

The Commitment of Resource Bank

Chapter One

What We Believe

Today, many banks feel under intense pressure to acquire or to be acquired. And as we have seen very recently, our local banking landscape is changing dramatically. For some, this may not matter. For many, however, it is very important.

At Resource Bank, we believe – strongly - that there is an enduring place for a true, locally-based community bank. This means that our entire staff of 162 people is right here – when and where you need us most.

There is an adage that says; “In matters of style, swim with the current; in matters of principle, stand like a rock.” Please allow me to share Resource Bank’s “rock” principles with you:

We are dedicated to:

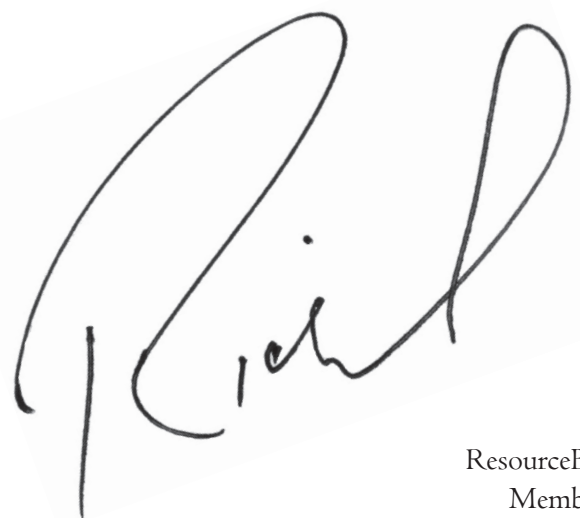
Enriching the Lives of Our Customers
Caring For Our Communities
Believing in America

In the following Chapters, we will be sharing some very real examples with you of how we live up to our “rock” principles every day. If you believe what we believe, then we invite you to join Resource Bank and become a member of our growing family of loyal clients and friends.

Should you have any questions or comments about What We Believe, I invite you to call me directly, here in DeKalb, Illinois, at 815.748.5001. I would be honored to visit with you.

Richard Katz, President

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Chapter Two

The Golden Rule

Over many years of being a part of Resource Bank, I have oftentimes been asked the question, “How do you find such good people to work here?” or “What’s your secret to providing such great service?”

After some pause, I’ll share our secret; it’s not too complicated, there’s no special test one has to pass, and it’s very inexpensive. We try to find people from our local communities who believe in, and live by, The Golden Rule:

Treat Others As You Wish To Be Treated

It is such a simple set of words; however, in practice, the impact can be powerful. You see, we believe that if we hire the right people and provide each of them an opportunity to share their ideas and knowledge, they, inevitably, will do the right thing for our customers, and each other.

I experienced this firsthand some years ago. A group of our Classics Club members purchased a tour package for a ten day cruise to Alaska. For many, it was the trip of a lifetime. The tour was organized by a longstanding, highly reputable tour company based in Minneapolis. A few short days before their departure, we learned that the funds paid by our customers to the tour company had been embezzled by an officer of that company. We were devastated to think that our customers had lost their hard-earned money and, as a result, would not be able to enjoy their trip.

That same day, the decision was made for the bank to pay for our customers to go on the Alaskan trip. I felt so proud to work for Resource Bank that day, and I still feel that way today. Those simple words, The Golden Rule, helped make a difference in our customers’ lives. It was just the right thing to do.

We believe that most people simply wish to be treated with kindness, respect, and genuine sincerity. They want to work with people who care. If you value these same things, please stop in to Resource Bank and experience The Golden Rule.

Diana Shott, Chief Executive Officer

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Chapter Three

The Future of Community Banking

I recently read an article about the future of community banking in America. The author concluded that the future of community banking does not lie in the past with old-time institutions like the Bailey Building & Loan from *It's a Wonderful Life*. Rather, community banks must adapt to the impersonal policies of large regional and national banks in order to survive. I happen to be a huge fan of that classic holiday film, and admittedly, I may be a little biased. While I recognize that community banks certainly need to adapt to new technology, I believe that the spirit of the Bailey Building & Loan is exactly what community banks should strive to achieve.

I have worked at Resource Bank since 2010, and in that period of time, I have had the privilege of witnessing, time and again, the kind of generosity and compassion exemplified by the fictional Bailey family. I have seen firsthand that Resource Bank makes decisions for the right reasons, with the well-being of our clients in mind, as opposed to solely maximizing the bottom line. Success is a natural result. I believe that this philosophy can be the future of community banking. It exists in the present at Resource Bank, and it is one of the reasons that we are still standing strong as a locally owned institution.

George Bailey's belief that a bank can thrive by establishing and nurturing personal relationships may be a work of fiction, but Resource Bank proves that it works in the real world. If you value a relationship with a bank that sees you as a person, not as an account number, please stop in to Resource Bank. We would love the opportunity to earn your trust.

Brian Hawes, VP & Chief Credit Officer



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Chapter Four

Community

Five generations of my family were born and raised in the Malta community, and you may have visited our family business, Jonamac Orchard. My grandparents lived on Sprague Street, and I recall them having a large garden that they spent many hours tending, beginning with the first tillage in the spring, to planting, pulling weeds, and harvesting all summer and into fall. They also composted the lawn and garden waste so it could be reused each spring to fertilize the garden. Grandpa explained that when he grew up on the farm, there were no commercial fertilizers, so you had to use and conserve what was available because that was all you had.

By mid-summer, they usually had more produce than they could use and eagerly gave it away. I think they enjoyed giving it away as much as they enjoyed eating it. My grandparents taught us that if you put in hard work and effort, your backyard garden would take good care of you, your family, and your neighbor's family. The same hard work and effort it takes to grow a garden is also needed to sustain and grow a community, but the rewards and the shared success are well worth it.

Being a locally owned community bank means that everything is homegrown, from resources found right here. Our owners and employees may be your neighbors, sit behind you in church, or have children that play soccer with your children. Our business customers depend on the local economy to have viable, sustainable businesses so they can take care of their families. We all work together to make our local garden great.

Stop in today to see how much of a difference being local can make. We would be honored to meet with you.

Kevin McArtor, Director of Business Services



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Chapter Five

Lasting Friendships

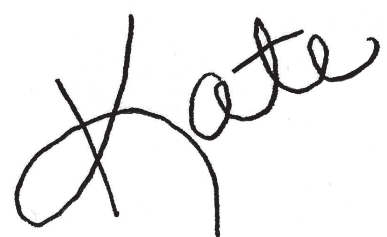
Looking back, I thought I knew what to expect when I began my job as a teller at Resource Bank. I knew how banks functioned from the outside, of course, and I knew that I would be responsible for deposits, withdrawals, and some cash in a drawer. Important and meaningful duties, but expected.

What I didn't anticipate is how close I would become to the people who came into the bank each day and how much I would look forward to speaking with them. The business owner who comes in to make his or her deposit every week, the man who visits the drive-through with his lap dog looking for a treat, the mom with the great smile who brings her children with her – they all have their own particular and individual stories to tell.

As a teller, I have the truly unique opportunity to share in the big moments of our clients. I am happy to join the excitement of a birth, a graduation, a new job, or a new car. I am saddened to share in the sorrow when a client loses a special pet or friend, or has to endure the heartbreak of losing a loved one. The people who started out as strangers have grown into friends that I look forward to seeing and speaking with. It is remarkable how quickly friendships can blossom when you truly care about the well-being of your clients.

It is a gift to work with the people that I see every day in our lobby or drive-through. Working here is much more than a job for me, and I know that it is more than just a bank for our clients. Come in and see for yourself what a difference that can make.

Kate Busch, Lead Teller, Shabbona Branch



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Chapter Six

A Bank That Cares

The other day, one of my clients told me that his five-year-old daughter said to him, “Daddy, can we go to the bank that I love? The bank where your friend works?” I can’t think of a higher compliment for a banking advisor.

I have had the pleasure of working at a branch in the community where I grew up and close to where my family has lived for several generations. It is because of our ties to the community that our clients know how much they matter to us.

For instance, one of our clients, who endures difficult health issues, will share with us the new research she discovers about her challenges. She is now a part of two research studies about her condition and wanted to tell me about it the other day. She says she wants to share with us what is going on in her life because she knows that we really care about her.

I often hear from our clients how much they appreciate that they are friends with the person they speak to on the phone or see when they stop in. Yes, we help them with their financial needs, but we also take the time to listen and get to know their story. We care.

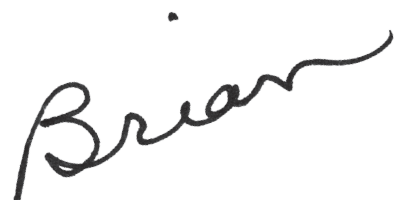
When I hear someone say as they leave, “That’s why I love my bank,” I know that I have done my job. We welcome the fact that we have become a part of each other’s lives, and we wouldn’t have it any other way.

Brian Heal, Branch Manager, Malta Branch

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Chapter Seven

The Right Thing

Over the years, I have worked for a variety of companies and industries. In most cases, it was just a job with the goal of producing a profit for the company by increasing revenue and reducing expenses. Once I joined Resource Bank, I quickly realized that it was different - profit was the result, not the reason.

I kept hearing things like:

- How do we get to yes?
- What can we do to improve this community?
- How can we make this work?
- How can we help this customer?
- We need to do the right thing.

Ideas like these made me proud to share the stories about the great care our employees take with our clients and our communities.

One such story I heard made a lasting impression on me. One of our Client Advisors received a call from a customer who was in the hospital. The customer urgently needed to have a document notarized, but was unable to get to the bank due to his illness. Without hesitation, the Client Advisor told the customer that he would gladly bring his notary stamp to the hospital and notarize the document for him. Such a simple request, but it meant the world to our client and gave him one less thing to worry about during a difficult time. I believe this happened because the Client Advisor knew it was the “right thing to do.”

I invite you to experience “The Right Thing” by joining the Resource Bank family. You will be glad you did.

Terri Forbes, Vice President and CFO



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Chapter Eight

Be A Farmer

Agriculture can be a wonderful business to be in, whether running a farm or supporting those who take on the challenging work. But agriculture as an industry is also cyclical, risky, and capital intensive – I saw this first hand when I graduated from college. In the early 1980s, the farming industry was in a significant downturn, and after a great deal of soul searching, I felt it just wasn't the right time to join our Northern Illinois family farm. My solution was to work for an ag-related company, which I did for over 20 years before becoming a Commercial/Ag Advisor for Resource Bank. I wouldn't trade those years for the world, but my personal experience did impress on me the importance of support for the next generation of farmers.

The average age of a farmer in DeKalb County is almost 60 years old. These men and women who literally feed our families are nearing retirement. We need the next generation to receive the help they deserve in order to keep our great county running.

I was so happy when Resource Bank's Be A Farmer loan program was designed to directly address this issue. We believe that individuals who demonstrate a commitment to farming and who have the desire, know-how, and drive to be successful should be given the opportunity to launch their own farm business, without the need for a down payment, collateral guarantee, or co-signer for a loan.

It takes a lot of heart and hard work to be a farmer. If you think you have what it takes, we would love to give you a hand.

Joe Bothe, Commercial and Agricultural Advisor



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Chapter Nine

Expecting More

“Please, sir, I want some more.”

Those are the words made famous by the main character in Charles Dickens’ novel *Oliver Twist*. The words were uttered because life in the Victorian workhouse where Oliver lived had become unsustainable and unbearable. Hunger drove Oliver to ask his master in the work house for a second helping of the watery gruel served for dinner, but he was met with derision and thrown out. The master’s response was meant to be a message: You will take your gruel, and you will like it. There will be no “more.”

Many institutions serve a thin watery gruel that is calculated to get us by. If you have had the occasion to fly in the last few years, I think you can relate to this idea. At times, it seems we, as airline passengers, are treated more like cattle than paying customers. It is as if we are being told, “You will take what you are given and you will like it. There is no ‘more.’” These days, some of the companies we visit increasingly emulate this pattern.

At Resource Bank, I was pleased to find that a customer doesn’t need to ask for more; instead, they are asked what more can Resource do for them. The philosophy, services offered, and overall attitude that permeates the bank is, “How can we do more to enhance your life?” Being there for customers and the community is truly what Resource Bank is all about. I am proud to be a part of a team that can honestly profess that it works, right here, to make life better for clients and our local community!

Jim Dombek, Senior Trust Officer and Counsel



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Chapter Ten

Why People Matter

At Resource Bank, we believe that personal relationships are the basis for all we do. When you call us, you speak to a person right here, not a machine or a call center. Our first priority is to help you. We do offer many technology-based solutions, but only for the purpose of actually helping our clients and not simply as a strategy to reduce staffing costs. We believe that technology is a tool, and these tools are available when and where you want them. Technology is not a substitute for human contact, human caring, and human solutions. A person with whom I've worked for many years has often said; "People are not blocks of wood."

This past October, we celebrated our 115th anniversary. It is with a sense of profound gratitude and appreciation that we thank our many fine customers - many of whom we've served for generations. And for those of you that have not experienced Resource Bank, we invite you to join us! We believe you will be amazed by the level of personal service you receive.

It has been a great pleasure to share The Commitments of Resource Bank with you, our friends and neighbors. Together, we look forward to a bright future where you can count on us for many years to come.

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