

BANK & TRUST COMPANY
CRA PUBLIC FILE

Bank & Trust Company has made their entire Community Reinvestment Act Public File available for inspection on our website at no cost. The CRA Public File consists of:

- A copy of the public section of our bank's most recent CRA Performance Evaluation prepared by the FDIC
- HMDA Disclosure Statement
- A list of our bank's current branches with their street addresses, hours of operation, and census tracts
- A list of our bank's services, fees, & deposit products
- A list of our bank's loan fees & products
- A list of our bank's trust fees & services
- All written comments received from the public for the current year (updated quarterly) and each of the prior two calendar years that specifically relate to our bank's performance in helping to meet community credit needs
- A map of our bank's assessment area showing its boundaries and list identifying the various geographic areas within it
- A list of branches opened or closed by our bank during the current year (updated quarterly) and each of the prior two calendar years and their street address
- Our bank's loan-to-deposit ratio for each quarter of the prior calendar year

Bank & Trust Company can also provide hard copies of the CRA Public File by contacting the bank's CRA Officer. Please allow 5 calendar days from the date of your request. Please note, we may charge a reasonable fee not to exceed the cost of copying and mailing. Requests can be sent to:

Cindy Garman, CRA Officer
401 N Madison St
Litchfield IL 62056