The Commitment of Resource Bank

What We Believe

Today, many banks feel under intense pressure to acquire or to be acquired. And as we have seen once more, 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 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 the American Dream

Before closing, I would like to share a story. Just a few years ago, we met a successful area businessman who immigrated to this country from Germany and recently became an American citizen. After sharing our history and philosophy of business with him, he said that Resource Bank reminded him of a bank he knew in his home country. Having been founded nearly 350 years ago, the bank has remained independent with an unbroken tradition of family ownership since 1674. The reason, he said, is because their principles and values have not changed. They form the heart of their business and this, he said, is why the bank reminded him of Resource. That was a very proud moment.

We recognize that we owe everything to you, dear loyal customers, knowing that we are only relevant so long as you deem us to be. We pledge to you that we will continue to do our utmost to earn your trust, and we hope that you will continue to reward us with your business. Our sincere thanks for your patronage and support as we move forward towards a bright and prosperous future together.

Richard Katz, Executive Chairman

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Rich

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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, President and Chief Executive Officer

Diana

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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

Brian

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Chapter Five

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 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, Client Advisor, Sycamore Branch

Brian

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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

Terri

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The Value of Individuals

I was eight years old when my family and I came to the United States from Vietnam after the war. I still vividly remember seeing that white star emblazoned on the hovering helicopter above us, and every time I think of that star, I want to thank the veterans who helped us. We were some of the lucky ones. My family experienced many difficulties back then, both before and after coming to the U.S., but what helped us through them was the belief in the value of people.

I believe that when you value who you are and you value your clients, you can build a relationship that allows you to leave a lasting impression. Every person that comes into my office is a person that I can help. When I meet someone new, I hope that I can put a smile on their face and add something positive to their life. Everyone has a story, and after my journey in banking and in my life, I have learned that hope, courage, kindness, and positivity can always make a difference.

Not long ago, I was at a local event, and one of my now-grown clients came up to me and said, "There you are, Tho! You used to help me do all of my banking when I was little!" It made me feel so wonderful to know that people remember, and I was glad to know that I added some value to their life.

If you would like to experience the added value that Resource Bank can offer, stop in to any one of our branches. It really does make a difference.

Tho Pham, Branch Manager, Bethany Branch

Tho
"Ta"

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Opportunity

I started working with Resource Bank as a part-time teller in April of 2000, just as the Annie Glidden Branch in DeKalb was opening. At the end of 2022, I retired as the Director of Teller Services. I had several positions since I had started, and they all were a little bit different, but I always stayed in the teller line – at the front line of customer service. I just liked talking to people, getting to know them, listening to them, and ultimately helping to meet their needs. Plus, I ran into people all the time outside of work at places like the grocery store or gas station. Many times, they wanted to talk, just like we did in the teller line, and I ended up having the opportunity for a lovely conversation.

As my time with Resource Bank came to a close, I knew that I was going to miss the people the most. The positive, daily interactions with my clients and colleagues had been a part of my life for so long, it was tough to retire. It was also difficult to say goodbye to all of the tellers that I worked with each day. I had a hand in hiring each one of them and, having been one myself, I know that our tellers are eager to provide the best customer service possible to our valued clients.

The drive to help our customers is what made me proud to work there all those years. In the teller line, almost every day, we were able to show our clients with our words and actions what Resource Bank stands for – *Enriching Lives, Caring For Our Communities, and Believing in the American Dream.* It was extremely gratifying to have my values align so well with the personal and professional values of those around me. For me, it was the best opportunity that I ever had, and one which I will never forget.

Mary Cipra, Former Director of
Teller Services

Mary

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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 offer many technology-based solutions, but only for the purpose of actually helping you and not simply as a strategy to close branches and reduce staffing costs. Our view is 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; especially when there are problems to be solved.

In October, the Bank celebrated its 121st anniversary. It is with a profound sense of gratitude and appreciation that we thank all of our fine customers, many of whom we've served for generations, for your loyalty and support. And for those of you that have not experienced Resource Bank, we invite you to experience a real community bank. We believe you will be amazed by the level of personal service you receive!

In closing, dear friends and neighbors, it has been our great pleasure to share The Commitments of Resource Bank with you. With your support, we look forward to a bright future where you can count on us for years to come.

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