



## 2014 ANNUAL REPORT



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## VISION STATEMENT

Our vision is to become the community bank of choice for people in Putnam, Bureau, and surrounding counties by:

- *Building relationships with our customers and other citizens in the region.*
- *Being a responsible corporate citizen of, and effective partner with, the communities we serve.*
- *Maintaining a reputation for financial strength, stability, and integrity.*

## MISSION STATEMENT

- *Our bank exists to exceed the expectations of our customers by providing financial services and resources that enable them to achieve their financial goals.*
- *Our bank exists to be the catalyst for building and sustaining thriving communities and to be a key participant in community reinvestment and philanthropic activity.*
- *Our bank exists to provide opportunities for learning and financial rewards for its employees in a workplace in which employees are treated fairly and with respect.*
- *Our bank exists to augment the value of shareholder investment by resolutely striving for long-term profitability and by enhancing franchise value in accordance with sound banking principles and ethical standards.*



## STAFF

### HENNEPIN STAFF

Deb Doyle	Information Systems Manager
Amy Fay	New Accounts Representative
Diana Gibson	Teller – Part Time
Kate Gibson	General Ledger Accountant/Internal Auditor
Haley Guisti	Compliance/Loan Officer
Mary Jane Gunderson	Bookkeeping
Todd McKey	Cashier/Ag Loan Officer/CFO
Nita O'Neill	Teller Supervisor
Clarissa Salinas	Teller
Kristi Smith	Assistant IS Manager
Kathy Spratt	Teller – Part Time
Becki Trainor	Teller – Part Time
Aubrie Wall	Teller
Dave Ward	President

### LADD STAFF

Gina Atkins	Loan Processor/Technology Services Administrator
Nicole Bickett	Teller
JoAnna Engels	Loan Officer
Amy Golightly	Teller/Marketing Assistant
Amanda Helm	Office Support – Part Time
Tara Hinckley	Teller
Tricia Jones	Teller/Bookkeeping
Kim McKee	Vice-President/Branch Manager/COO
Evelyn McLane	Teller - Retired August 2014
Deb Schultz	Loan Officer/Assistant Branch Manager
Luanne Vescogni	Teller Supervisor
Lou Wasilewski	Financial Advisor
Dan Wujek	Vice-President/Commercial Loan Officer/CCO
Elizabeth Zemanek	Bookkeeping – Part Time

## BOARD

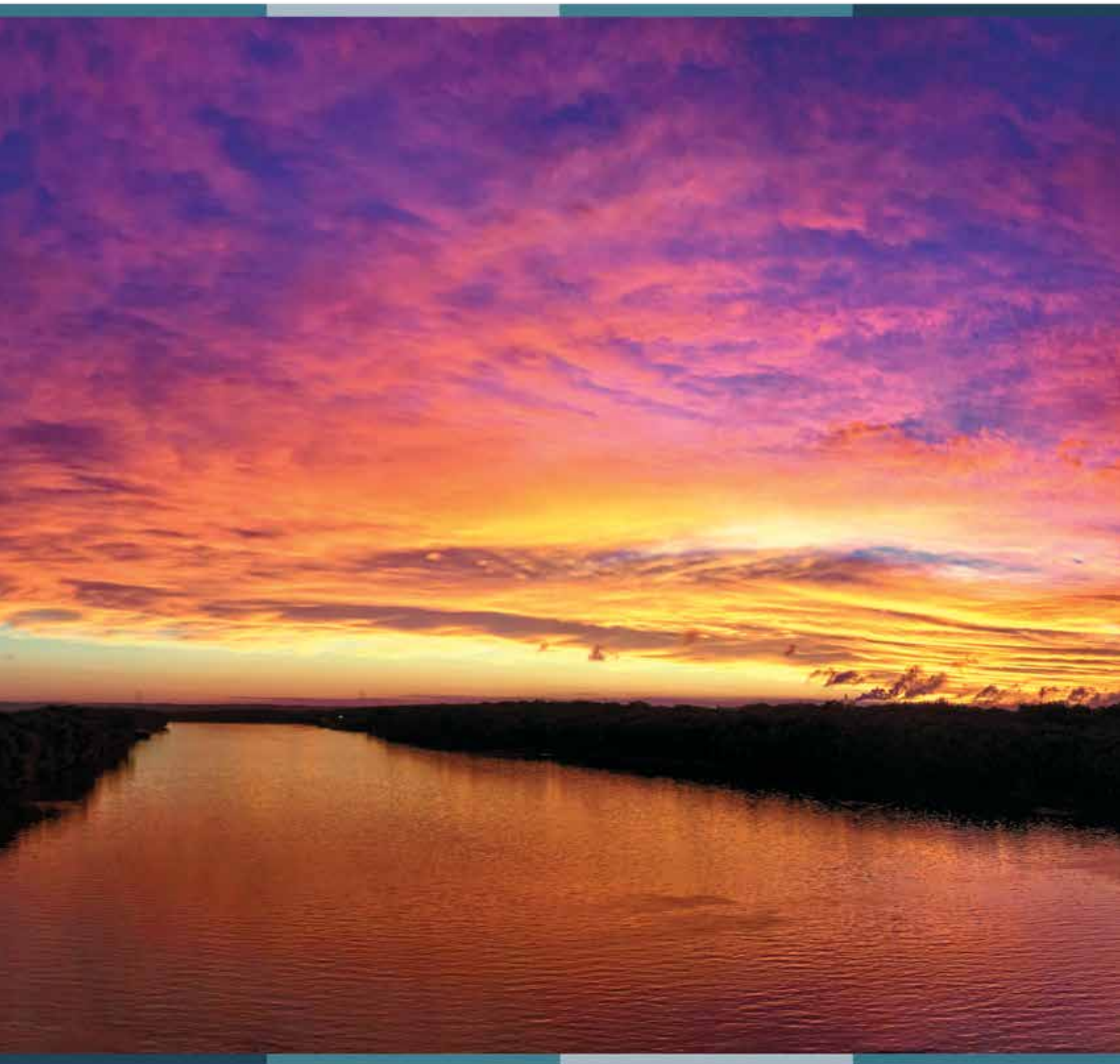
### BOARD OF DIRECTORS

Glen Brandner
Terry Judd
Ryan Linnig
Harold Read
Eric Swartz
Bill Urnikis – Chairman
Dave Ward

### LADD ADVISORY BOARD

Joe Bernardi
Glen Brandner
Brandy Cattani
Jim Manning
Kathy Martin
Kim McKee
Gene Merkel
Tony Michels
Deb Schultz
Dan Wujek







# CONTACT INFORMATION

## HENNEPIN LOBBY HOURS

Monday, Tuesday, Wednesday  
8:00 am – 5:00 pm

Thursday  
8:00 am – 12:00 pm

Friday  
8:00 am – 5:00 pm

Saturday  
8:00 am – 12:00 pm

## DRIVE-UP HOURS

Monday, Tuesday,  
Wednesday, Thursday  
7:30 am – 5:00 pm

Friday  
7:30 am – 6:00 pm

Saturday  
7:30 am – 12:00 pm

## CONTACT INFORMATION

815.925.7373

Toll Free  
877.788.7373

Fax  
815.925.7375

## LADD LOBBY HOURS

Monday, Tuesday, Wednesday  
8:30 am – 4:00 pm

Thursday  
8:30 am – 12:00 pm

Friday  
8:30 am – 5:00 pm

Saturday  
8:30 am – 12:00 pm

## DRIVE-UP HOURS

Monday, Tuesday,  
Wednesday, Thursday  
7:30 am – 5:00 pm

Friday  
7:30 am – 6:00 pm

Saturday  
7:30 am – 12:00 pm

## CONTACT INFORMATION

815.894.2386

Toll Free  
866.894.2265

Fax  
815.894.2265



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# AGENDA

## STOCKHOLDERS MEETING JANUARY 21, 2015

1. *Elect Meeting Chairman And Secretary*
2. *Secretary: Report Of Quorum*
3. *Update Of Stockholders*
4. *Minutes Of Last Stockholder's Meeting*
5. *Financial Report For 2014*
6. *Management Report*
7. *Old Business*
8. *Election Of Directors To Serve For The Year 2015*
9. *Other Business*
10. *Recognition Of Employees*
11. *Adjournment*



# MINUTES

HENNEPIN, ILLINOIS  
JANUARY 15, 2014

The Stockholders of the Putnam County Bancorp, Inc. met at 6:30 P.M. on January 15, 2014 at the Galleria in Princeton, IL for their annual dinner meeting.

It was moved by Eric Swartz, seconded by John Petersen to appoint Bill Urnikis as Chairman and Todd McKey as Secretary of the Stockholders meeting. Motion carried.

The Secretary tabulated the sign-in sheets and the proxies and there were 6,645 shares represented in person and 3,298 shares by proxy for a total of 9,943 shares (64.51%). A quorum is present.

Terry Judd introduced the new Stockholders acquired during the year and they were as follows: Vincent Boggio and Ryan Linnig.

Terry Judd took a moment to acknowledge the deceased Stockholders since the last meeting and they are as follows: Bruce Boggio, Richard Brown, and Edgar Read.

The minutes of the last Stockholders meeting of 1/16/2013 were presented to the Stockholders and it was moved by Catherine Wujek, seconded by John Sandberg that the minutes be approved as submitted. Motion carried.

The Financial Reports were presented to the Stockholders showing the Consolidated Balance Sheet of the Bank and the Holding Company on December 31, 2013 and also the Consolidated Income Statement of the Bank and the Holding Company for the year ended December 31, 2013. Copies attached.

It was moved by Nicholas Keegan, seconded by Craig Jessen that the Financial Reports be approved as submitted. Motion carried.

**Dave Ward presented to the Stockholders his 2013 Management Report as follows:**

## MANAGEMENT REPORT

January 2014

As you can tell by the theme of our agenda booklet, we are going to talk a fair amount this evening on the topic of technology. It has become such a vital component of customer service in today's world. And this past year, the bank has expended considerable resources in that particular arena. But before we hear details about that, let me recap the year from a financial and then a strategic perspective.

At the close of business in 2013, the North Central Bank recorded final net earnings of \$1,401,000. Even though that number declined \$132,000 from the year before, income was still strong enough to realize a 9.18% return on equity. As expected, Net Interest Margins compressed over the course of the year, caused in large part by aggressive Federal Reserve interest rate policies and by competitive forces within the industry. Furthermore, non-interest income generated by our popular fixed rate mortgage program fell by nearly half (or \$76,000) as loan production tailed off in the later part of the year.

In my view, one of the most significant accomplishments this past year, was a strategic decision by the Board to alter the bank's management structure. At the organizational meeting last January, Dan Wujek was appointed Chief Credit Officer, Kim McKee Chief Operations Officer, and Todd McKey Chief Financial Officer. Together these three capable leaders will take charge of day to day bank administration. This is a much more efficient managerial configuration as we tactically prepare the bank for future growth. It also places us in a stronger position from a management succession standpoint. We are fortunate to have three individuals of their stature within our organization. I invite you to review the personal profiles of each of them recorded at the back of the meeting booklet.

At this time, I would like to call on CCO Dan Wujek to give us an update report on the loan department. Dan...

As the Chief Credit Officer, I have been asked to recap the activity of the lending division of the Bank. I like to talk about the main asset of the Bank and that is the people. We have a great group of hardworking and dedicated people that I am honored to work with. These folks have continued to grow and learn new things; they continue to withstand the pressures caused by a troubled economy; they continue to adjust to new and sometimes seemingly ridiculous regulatory changes; and they seem to do so with smiles on their faces. I acknowledge that lending is not an easy task and it takes someone special to be a lender; but our group is second to none. They work hard, they seek opportunities, they continue to learn, they adapt to change, and they work as a team.

This is what they did this past year: They grew the loan portfolio by \$7,596,000. This is an increase of 11.3%. Our loan portfolio grew from \$67,220,000 to \$74,817,000. This raised our Loan-to-Deposit ratio from 61% a year ago to 70% now.

In addition to this, our Residential Lenders generated another \$5,000,000 in new fixed rate home loans; these loans are sold into the secondary market and are not reflected in the loan totals. This loan growth was over and above the ongoing pay down that occurs normally within the portfolio. This activity occurred in a really soft housing market, a highly competitive rate environment, and in a local economy that has an unemployment rate that hovers in the 10% range.

However, we do have our issues: in fact, in December we ended up with a pickup truck, motorcycle, and a motor home, that people could not pay for; we also have a business customer that is struggling mightily. It indicates that people are stressed in this economy with their finances. We have borrowers that struggle and we have past due loans that make up 2.50% to 3.00% of our total loans. In comparison, our peer banks have delinquencies of a half point higher than ours. This is a good indicator of the overall credit quality of our portfolio.

We had a great year; and we are poised for an excellent 2014.

I want to recognize the Board for providing us the tools to get this work accomplished. The Board has been so supportive in providing resources and training for all of us. Recently they have taken steps to strengthen the commercial lending policy and have made plans to add a commercial lender to our team. It makes the challenges of lending easier knowing that we are all pulling in the same direction.

By the way, we did get the pickup truck and motorcycle sold. But if you are interested in a motor home, let me know.

Lending Group, Well Done! Thank you – we look forward to a great 2014.

Thank you Dan. And now I would like to call on COO Kim McKee to give her report on all other bank activities. Kim...

Thank you Dave. Our primary focus in 2013 was on technology and being able to better serve our customers. Early in 2013, NCB introduced mobile banking. This allows our customers to bank with us through their cell phone. They can download our customized app, or launch the mobile site through their smart phone web browser. Text banking has also been included with this upgrade. Now you can pay bills, transfer money, and check balances right from your mobile phone...anytime and anywhere. Additionally, through our online banking system, our customers can now set up "alert me" notifications. Customers can set thresholds in which they are notified via text message when a deposit, withdrawal, or certain dollar amount has affected their balance. These options allow customers to keep a closer eye on their accounts and alert the bank of any potential errors or suspicious activity.



# MINUTES, *cont.*

HENNEPIN, ILLINOIS  
JANUARY 15, 2014

With the desire to be fully mobile, available 24/7, and socially responsible, NCB launched a Facebook page in late July. Our NCB Facebook page allows us the opportunity to share community events, offer an effective business tool, and create conversation and engagement relative to the activities that NCB participates in. With over 225 followers, I encourage you to find our page and “like us” today!

A primary objective in 2013 was to provide the “real time” banking advantage to our customers. Our IT department devoted the better part of last year, along with a significant monetary investment into this initiative. In order for our bank to deliver the most up-to-date balances and account information, NCB installed 4 interfaces, 2 new servers, several routers, and a new firewall. These additions also benefit the bank and its customers with additional fraud protection.

Having the aforementioned technology at our fingertips has been beneficial to our bank and customers during the most recent Target breach. As many of you know, over 70 million debit and credit cards were compromised. Prompt action was taken by NCB employees to contact all customers by phone and inform them of the breach and compromise. This swift action was critical in protecting the bank and its customers. All affected cardholders were issued new debit cards and PINs. As of today's date, there has been no evidence of fraudulent activity on any of our debit cards.

To further augment our security procedures and hands-on training, Deb Schultz, Ladd's security officer, worked with local law enforcement and criminal justice instructors from IVCC to have mock robberies conducted each quarter in the Ladd office. These mock robberies help further develop the appropriate responses if a real robbery should occur.

Although a lot of our technological advancements were made to enhance our customer's ability to bank with us whenever and wherever, it doesn't mean that we have forgotten about the image and look of our offices. Over the past year, both bank lobbies have endured major renovations including layout changes, new flooring, furnishings, and painting. We also enhanced our audio equipment, fire detection, and security systems.

Looking forward into 2014, I would like to share that we are in the beginning stages of developing a new website that will be compatible with all devices...such as desktop, tablet, and mobile phones. NCB will also be launching an app for mobile banking that is compatible with the iPad and other tablets. Additional features to our online services will be commercial ACH and quick books. NCB will also be converting its payment clearing to a new correspondent bank that will allow for additional savings.

Although much of this report has focused on how we are able to better serve our customers when they are not within our bank buildings...I want to emphasize that the NCB staff will always provide top-quality, first-class customer service whether it is face-to-face, over the phone, through e-mail or any of the other various ways we have to communicate with our customers.

Thank you for allowing me the opportunity to share a brief update of our technological advancements.

Thanks Kim. As you can see, a considerable effort has been spent to enhance the customer experience and to prepare our organization for the future.

Now I would like to turn our attention for a moment, if I may, to Capital. Capital is the equity you shareholders have invested in the bank and it has been augmented through the years by the systematic retention of a portion of bank earnings. Capital is leveraged against bank assets. So the bigger a bank becomes, the more capital it needs to support that growth. Strategically, the Board of Directors believe bank growth is imperative for two main reasons. First is the expansion of earnings capacity and second is to spread overhead costs and regulatory burdens over a larger asset base. Both promote shareholder interests by enhancing profitability and

in building franchise value. Moreover, as a consequence of the worldwide financial crisis several years ago, banking regulators have adopted new capital standards that will be phased in beginning next year. The new Capital standards were established under international accord and are known as BASEL III. Under these new standards, banks will essentially be required to maintain higher capital ratios, including a new layer of equity called a Capital Conservation Buffer. Failure to adhere to these new standards could potentially impair the bank's ability to distribute earnings to shareholders and would also restrict certain forms of employee compensation. So, as you can see, this is a serious matter. You no doubt have noticed a modest decline in payouts to you through the holding company. This reflects a concerted effort to build our Capital base from within. I just want you to understand the reasoning and the strategy behind that trend. This in no way indicates substandard performance on the part of the bank, nor anything of that nature. We are simply trying to maintain and maximize the long term success of the North Central Bank.

Just a few additional comments before I close, with regard in particular to the Board of Directors. First, I would like to welcome Ryan Linnig as our newest Board member. It is apparent to me that he will prove to be a valuable leader within our organization. Secondly, I wish to inform everyone of the recent action by the Board to lower the mandatory retirement age of Directors to age 70. Correspondingly, it is my hope to have a workable Board succession plan in place by yearend.

This report began with an emphasis on technology. Technology indeed is an indispensable tool for any modern business today. But the real heart and soul of any organization is the makeup of the human beings involved. That is truly what differentiates one enterprise from another. I know we are so very fortunate in that regard.

So let me commend the officers and staff for all their hard work this past year. To the members of the Board, thank you for providing sound direction with vision and balance. Thanks too, for the contributions from our friends on the Ladd Advisory Board. And finally, on behalf of all these folks and myself, let me express our deepest gratitude to all the shareholders for entrusting us with the management and care of your bank.

Thank you.

## Old Business: None.

Bill Urnikis introduced to the Stockholders the seven nominees that the Board of Directors recommends to be Directors for the year 2014. The nominees are Glen Brandner, Terry Judd, Ryan Linnig, Harold Read, Eric Swartz, William G. Urnikis, and David Ward.

It was moved by Karl Fivek, seconded by Michael Sapienza to place into nomination the seven nominees that the Board of Directors recommended to be Directors for the year 2014, to close the nominations and instruct the secretary to cast a unanimous ballot for the slate of Directors nominated. Motion carried.

## Other New Business:

Bill Urnikis took the opportunity to recognize the staff and to introduce our new employee: Becki Trainor.

Dave Ward and Bill Urnikis acknowledged the 2012/2013 CBAI Education award (5th year running).

It was noted that the bank received the BauerFinancial 25 Year Award (100 quarters of 5 star rating). Only 3% of banks have attained this status.

There being no further business it was moved by John Petersen, seconded by Terry Judd that the Stockholders meeting be adjourned at 8:09 P.M. Motion carried.

Todd F. McKey  
Secretary

# CONSOLIDATED BALANCE SHEET

## DECEMBER 31, 2014

ASSETS	BANK	HOLDING COMPANY	ELIMINATIONS	CONSOLIDATED 2014	CONSOLIDATED 2013
Cash and due from banks	\$ 3,537,510	\$ 466,616	\$ (466,616)	\$ 3,537,510	\$ 1,639,697
Federal funds sold	\$ 0	\$ -	\$ -	\$ 0	0
Investment securities	\$ 47,297,896	\$ 15,962,888	\$ (15,962,888)	\$ 47,297,896	\$ 51,453,357
Loans, less allowance for loan losses	\$ 78,114,148	\$ -	\$ -	\$ 78,114,148	\$ 74,817,427
Premises and equipment	\$ 704,031	\$ -	\$ -	\$ 704,031	\$ 772,288
Goodwill	\$ 2,596,136	\$ -	\$ -	\$ 2,596,136	\$ 2,596,136
Other assets	\$ 1,919,185	\$ 141	\$ (141)	\$ 1,919,185	\$ 2,000,120
Total assets	\$ 134,168,906	\$ 16,429,645	\$ (16,429,645)	\$ 134,168,906	\$ 133,279,025
<b>LIABILITIES AND STOCKHOLDER'S EQUITY</b>					
<b>LIABILITIES</b>					
Deposits:					
Non-interest bearing deposits	\$ 11,605,249	\$ -	\$ (466,616)	\$ 11,138,633	\$ 10,464,992
Interest bearing deposits	\$ 97,312,711	\$ -	\$ -	\$ 97,312,711	\$ 96,275,471
Total deposits	\$ 108,917,960	\$ 0	\$ (466,616)	\$ 108,451,344	\$ 106,740,463
Federal funds purchased	\$ 500,000	\$ -	\$ -	\$ 500,000	\$ 5,500,000
FHLB borrowings	\$ 5,400,000	\$ -	\$ -	\$ 5,400,000	\$ 2,400,000
Repurchase agreements	\$ 2,205,868	\$ -	\$ -	\$ 2,205,868	\$ 2,205,868
Other liabilities	\$ 1,182,190	\$ 462,390	\$ (141)	\$ 1,644,439	\$ 1,584,169
Total liabilities	\$ 118,206,018	\$ 462,390	\$ (466,757)	\$ 118,201,651	\$ 118,430,500
<b>STOCKHOLDER'S EQUITY</b>					
Common stock	\$ 790,000	\$ 385,325	\$ (790,000)	\$ 385,325	\$ 385,325
Additional paid-in capital	\$ 7,502,310	\$ 3,087,489	\$ (7,502,310)	\$ 3,087,489	\$ 3,087,489
Retained earnings	\$ 7,315,168	\$ 12,139,031	\$ (7,315,168)	\$ 12,139,031	\$ 11,560,026
Net unrealized gain (loss) on AFS securities	\$ 355,410	\$ 355,410	\$ (355,410)	\$ 355,410	\$ (184,315)
Total stockholders' equity	\$ 15,962,888	\$ 15,967,255	\$ (15,962,888)	\$ 15,967,255	\$ 14,848,525
Total liabilities and stockholders' equity	\$ 134,168,906	\$ 16,429,645	\$ (\$16,429,645)	\$ 134,168,906	\$ 133,279,025
Number of shares outstanding at year-end				15,413	15,413
Total book value per share, adjusted for unrealized gain (loss)				\$ 1,012.90	\$ 975.34
Total book value per share				\$ 1,035.96	\$ 963.38

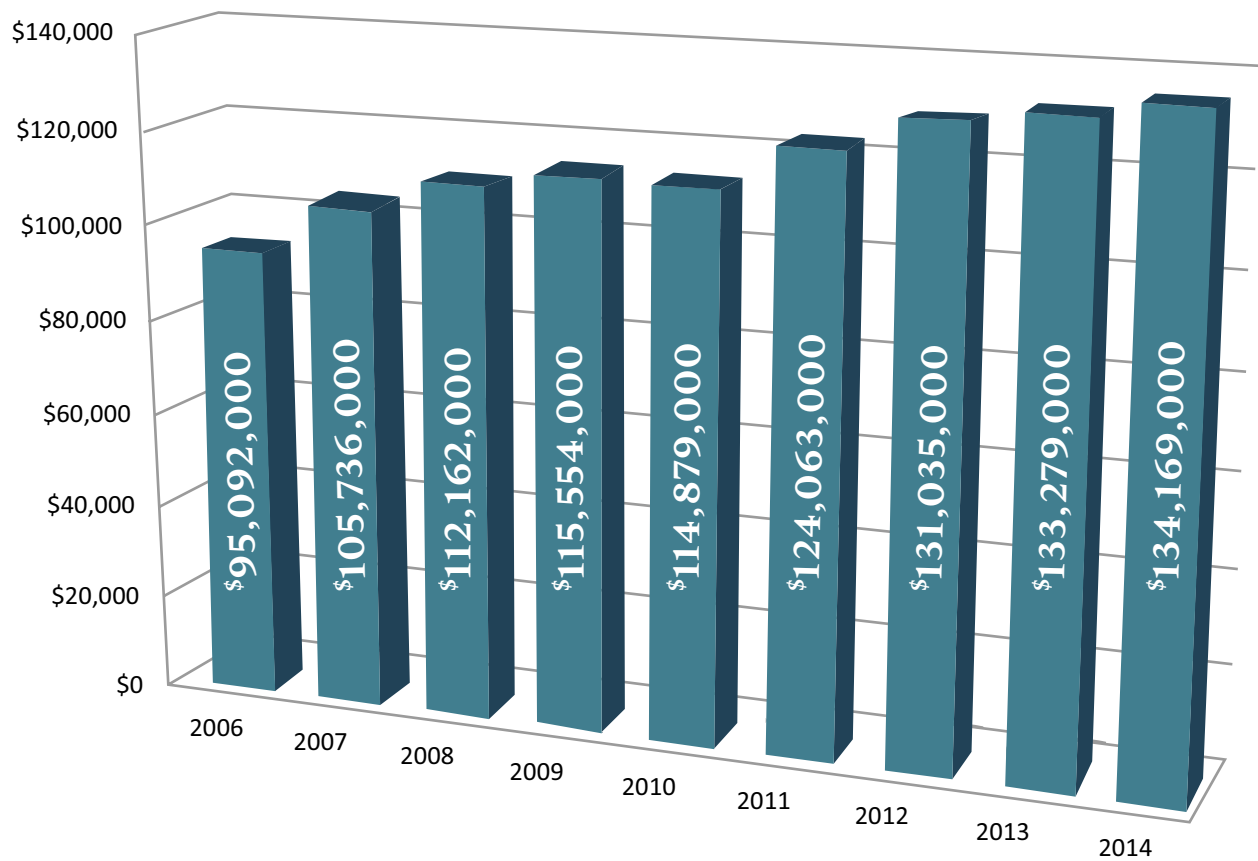


# CONSOLIDATED INCOME STATEMENT

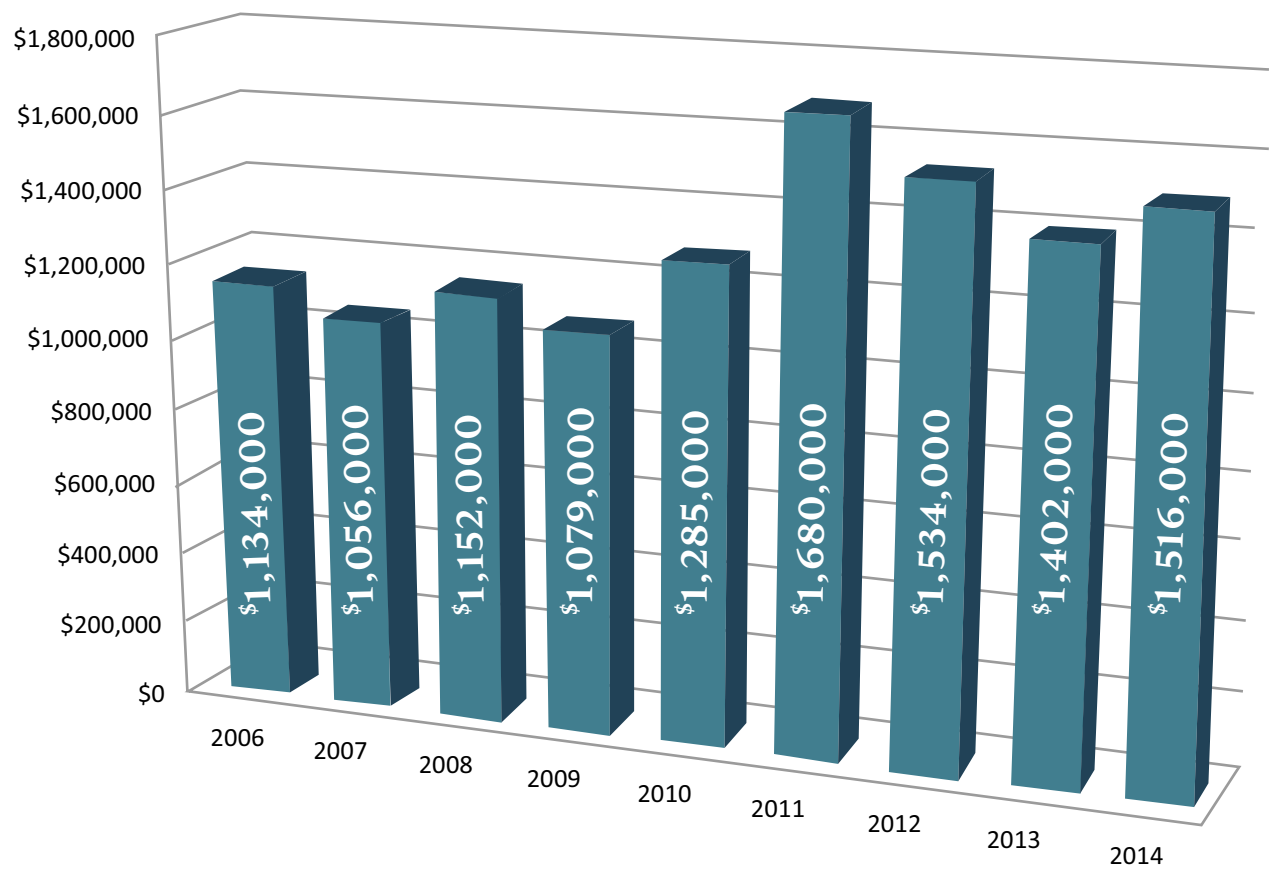
## FOR THE YEAR ENDED DECEMBER 31, 2014

INTEREST AND DIVIDEND INCOME	BANK	HOLDING COMPANY	ELIMINATIONS	CONSOLIDATED 2014	CONSOLIDATED 2013
Interest on loans	\$ 3,588,345	\$ -	\$ -	\$ 3,588,345	\$ 3,368,991
Interest and dividends on investment securities:					
Taxable	\$ 693,250	\$ -	\$ -	\$ 693,250	\$ 678,283
Exempt from federal income taxes	\$ 210,068	\$ -	\$ -	\$ 210,068	\$ 193,303
Other interest and dividend income	\$ 17,247	\$ -	\$ -	\$ 17,247	\$ 17,141
Total interest and dividend income	\$ 4,508,910	\$ -	\$ -	\$ 4,508,910	\$ 4,257,718
<b>INTEREST EXPENSE</b>					
Interest on deposits	\$ 508,657	\$ -	\$ -	\$ 508,657	\$ 647,898
Interest, other	\$ 104,853	\$ -	\$ -	\$ 104,853	\$ 100,974
Total interest expense	\$ 613,510	\$ -	\$ -	\$ 613,510	\$ 748,872
Net interest income	\$ 3,895,400	\$ -	\$ -	\$ 3,895,400	\$ 3,508,846
Provision for loan losses	\$ 114,305	\$ -	\$ -	\$ 114,305	\$ 150,000
Net interest income after provision for loan losses	\$ 3,781,095	\$ 0	\$ 0	\$ 3,781,095	\$ 3,358,846
<b>OTHER INCOME</b>					
Service charges	\$ 352,755	\$ -	\$ -	\$ 352,755	\$ 358,119
Gain (loss) on security transactions	\$ 114,086	\$ -	\$ -	\$ 114,086	\$ 14,116
Other operating income	\$ 411,343	\$ -	\$ -	\$ 411,343	\$ 397,143
Total other income	\$ 878,184	\$ -	\$ -	\$ 878,184	\$ 769,378
<b>OTHER EXPENSES</b>					
Salaries and employee benefits	\$ 1,659,979	\$ -	\$ -	\$ 1,659,979	\$ 1,579,177
Net occupancy expense	\$ 138,437	\$ -	\$ -	\$ 138,437	\$ 103,091
Equipment rentals, depreciation, and maintenance	\$ 204,777	\$ -	\$ -	\$ 204,777	\$ 185,506
Stationary and supplies	\$ 62,546	\$ -	\$ -	\$ 62,546	\$ 68,393
Computer services	\$ 149,880	\$ -	\$ -	\$ 149,880	\$ 65,272
Professional services	\$ 34,291	\$ -	\$ -	\$ 34,291	\$ 26,903
Advertising	\$ 60,214	\$ -	\$ -	\$ 60,214	\$ 65,834
Other operating expense	\$ 814,482	\$ 10,107	\$ 0	\$ 824,589	\$ 623,239
Total other expenses	\$ 3,124,606	\$ 10,107	\$ 0	\$ 3,134,713	\$ 2,717,415
Income from operations	\$ 1,534,673	\$ (10,107)	\$ 0	\$ 1,524,566	\$ 1,410,809
Equity in income of subsidiary	\$ 0	\$ 1,516,112	\$ (1,516,112)	\$ 0	\$ 0
Income before income taxes	\$ 1,534,673	\$ 1,506,005	\$ (1,516,112)	\$ 1,524,566	\$ 1,410,809
Income tax expense (benefit)	\$ 18,561	\$ (141)	\$ 0	\$ 18,420	\$ 20,276
Net income	\$ 1,516,112	\$ 1,506,146	\$ (1,516,112)	\$ 1,506,146	\$ 1,390,533

## ASSETS



## HISTORICAL NET INCOME





## IN MEMORIAM

*Those we love don't go away.*

*They walk beside us every day...*

*unseen, unheard, but always near.*

*Still loved, still missed*

*And very dear.*



**ERNEST E. BASSI**

*1923-2014*

Ernie started working for Putnam County Bank in June 1952 as the bank's Cashier. In 1963, at the annual stockholder's meeting, he was elected to the Board and later became bank President. He maintained that position until his retirement in 1995. He remained committed to the bank and the community that he loved and served throughout his life. Ernie's guidance over the course of his 42 years was invaluable in building a strong and respected community bank.



**ERIC J. CIUCCI**

*1977-2014*

Eric joined the North Central Bank family in May 1997. He worked part-time while continuing his education at Illinois State University. Upon graduating from college, Eric became a Loan Officer for North Central Bank and continued with this position until his passing in December 2014. His dedication, service, and friendly persona won the hearts of all who knew him.

IN  
MEMORIAM





**THANK YOU FOR THE BEAUTIFUL PHOTOS  
OF HENNEPIN AND PUTNAM COUNTY!**

**Erebos Photographic Studios**

Quentin J. Buffington

Hennepin, Illinois

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