

HICKORY POINT BANK AND TRUST
COMMUNITY REINVESTMENT ACT (CRA) STATEMENT
2025

ASSESSMENT AREA

The Audit Committee on behalf of the Board of Directors of Hickory Point Bank and Trust (the “Bank”) has adopted the following designation as the Bank’s Assessment Area effective April 3, 2025:

The Bank designates Macon County in Decatur, Illinois/MSA-19500, Sangamon County in Springfield, Illinois/MSA-44100, Champaign County in Champaign-Urbana, Illinois/MSA-16580, and Census Tract 9611.00 located in Marshall County in Peoria, Illinois/MSA-37900 as its “Assessment Area” for which it intends to serve the credit purposes pursuant to the Community Reinvestment Act (CRA). The CRA does not require, nor does the Bank limit its services to this area; it merely establishes a priority pursuant to the requirements of the Act. The designation of this Assessment Area does not reflect any illegal discrimination, nor does it exclude any low- or moderate-income areas.

CREDIT SERVICES

The Bank offers the following types of credit, consistent with safe and sound banking principles.

- Consumer Installment Loans
- Home Improvement Loans
- Personal Loans for Consumer Purposes
- Overdraft Checking (Ready Reserve)
- Residential Mortgage Loans
- Agricultural Loans Secured by Farm land
- Home Equity Loans
- Commercial Loans
- Small Business / Farm Loans
- Construction Loans
- Letters of Credit

CRA PUBLIC NOTICES AND ADMINISTRATION

- In maintaining compliance with the Community Reinvestment Act requirements, CRA Public Notices have been displayed at all of the Bank’s locations.
- The Bank maintains the Main Office CRA Public File on the Bank’s website and at its 225 N. Water Street, Decatur facility. Information in the Public File includes: (1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the Bank’s performance in helping to meet community credit needs and any written responses made by the Bank; (2) the Bank’s most recent Public Disclosure of its Community Reinvestment Act Performance Evaluation; (3) a list of the Bank’s Branches and ATMs, their street addresses, and geographies; (4) a list of Branches that have been opened or closed by the Bank, their street addresses, and geographies; (5) a list of services generally offered at the Bank’s Branches; (6) a map and census tracts of the Bank’s Assessment Area; (7) Notice on how to retrieve the Bank’s HMDA Disclosure Statements and HMDA Loan Application Register from FDIC; and (8) the Bank’s quarterly Loan-to-Deposit ratio.
- Each of the Bank’s Branches maintain a separate Public File containing: (1) the Bank’s most recent Public Disclosure of its Community Reinvestment Act Performance Evaluation; (2) a list of the Bank’s Branches, their street addresses, and geographies; (3) a list of the Bank’s ATMs, their street addresses, and geographies; (4) a list of Branches that have been opened or closed by the Bank, their street addresses, and geographies; (5) a list of services generally offered at the Bank’s Branches; and (6) a map and census tracts of the Bank’s Assessment Area. Within five (5) calendar days of receiving a request, the Branches will make all of the information in the Main Office Public File relating to the Assessment Area in which they are located available to anyone requesting it.
- The Bank will provide copies of the information contained in the Main Office CRA Public File upon request. The actual cost of copying and applicable mailing charges may be billed to the requesting party. The Main Office CRA Public File is available on the Bank’s website.

CRA POLICY

The Bank’s CRA Policy is also included as part of this CRA Statement. Any interested persons may obtain a copy of the CRA Statement and/or CRA Policy upon request. The actual cost of copying and applicable mailing charges may be billed to the requesting party. The CRA Statement is available on the Bank’s website.