# COMMUNITY REINVESTMENT ACT PUBLIC FILE

Last updated November 9, 2026

First Federal Savings & Loan Association of Central Illinois, S.B.

# CRA Performance Evaluation

A copy of the public section of First Fed's most recent Community Reinvestment Act Performance Evaluation is included at the end of this document.

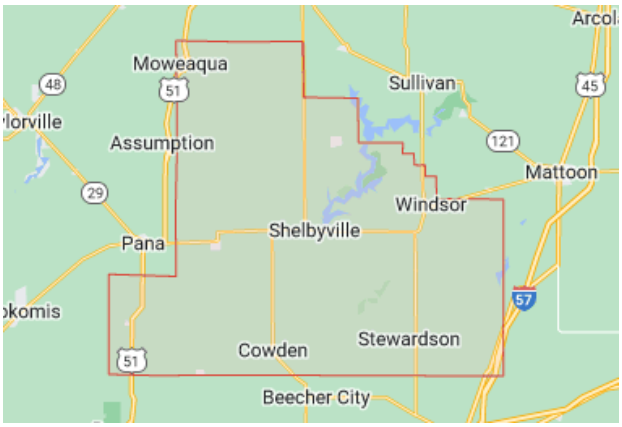
# Written CRA-Related Comments

First Fed has not received any comments from the public regarding its performance in meeting community credit needs during the current year and the preceding two calendar years.

# CRA Assessment Area

First Fed's CRA assessment area includes all census tracts in Shelby County, IL, and Coles County, IL.

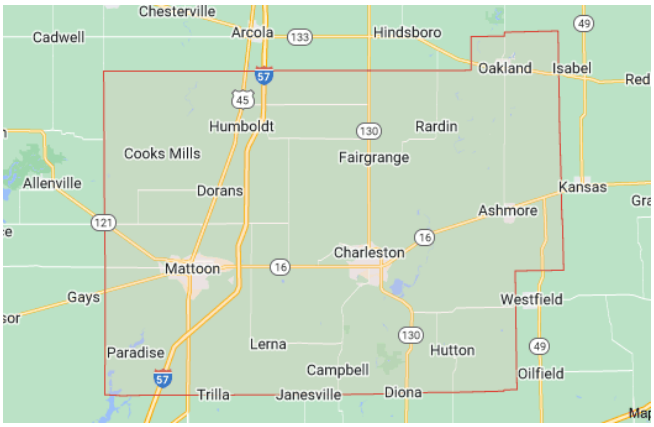
## SHELBY COUNTY, IL




Census tracts in Shelby County:

| State Code | County Code | Tract Code | Tract Income Level |
|---|---|---|---|
| 17 | 173 | 9591.00 | Upper |
| 17 | 173 | 9592.00 | Middle |
| 17 | 173 | 9593.00 | Middle |
| 17 | 173 | 9594.00 | Middle |
| 17 | 173 | 9595.00 | Middle |
| 17 | 173 | 9596.00 | Middle |
| 17 | 173 | 9999.99 | Middle |
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## COLES COUNTY, IL




Census tracts in Coles County:

| State Code | County Code | Tract Code | Tract Income Level |
|---|---|---|---|
| 17 | 029 | 0001.00 | Middle |
| 17 | 029 | 0002.00 | Middle |
| 17 | 029 | 0003.00 | Middle |
| 17 | 029 | 0004.00 | Middle |
| 17 | 029 | 0005.00 | Moderate |
| 17 | 029 | 0006.00 | Middle |
| 17 | 029 | 0007.01 | Upper |
| 17 | 029 | 0007.02 | Moderate |
| 17 | 029 | 0008.00 | Middle |
| 17 | 029 | 0009.00 | Upper |
| 17 | 029 | 0010.00 | Moderate |
| 17 | 029 | 0011.00 | Moderate |
| 17 | 029 | 0012.00 | Middle |

Census tract information is from the 2025 FFIEC Census Report at https://www.ffiec.gov/Census/.

# Bank Branches and ATMs

First Fed has four bank branches.

| Branch Location | Census Tract | Lobby Hours | Drive-up Hours |
|---|---|---|---|
| **Shelbyville branch**<br>200 West Main Street<br>Shelbyville, IL 62565 | 9593.00<br>Shelby<br>County | Mon – Wed: 8:00 am – 5:00 pm<br>Fri: 8:00 am – 5:30 pm<br>Thu & Sat: 8:00 am – 12:00 pm | Mon – Thu: 8:00 am – 5:00 pm<br>Fri: 8:00 am – 5:30 pm<br>Sat: 8:00 am – 12:00 pm |
| **Windsor branch**<br>1116 Maine Street<br>Windsor, IL 61957 | 9594.00<br>Shelby<br>County | Mon – Wed: 8:00 am – 12:00 pm<br>1:00 pm – 4:00 pm<br>Fri: 8:00 am – 12:00 pm<br>1:00 pm – 5:00 pm<br>Thu & Sat: 8:00 am – 12:00 pm | Mon – Wed: 8:00 am – 12:00 pm<br>1:00 pm – 4:00 pm<br>Fri: 8:00 am – 12:00 pm<br>1:00 pm – 5:00 pm<br>Thu & Sat: 8:00 am – 12:00 pm |
| **Charleston branch**<br>800 West Lincoln Avenue<br>Charleston, IL 61920 | 0009.00<br>Coles<br>County | Mon – Thu: 9:00 am – 4:30 pm<br>Fri: 9:00 am – 5:00 pm | Mon – Thu: 8:30 am – 4:30 pm<br>Fri: 8:30 am – 5:30 pm<br>Sat: 8:30 am – 12:00 pm |
| **Mattoon branch**<br>101 Broadway Ave East<br>Mattoon, IL 61938 | 0004.00<br>Coles<br>County | Mon – Fri: 9:00 am – 5:00 pm | Mon – Fri: 8:00 am – 5:00 pm<br>Sat: 8:00 am – 12:00 pm |

First Fed has ATMs at each of our four branches and one at another location in Shelbyville. Some of our ATMs accept deposits.

| ATM Location | Accepts Deposits |
|---|---|
| 200 West Main Street<br>Shelbyville, IL 62565 | Yes |
| Johnstowne Mall<br>West Main Street & Dacey Drive<br>Shelbyville, IL 625655 | Yes |
| 1116 Maine Street<br>Windsor, IL 61957 | No |
| 800 West Lincoln Avenue<br>Charleston, IL 61920 | Yes |
| 101 Broadway Ave East<br>Mattoon, IL 61938 | Yes |

# Branches Opened or Closed

The Mattoon branch was opened in 2026. First Fed has not opened or closed any other branches during the current year and each of the two prior calendar years.

| Branch Opened/Closed | Adress | Census Tract |
|---|---|---|
| Mattoon branch<br>Opened 4/13/2026 | 101 Broadway Avenue East<br>Mattoon, IL 61938 | 0004.00<br>Coles County |

# Products, Services, and Fees

First Fed provides a broad range of bank products and services, listed below. First Fed also offers insurance through our subsidiary, 1st Fed Insurance Services, LLC.

| Deposit Products | Loan Products | Other Products/Services |
|---|---|---|
| Free Checking<br>Free Checking with Interest<br>Rewards Checking<br>1st Senior Checking<br>1st Choice Business Checking<br>Money Market Checking<br>1st Fed Savings<br>Christmas Club Savings<br>Health Savings<br>Certificates of Deposit (CDs)<br>Individual Retirement Accounts (IRAs) | Auto & recreational vehicle loans<br>Share loans<br>Overdraft banking lines of credit<br>Adjustable and fixed rate mortgages<br>Rural Development loans<br>Construction loans<br>Second mortgages<br>Home equity lines of credit<br>Investment property loans<br>Commercial real estate loans<br>Farmland loans<br>Commercial equipment loans<br>Operating lines of credit | ATM/Debit cards<br>Online & mobile banking<br>Mobile deposit<br>Bill pay & P2P payments<br>eStatements<br>Cash management for business<br>Commercial remote deposit capture<br>Wire transfers<br>Cashier checks / bank drafts<br>Overdraft protection<br>Safe deposit boxes (not available at Charleston branch) |

| Fee Description | Fee Amount |
|---|---|
| Account research and account balancing | $25.00 per hour |
| Chargeback | $5.00 |
| Check printing fees | Varies by style of check ordered |
| Continuous overdraft after three days (Fee is charged based on any negative balance, including negative balances caused by bank fees.) | $5.00 |
| Copy of check | $5.00 |
| Debit card withdrawal at ATM other than the ones we own or operate | $1.00 |
| Dormant account fee | $5.00 |
| Electronic transaction information request | $5.00 |
| Fax – outgoing | $3.00 |
| Garnishments/levies | $50.00 |
| Institution checks (bank drafts) not made out to customer | $3.00 |
| Nonsufficient funds (A single item presented for payment multiple times, and returned multiple times, may incur multiple charges.) | $29.00 per each returned check, per each presentment |
| Overdraft fee (Charged per item for covering overdrafts created by check or draft, in-person withdrawal, or other electronic means.) | $29.00 |
| Photocopies | $0.20 per page |
| Replace lost business debit card or personal identification number (PIN) | $5.00 |
| Replace lost consumer debit card or personal identification number (PIN) | $5.00 |
| Special statement | $2.00 |
| Stop payment | $25.00 |
| Stop payment renewal | $20.00 |
| Temporary check | $0.25 |
| Wire transfer – domestic (incoming or outgoing) | $25.00 |
| Wire transfer – foreign | $75.00 |

# Loan-to-Deposit Ratio History

First Fed's loan-to-deposit ratio for each quarter of the prior calendar year is provided below.

| 2025 Loan-to-Deposit Ratio by Quarter | |
|---|---|
| 1st Quarter | 78.51% |
| 2nd Quarter | 83.80% |
| 3rd Quarter | 84.74% |
| 4th Quarter | 85.92% |