
for Private Veterinary Referral and
Specialty Practice

Charles C. Swanson

Coralville, IA
Retired Executive Director
Hancher Auditorium



Executive Management Team



Gregory J. Kistler
President & CEO,
Central Bancshares, Inc. and
CEO of CBI Bank & Trust

Mr. Kistler has been associated with Central Bancshares, Inc. since the company's acquisition of F&M Bank in March of 2002. He has served as the President and CEO of Central Bancshares since January 1, 2010, and as President and CEO of CBI Bank & Trust since the merger of the bank charters in February, 2021. Prior to the merger, he served as Chairman of the subsidiary banks.

Mr. Kistler has been in the banking industry for over 40 years. He holds an MBA degree from the University of Iowa, and is a graduate of Western Illinois University. He has been involved in numerous community and industry organizations, including current or past board positions with the Illinois Bankers Association, the Iowa Bankers Association, SHAZAM Network, Muscatine Health Support Foundation, United Way of Muscatine, Greater Muscatine Chamber of Commerce, and the Galesburg Regional Economic Development Association.



Dwayne W. Sieck
President,
CBI Bank & Trust

Mr. Sieck joined CBI Bank & Trust in January 2024 as President. He will succeed Greg Kistler, President and CEO of Central Bancshares and CEO of CBI Bank & Trust, upon his retirement, effective December 31, 2024. Mr. Sieck has been in the financial services industry the past 26 years with a

focus on banking, investments, and commercial real estate. He founded a real estate investment firm in early 2021 called Farnam Street Real Estate Capital based in Omaha, Nebraska. He previously served as the President and Chief Operating Officer of Mutual of Omaha Bank. Mr. Sieck earned his Bachelor of Arts degree in Finance with minors in Economics and Business Communications with an emphasis in Real Estate from the University of Northern Iowa and graduated from the Southwestern Graduate School of Banking program at Southern Methodist University in Dallas, TX. He has also served on the faculty at the Southwestern Graduate School of Banking the past 2 academic years. Mr. Sieck recently completed a term on the Kansas City Federal Reserve Bank Board as a Bank Director for the Omaha branch. He also served nine years on The University of Northern Iowa's Real Estate Advisory Council, including three years as its Chair.



Robert J. Howard
Executive Vice President,
Chief Commercial Lending
Officer, and Regional
President, CBI Bank & Trust

Mr. Howard joined CBI Bank & Trust in 2012. He previously worked for Wells Fargo a total of 23 years, most recently as a Senior Vice President managing Southeast Wisconsin/ Greater Milwaukee. Prior to that he held positions including President in La Crosse, WI, and Senior Vice President of Commercial Real Estate for Iowa/Illinois based in the Quad Cities, along with a variety of other lending and managerial

roles. He holds a degree in Economics and Business Administration from Knox College in Galesburg, IL. Mr. Howard has been involved in numerous community organizations, including current or past board positions with the United Way of Muscatine, Greater Muscatine Chamber of Commerce, Junior Achievement of the Heartland, and Crossroads Foundation.

Executive Management Team, continued



Douglas L. Sanders
Executive Vice President,
Chief Operating Officer,
CBI Bank & Trust;
President, F&M Bank Division

Mr. Sanders joined the Central Bancshares organization in 2003. He has held executive positions at F&M Bank, including President and CEO, Executive Vice President/Senior Loan Officer, and Senior Vice President and Retail Banking Manager. He was previously President and CEO of Wells Fargo Bank, Morrison, IL. Mr. Sanders

holds a Bachelor's Degree in Business Administration from St. Ambrose University. He has been involved in numerous community and industry organizations, including current or past board positions with the Knox County Partnership for Economic Development, National Railroad Hall of Fame, Knox-Galesburg Symphony, Soangetaha Country Club, Illinois Bankers Association, Galesburg Economic Development Association, YMCA, Galesburg Downtown Council and Discovery Depot Children's Museum.



J. Douglas Cheatham
Executive Vice President,
Chief Financial Officer,
and Treasurer,
CBI Bank & Trust

Mr. Cheatham joined Central Bancshares, Inc. in 2021. He started his banking career with Merchants Bancorp, Inc. (since sold) in Aurora, Illinois. While there, he was promoted to CFO and achieved a Master of Science in Finance from Northern Illinois University, where Mr. Cheatham previously attained a Bachelor of Science in Finance. He later joined Old Second

Bancorp, Inc., which saw substantial growth and many changes during his 18 years as CFO. He also served for a brief time as CFO of a privately owned bank in Central Illinois. In addition, Mr. Cheatham has served on numerous community and charitable boards, including the Aurora Public Library, Rosary High School, and Aurora Downtown (an economic development district).



Michael E. Johnson
Senior Vice President
and Chief Risk Officer,
CBI Bank & Trust

Mr. Johnson joined Central Bancshares, Inc. in 2011 as Director of Internal Controls. He was previously a Vice President at Two Rivers Bank & Trust, Burlington, Iowa, and a Bank Examiner for the Iowa Division of Banking. He holds a Bachelor of Business Administration degree from Iowa State University and the

professional designations of Certified Enterprise Risk Professional and Certified Regulatory Compliance Manager. Mr. Johnson served as a board member and board president of Hope

Haven Area Development Center, Burlington, Iowa, and as a board member of the Burlington Area YMCA. His community involvement also includes Junior Achievement, the Boy Scouts of America and the Burlington Swim Club.



Andrew M. Gerth
Senior Vice President
and Chief Credit Officer,
CBI Bank & Trust

Mr. Gerth joined CBI Bank & Trust in 2023. He previously worked for Collins Community Credit Union as its Credit Director. Prior to that he was a bank consultant for over a decade working with numerous financial regulators, government agencies, and banks of all sizes. He also worked as an Asset

Manager for KeyBank Real Estate Capital and PNC Bank in Kansas City, MO. He holds a Bachelor of Science in Business Administration Degree with a dual emphasis in Real Estate and Finance from the University of Missouri in Columbia, MO. Mr. Gerth is involved in

numerous historical renovations and community improvement projects throughout the Midwest. He also mentors disadvantaged youths on financial literacy.

Board of Directors

Cara W. Fuller
Muscatine, IA
Retired Human Resources/
Manufacturing Executive

Steve L. Gerstenberger
Galesburg, IL
Private Investor/Former
Owner Office Specialists, Inc.

Douglas J. Hanks
Galesburg, IL
Chief Product Officer
Western Smokehouse Partners

Gregory J. Kistler
Muscatine, IA
President & CEO,
Central Bancshares, Inc.
and CEO of CBI Bank & Trust

Carlin C. Lawhead
Muscatine, IA
Dentist

William M. Parks
Muscatine, IA
Private Investor/
Retired Physician

Thomas P. Sheehan
Bettendorf, IA
Retired Senior Executive

Daniel P. Stein
Muscatine, IA
Chairman of the Board
Private Investor

Eastern Iowa – Western Illinois Region

Western Illinois Community Board

Bryan H. Hofmann
Aledo, IL
Western Illinois President

Kent A. Nelson
Muscatine, IA
Senior Vice President,
Regional President

Jodi O’Leary
Joy, IL
Mercer County School District

Kevin Ortberg
Joy, IL
Farmer/Retired Union

Don Russell
New Boston, IL
Retired City of New Boston

Evan Seefeld
Aledo, IL
Ag Input Sales – Titan Pro

Dwayne W. Sieck
Muscatine, IA
President,
CBI Bank & Trust

Johnson County - Quad Cities - Stateline Region

Quad Cities Community Board

Robert J. Howard
Muscatine, IA
Executive Vice President,
Chief Commercial Lending Officer,
Regional President

Gregory J. Kistler
Muscatine, IA
President & CEO,
Central Bancshares, Inc.
and CEO of CBI Bank & Trust

Dwayne W. Sieck
Muscatine, IA
President,
CBI Bank & Trust

James Matthys
Davenport, IA
Retired Bank President,
Buffalo Savings Bank

Michael J. Patterson
Bettendorf, IA
President & CEO –
Mississippi Valley Health

Thomas P. Sheehan
Bettendorf, IA
Retired Senior Executive

John D. Stavnes
Bettendorf, IA
Managing Director,
INTEGRUS Consulting, LLC

Daniel P. Stein
Muscatine, IA
Private Investor

Stateline Community Board

Robert J. Howard
Muscatine, IA
Executive Vice President,
Chief Commercial Lending Officer,
Regional President

Gregory J. Kistler
Muscatine, IA
President & CEO,
Central Bancshares, Inc.
and CEO of CBI Bank & Trust

Dwayne W. Sieck
Muscatine, IA
President,
CBI Bank & Trust

Jeff Vohs
Beloit, WI
Stateline President

Nikki Yoss
Beloit, WI
President, Reliable Properties, L.L.C.

Bill Lock
Beloit, WI
President, Culvers of Beloit

Erica Esselman
Rockton, IL
Owner, Erica's Board Creations

John Lader
Janesville, WI
President, H&L Farms

Kevin Day
Beloit, WI
VP Development,
Corporate Contractors, Inc.

Matt Teemank
Janesville, WI
Vice President-Partner,
Western Container Corporation

Nancy Schilling
Rockford, IL
Attorney, Schilling Law, LLCt



F&M Community Board

Carissa Doyle
Monmouth, IL
Broker, Doyle & Associates Realty

Steve L. Gerstenberger
Galesburg, IL
Private Investor/Former Owner
Office Specialists, Inc.

Gregory J. Kistler
Muscatine, IA
President & CEO,
Central Bancshares, Inc.
and CEO of CBI Bank & Trust

Mark A. Kleine
Galesburg, IL
Owner, Kleine Companies, LLC

C. Andrew McGadney
Galesburg, IL
President, Knox College

John T. Pritchard
Galesburg, IL
Owner – Galesburg Broadcasting Co.
and
Pritchard Broadcasting Company

Douglas L. Sanders
Galesburg, IL
Executive Vice President,
Chief Operating Officer

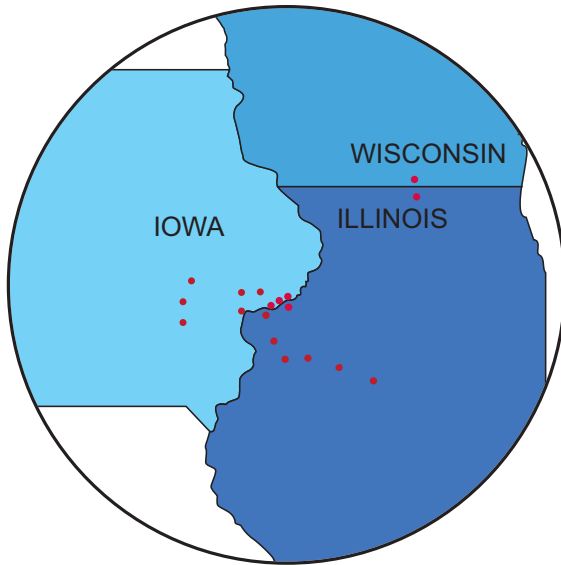
Daniel P. Stein
Muscatine, IA
Chairman of the Board
Private Investor

Dwayne W. Sieck
Muscatine, IA
President,
CBI Bank & Trust

Candy L. Webb
Galesburg, IL
Enterprise Sales Director
Stratus Networks, Inc



Banking Locations



Illinois

Brimfield Office

F&M Bank, Division of CBI Bank & Trust
123 East Knoxville Street, Brimfield, Illinois
(309) 446-3344

Buffalo Prairie Office

CBI Bank & Trust
20228 183rd Avenue W, Buffalo Prairie, Illinois
(309) 537-3176

Galesburg • Main Street Office

F&M Bank, Division of CBI Bank & Trust
21 East Main Street, Galesburg, Illinois
(309) 343-7141

Galesburg • Henderson Street Office

F&M Bank, Division of CBI Bank & Trust
1230 North Henderson Street, Galesburg, Illinois
(309) 344-3700

Galesburg • Seminary Square Office

F&M Bank, Division of CBI Bank & Trust
2616 Veteran's Drive, Galesburg, Illinois
(309) 344-3232

Joy Office

CBI Bank & Trust
101 West Main Street, Joy, Illinois
(309) 584-4146

Moline Office

CBI Bank & Trust
3535 Avenue of the Cities, Moline, Illinois
(309) 757-0700

Monmouth Office

F&M Bank, Division of CBI Bank & Trust
2 AmericInn Way, Suite D, Monmouth, Illinois
(309) 734-5757

Peoria Office

F&M Bank, Division of CBI Bank & Trust
4900 North Glen Park Place - Suite A, Peoria, Illinois
(309) 683-2881

Roscoe Office

CBI Bank & Trust
5206 Elevator Road, Roscoe, Illinois
(815) 681-7362

Iowa

Bettendorf Office

CBI Bank & Trust
3401 53rd Avenue, Bettendorf, Iowa
(563) 332-7723

Buffalo Office

CBI Bank & Trust
120 Washington Street, Buffalo, Iowa
(563) 381-3150

Coralville Office

CBI Bank & Trust
140 Holiday Road, Coralville, Iowa
(319) 688-9005

Davenport • Downtown Office

CBI Bank & Trust
101 West Second Street — Suite 100, Davenport, Iowa
(563) 322-9900

Davenport • East Village Office

CBI Bank & Trust
2036 East River Drive, Davenport, Iowa
(563) 884-9000

Davenport • Paul Revere Square Office

CBI Bank & Trust
2322 East Kimberly Road, Davenport, Iowa
(563) 333-3010

Kalona Office

CBI Bank & Trust
402 Avenue B, Kalona, Iowa
(319) 656-2265

Muscatine • Downtown Office

CBI Bank & Trust
301 Iowa Avenue, Muscatine, Iowa
(563) 263-3131

Muscatine • Park Avenue Office

CBI Bank & Trust
1521 Park Avenue, Muscatine, Iowa
(563) 263-3144

Muscatine • Hy-Vee Super Bank

CBI Bank & Trust
Located Inside Muscatine's Hy-Vee Supermarket
(563) 263-3169

Walcott Office

CBI Bank & Trust
101 West Bryant Street, Walcott, Iowa
(563) 284-6202

Washington Office

CBI Bank & Trust
1060 West Monroe, Washington, Iowa
(319) 653-2265

Wilton Office

CBI Bank & Trust
710 West 5th Street, Wilton, Iowa
(563) 732-5131

Wisconsin

Beloit Office

CBI Bank & Trust
2215 Cranston Road, Beloit, Wisconsin
(608) 313-6662

Your Banking Experience

Our first job is to understand and serve our customers. They are central to everything we do. We accomplish this by offering competitive products and services, quality advice and outstanding service. If we do that, good things will happen for not only our customers, but also for our communities, employees and shareholders.

We believe in independent community banking. The concepts of local management and decisions, meaningful local input, empowered and engaged employees, and dedicated local resources, all aligned to help our customers and the communities we serve to grow and prosper. It sets us apart—and above—a financial services landscape that far too often is characterized by large, impersonal nationwide institutions.

Finally, whether you're looking for a checking or savings account, investment or trust advice, fulfilling the dream of home ownership, or growing your business or farm operation, we're confident that we will be able to help you. We exist to help you save time and money, improve your financial well-being and have peace of mind regarding your banking relationship. We are constantly enhancing our digital banking solutions to provide added convenience. Our goal every day is to continue to earn your business and your trust.



PERSONAL BANKING

- Checking
- Bank On Checking
- Savings
- Online Account Opening
- Online & Mobile Banking
- Digital Wallet
- Mobile Deposit
- Kids Club
- Ambassador Club
- Personal Loans
- Mortgage Loans
- Credit Cards

BUSINESS BANKING

- Checking
- Savings
- Business Online Banking
- Treasury Management
- Remote Deposit
- Commercial Loans
- Agricultural Loans
- Business Credit Cards

WEALTH MANAGEMENT

- Trust Services
- Investment Services



Contact Information



■ Mailing and Shipping Address:

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Muscatine, IA 52761**

■ Phone:

(563) 263-3131

■ E-Mail:

General Inquiries: cindy.rusch@cbibanks.com

■ Websites:

Central Bancshares, Inc.: www.cbibanks.com
CBI Bank & Trust: www.cbibt.com
F&M Bank: www.thefmbank.com

■ Stock Registrar & Transfer Agent:

**Cindy Rusch, Corporate Secretary
Central Bancshares, Inc.
301 Iowa Avenue
Muscatine, IA 52761**



Member FDIC

Photos/Credits

Front cover: Pieper Video Production and bank staff

Inside Front Cover: Bank staff and Community Foundation of Greater Muscatine

Page 4: Bank staff

Page 11: Bank staff

Page 12: Bank staff

Page 14: Bank staff

Page 16: Bank staff

Inside back cover: Community Foundation of Greater Muscatine

Additional/Incidental Photos: Stock photography; various sources.





UnityPoint Clinic
MULBERRY AVENUE

UNITYPOINT HEALTH-TRINITY MUSCATINE MUSCATINE COUNTY CLINIC

SUPPORTER

UnityPoint Health
Trinity Muscatine Foundation
MUSCATINE COUNTY
Trinity Michaels Trust
Holthues Trust
Jimmy & Dani Kent
...and many other in

HANDICAPPED PARKING PERMIT REQUIRED
\$200 FINE
PATIENT AND VISITOR PARKING

HANDICAPPED PARKING PERMIT REQUIRED
\$200 FINE

