

Bank Bulletin

Winter 2024

www.PrairieCommunityBank.com



A Merry Prairie Message

from Prairie Community Bank
President & CEO, Steven Finzel



'Twas the close of the year, and all through the night,
Prairie Community Bank's message shines bright.
With wishes for health and a prosperous year,
We thank all our neighbors, both far and near.

In Elgin, Marengo, and Union so far,
We've been honored to serve you, our shining star.
Our hearts are quite full, with pride we declare,
Our customers' trust is hard to compare.

But wait, there's more: as the new year draws near,
A branch in Woodstock will soon be here!
In 2025, we'll open Grand,
Bringing even more service to our local brand.

Our "Let's Grow Together" motto we hold dear,
Each day we work hard to bring growth near.
Our assets in total keep on growing,
Our bank is expanding, our successes are showing.

Our website too has had an upgrade this year,
With online banking that's easier, more clear.
We hope you'll enroll, stay in the know,
And manage your accounts wherever you go.

So here's to you all, as the year draws to a close,
Thank you for supporting us – everyone knows,
That with you by our side, we are ready to show,
In 2025, Together – we will grow.

**With best wishes to all, and to you, we say cheer,
From Prairie Community Bank, Happy New Year!**



Also In This Issue:

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Woodstock Banking Center Coming Soon!*



Let's GROW Together



Prairie Community Bank contributed to **Family Health Partnership Clinic** when they presented their 24th annual Care4 Breast Cancer 5K Run/Walk. The event raises funds that are used by FHPC to provide breast cancer screenings, early diagnosis, preventative care and breast health education to uninsured men and women of the McHenry County!



Prairie donated to the **McHenry County Farm Bureau Foundation**, which provides members with legislative representation on trade, transportation, education, renewable fuels, land use, taxes and governmental regulations.



Prairie donated to **The Hooved Animal Humane Society**. HAHS provides physical rehabilitation to animals that have endured severe neglect and abuse and adopt them out to loving forever homes.

2024 Recipients of the Community First Accelerate Grants for Small Business



**FHLBank
Chicago**

In October 2024, **FHLBank Chicago** awarded grants of \$15,000 to two local businesses through its Community First Accelerate Grants for Small Business program. Accelerate Grants assist the growth and development of small businesses in Illinois and Wisconsin, creating economic opportunity in the communities FHLBank Chicago members serve. Through its member institutions, FHLBank Chicago offers grants of up to \$30,000 to eligible small businesses.



Flatlander Market and HyperStitch, Inc. were each awarded a grant of \$15,000.



Prairie Partner Recap 2024

Many of our customers work hard not only toward their own goals, but to also foster growth throughout the wider community. Their efforts inspired Prairie Partners – our initiative to highlight local businesses throughout the year and recognize their contributions. Thank you to all our 2024 Prairie Partners for teaming with us and for promoting excellence in our shared communities.





A legacy of helping local businesses thrive.

Prairie Community Bank was established on April 2, 1998 as a locally owned and independent bank.

Our mission is to partner with our customers to provide them with exceptional financial services. Each day, we open our doors with one thing as our focus – you.

As your community bank of choice, we strive to improve your life through better products, service, and people.



Talk to our Business Lending Team about your financing needs!



Steve LaFalce

Vice President,
Commercial Lender
779-901-4468



Todd Kinker

Vice President,
Commercial Lender
779-901-4495



Hayden Creasy

Commercial Lender
779-901-4490



Austin Keefer

Commercial Lender
779-901-4460



Amy L. Thiede

Executive Vice President,
Chief Lending Officer
779-901-4494

Winter is Home Improvement Season

Apply today for a Home Equity Loan or Home Equity Line of Credit (HELOC) – choose the financing that works best for your needs!

Home Equity Loan

- Term loan with fixed payments of principal and interest
- Competitive rates
- Flexible terms available
- Minimal closing cost

HELOC

- Revolving line of credit for any purpose
- Low interest only monthly payment
- Competitive variable interest rate
- Checks provided by the bank are used to access available funds from your line



DITCH THE JAR.

We offer much better ways for you to **protect your savings** and make your money work for you.

- Savings Accounts
- Checking Accounts
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Money Market Accounts

Call, stop by, or visit us online for more information and to open your new account today!

Existing customers can open personal accounts online!

Opening a Prairie Community Bank account online is easy and convenient.

The application takes about 10 minutes – but if you need more time, you can save your progress so you don't lose your information and can pick right back up where you left off. Existing customers who wish to open a Personal Account online must be at least 18 years of age and possess a government-issued picture ID from Illinois or Wisconsin. Additionally, customers will also need their personal contact information and social security number in order to complete the application.

Note: only Personal Accounts can be opened online. Other personal account opening options are available; call (815) 568-4100 for more information.



Connecting with our Community



Teeing it up at golf events hosted by the Elgin, Huntley, and Marengo-Union Chambers of Commerce.



AHHH, ZOMBIES! Our zombie-themed float was a real scream at this year's Settlers' Day Parade.

Family Fun for Everyone

Kids of all ages had a blast during our first-ever Family Fun Day hosted by our Elgin location.



Lights, Camera, Action! We love the magic created by holiday lights and cheer evoked during the Christmas Light Parade.

Willkommen!
Cafe 20's annual Oktoberfest is one of our favorite events.



Santa (AND THE GRINCH) Visit Prairie!

We had an amazing turnout for our annual holiday event, which is open to the full public. We served refreshments and enjoyed meeting attendees. We also handed out over 100 gifts to the many children who came to see Santa and his naughty green friend!



SCHROEDER
ASPHALT SERVICES, INC.

A very special thanks to our friends at **Schroeder Asphalt Services Inc.** for donating the gifts for the children!



Coming in 2025!

Woodstock Banking Center

Prairie Community Bank has been hard at work on our newest location in the heart of nearby Woodstock. Stay tuned for our opening date in 2025 – we look forward to meeting new neighbors and serving new and existing customers!

Understanding the FDIC

Each depositor insured to at least \$250,000

FDIC

Federal Deposit Insurance Corporation - www.fdic.gov

The FDIC (Federal Deposit Insurance Corporation) is an independent agency of the United States government that protects bank depositors against the loss of their insured deposits.

How does the FDIC protect you? FDIC deposit insurance protects bank customers in the event that an FDIC-insured depository institution fails. Bank customers don't need to purchase deposit insurance; it is automatic for any deposit account opened at an FDIC-insured bank. Deposits are insured up to at least \$250,000 per depositor.

To learn more about the protections provided by FDIC insurance, visit fdic.gov



PRAIRIE
Community Bank

Marengo

800 West Grant Hwy
Marengo, IL
815-568-4100

Union

18001 Jefferson St
Union, IL
815-923-4100

Elgin

1000 South McLean Blvd
Elgin, IL
847-310-4477

Bank Locations



...and **Coming Soon to Woodstock, IL**

Visit PrairieCommunityBank.com for a list of ATMs, including locations in our network.