

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:

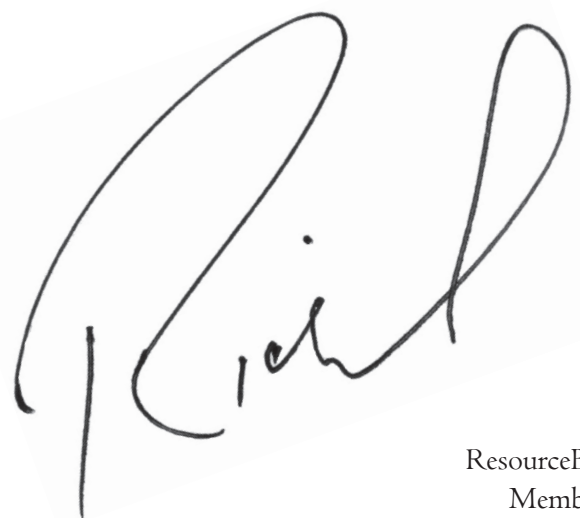
Enriching the Lives of Our Customers
Caring For Our Communities
Believing in America

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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