



## 2022 Company Profile

**Aim High. Bank Strong.**

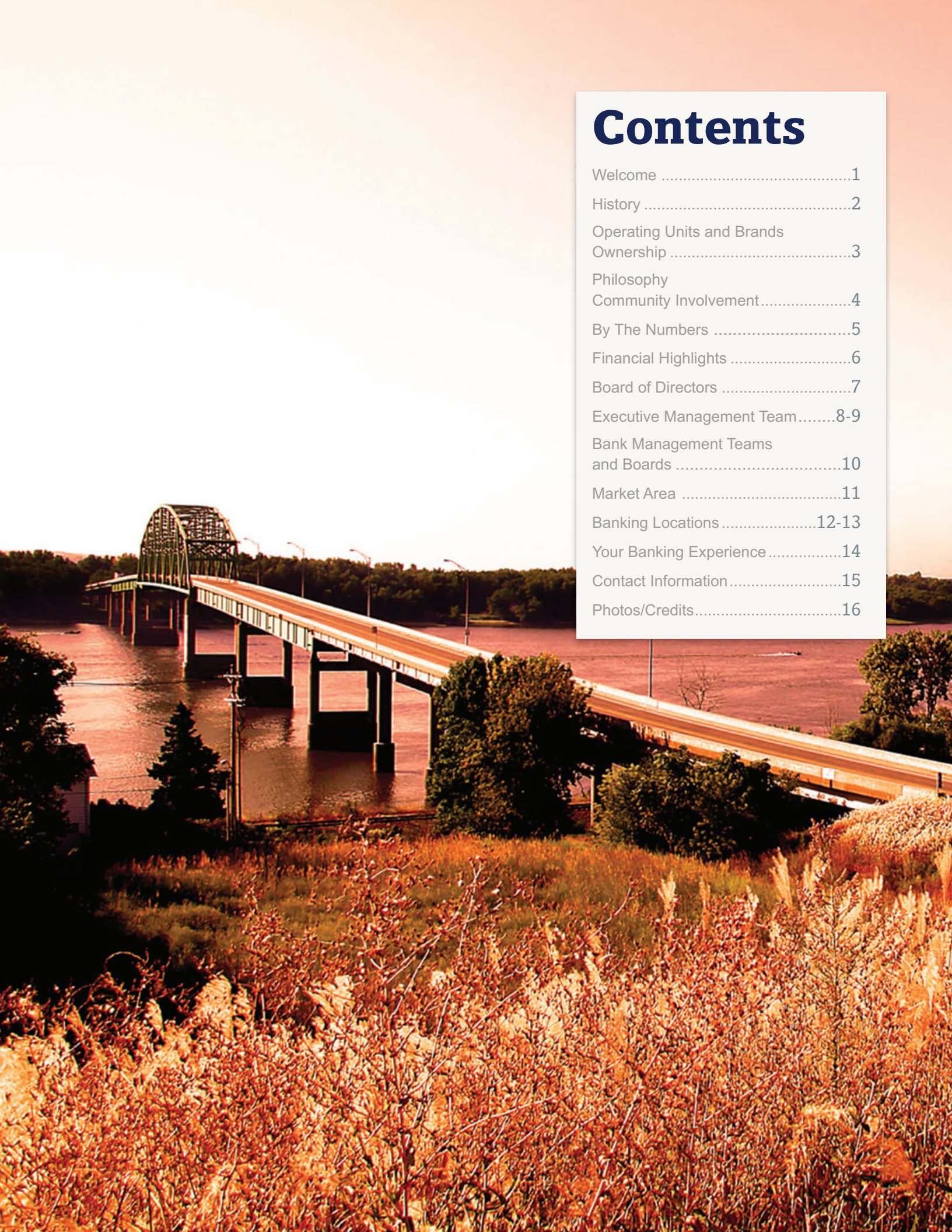


Newest location in Monmouth, Illinois



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# WELCOME



Central Bancshares, Inc. is a premier community bank holding company based in Muscatine, Iowa. We are the parent company of a great bank with roots that go back over 100 years in our communities.

Bank clients can transact business at any of our ten locations in Iowa: Muscatine (3), Davenport (2), Coralville, Kalona, Washington, Walcott, and Wilton; and seven locations in Illinois: Buffalo Prairie, Galesburg (3), Brimfield, Peoria, and Monmouth.

The Monmouth, Illinois office opened last December. This new office will provide a more convenient location for our current Monmouth area clients and allow us to reach new clients easily.

The 245 employees in our organization serve 40,000 consumer and business clients through a combination of 17 offices and a full range of alternative delivery channels, including ATMs, mobile and online banking, and remote deposit.

Over the last two years, we proudly supported our business and farm clients by providing 1,600 Paycheck Protection Program (PPP) loans, for a total of over \$90 million. The PPP program was our government's response to the challenges facing businesses and farmers resulting from the pandemic. Just as importantly, we have worked with those clients to get virtually all of the PPP loans forgiven by the government.

Online mortgage applications have been available to clients for many years and are well received. Later this year, we plan to expand this technology and offer online account opening for many loan and deposit clients, both existing and new.

With over \$1.1 billion in total assets, we are one of the area's largest banking organizations—big enough to accommodate the needs of borrowers of just about any size. It's worth noting that the \$1.1 billion figure doesn't include assets under management by the Wealth Management (Trust and Investment) area of our bank, where we are recognized as a leader in terms of strength, size, and expertise. Add this to the equation, and we're over \$2.5 billion in assets.

Our entire Central Bancshares organization is managed locally by the staff that our clients know and trust. A core concept of independent community banking is meaningful local input, empowered local employees, and dedicated local resources. Our organization lends to businesses and individuals in rural and urban settings, which helps our customers and the communities we serve grow and prosper.

We are a firm believer in good corporate citizenship. Our bank donates hundreds of thousands of dollars to local charitable causes each year. Perhaps more important, our officers and employees give freely of their time and expertise and spend untold hours serving as volunteers, board members, and leaders of these organizations.

If you have any questions or want additional information on our organization, please feel free to contact us.

Welcome to Central Bancshares and CBI Bank & Trust!

Gregory J. Kistler  
President and CEO  
CBI Bank & Trust and  
Central Bancshares, Inc.



Gregory J. Kistler

# History

Mid-  
1800s

**CBI Bank and Trust's history can be traced to the mid-1800s.** The private banking house of Isett and Brewster of Muscatine was one of the earliest of this type in Iowa and operated successfully for a number of years. In 1865, it was converted to a state-chartered institution, Merchants Exchange Bank, which was opened to the general public. During the intervening years there were name changes along the way. The year 1933 brought a combining of banking interests into a single operating unit, a new state charter, and a change in name to Central State Bank.

1869

**The charter for The Farmers and Mechanics (F&M) Bank was granted on March 31, 1869.** The founders chose a name that related directly to the real builders of the town, those hard-working farmers and the shoemakers, blacksmiths, carriage builders, and printers — all of whom were called mechanics.

1979

**Company Founded:** Central Bancshares, Inc. was organized by the principal owners of Central State Bank, Muscatine, Iowa, for the purpose of enabling growth through the acquisition of other banks. For over a decade, Central State Bank was our sole subsidiary.

1994

**First Acquisitions:** In April, 1994, our company's first acquisitions occurred with the purchase of 100% of the stock of West Chester Savings Bank, West Chester, Iowa and Farmers Savings Bank, Kalona, Iowa. These purchases added approximately \$65 million to our assets, lifting us to over \$300 million.

1995

**Charter Move:** West Chester Savings Bank's charter was moved from West Chester, Iowa to Washington, Iowa to facilitate expanding into that community.

1997

**New Building in Washington:** West Chester Savings Bank constructed a new office at 1060 West Monroe in Washington, Iowa.

2001

**Hy-Vee Office Acquisition:** Central State Bank purchased the Muscatine Hy-Vee supermarket office from Commercial Federal Bank.

2002

**Charter Move:** Farmers Savings Bank's charter was moved from Kalona to Coralville, Iowa to facilitate branching into the Iowa City/Coralville market.

**Name Change:** Concurrent with the charter move, the bank's name was changed from Farmers Savings Bank to Freedom Security Bank.

**Branch Consolidation:** West Chester Savings Bank's office in West Chester was consolidated into its Washington location.

**Galesburg Acquisition:** The company acquired Galesburg-based Marquette Bank Illinois and concurrently changed the name from Marquette Bank back to the original F&M Bank.

2006

**Wilton Market Entry:** Central State Bank branched into Wilton, Iowa. The office operated out of a temporary trailer bank while a permanent facility was constructed.

2012

**Associated Acquisition:** F&M Bank acquired the Galesburg, Illinois offices of Associated Bank.

2013

**Iowa Bank Merger:** West Chester Savings Bank and Freedom Security Bank were merged into Central State Bank in mid-2013. The banks continued to operate under their existing names, as offices of Central State Bank.

2015

**Buffalo Prairie Acquisition:** The company acquired Buffalo Prairie State Bank and concurrently merged the bank into Central State Bank.

**Brokerage Acquisition:** Central State Bank purchased a Muscatine-based brokerage practice that almost doubled that area of its wealth management business.

**Name Change & Rebranding:** Buffalo Prairie State Bank, Central State Bank, Freedom Security Bank and West Chester Savings Bank came together under a new name, CBI Bank & Trust, on September 1, 2015 and adopted a new logo and corporate branding. The holding company also adopted a new logo and corporate brand.

2016

**Brimfield Acquisition:** The company acquired Brimfield Bank and concurrently merged the bank into F&M Bank.

**MidWestOne Bank, Davenport Office Acquisition:** CBI Bank & Trust acquired the Davenport, Iowa office of MidWestOne Bank to facilitate branching into the Quad Cities market.

2018

**New Building in Galesburg:** F&M Bank opened a new office in northeast Galesburg at Seminary Square.

2019

**Walcott Acquisition:** The company acquired Walcott Trust and Savings Bank in Walcott, Iowa.

2020

**Walcott Merger:** Walcott Trust and Savings Bank is merged into CBI Bank & Trust.

2021

**Merger of Subsidiary Banks:** The company combined CBI Bank & Trust and F&M Bank into a single organization. The surviving legal entity is CBI Bank & Trust. The merger enables clients to transact business at any of sixteen locations in eastern Iowa and west-central Illinois.

**Monmouth Market Entry:** CBI Bank & Trust branched into Monmouth, Illinois under the F&M Bank, Division of CBI Bank & Trust, brand. This increased the number of our banking locations to seventeen.



# Operating Units & Brands

Our organization is comprised of two primary operating units: the parent or holding company (Central Bancshares, Inc.) and one wholly-owned subsidiary bank (CBI Bank & Trust).



Central Bancshares, Inc. is located in Muscatine, Iowa and is headquartered on the fourth floor of the CBI Bank & Trust building at 301 Iowa Avenue in downtown Muscatine.



CBI Bank & Trust is headquartered in Muscatine, Iowa. It has seventeen offices in eastern Iowa and west central Illinois.



F&M Bank, Division of CBI Bank & Trust, operates under this brand in Galesburg, Monmouth, Peoria, and Brimfield, Illinois.

## Ownership

Central Bancshares, Inc. is a closely-held organization that's owned by a relatively small number of stockholders. Traditionally the majority of shares have been held by individuals and families with roots in Muscatine, Iowa and the surrounding area.

Shares are not publicly traded. If you have questions or would like additional information, please contact the stock registrar and transfer agent listed on page 15.



# Aim High. Bank Strong.



## Central Bancshares, Inc. Philosophy

As a community banking organization, all of our decisions are based on what is best for the individuals, families and businesses we serve. We are guided by the Vision, Mission and Core Values that are at the heart of our organization.

Using our Vision, Mission and Core Values to guide our daily actions and decisions allows Central Bancshares, Inc. and our banks to not only provide the best service to our customers, but to do what is in the best interest of our communities, now and in the future.



## Serving Non-Profits, Charities and Community Organizations

A cornerstone of Central Bancshares is working to improve our communities. Every year, we provide financial support to many worthwhile projects and the amazing community organizations doing great work where we live.

Perhaps more important, our associates are encouraged to contribute their time and expertise, spending thousands of hours serving as volunteers, board members and leaders of local organizations. This is not out of a requirement from us, but because it is the right thing to do. Staying involved in our communities is the main way we say “thank you” to the people and customers who have given us so much.



- United Way
- Habitat for Humanity
- Junior Achievement
- American Cancer Society
- YMCA
- Chambers of Commerce
- Big Brothers Big Sisters
- Community Schools & Booster Clubs
- No Foot Too Small
- *Over 200 other local charities and events*



# By The Numbers...

We're in the business of banking, and banking is a business of numbers. Here are a few key statistics for Central Bancshares, Inc.

## 1979

**Year Founded:** Our company was organized in 1979, but our bank roots go back much further.

## 40,000

**Clients:** We serve an estimated 40,000 consumer and business clients.

## \$1,143,963,000

**Assets:** With assets in excess of \$1.1 billion, we're one of the area's largest banking organizations.

## One

**Bank Charter:** CBI Bank & Trust, Muscatine, which includes F&M Bank, Division of CBI Bank & Trust, Galesburg, Illinois.

## \$987,722,000

**Deposits:** We rank seventh for in-market deposits among the 63 FDIC-insured institutions in our 7 county market region, which includes several large metropolitan areas. (Source FDIC; 6/30/2021)

## Seventeen

**Locations:** Coralville, Davenport (2), Kalona, Muscatine (3), Walcott, Washington and Wilton in Iowa; Brimfield, Buffalo Prairie, Galesburg (3), Peoria and Monmouth in Illinois.

## \$1.4 Billion

**Wealth Management:** Our Trust and Investment Divisions combined handle approximately \$1.4 billion in client assets.

## 245

**Employees:** A total of 245 employees work for Central Bancshares, Inc. and CBI Bank & Trust.

## \$1.02 Billion

**Lending:** Our overall loan portfolio is \$685 million. In addition, we service \$333 million in residential loans for the secondary market.



12/31/2021 data except as otherwise noted



# Financial Highlights

## Central Bancshares, Inc.

The following table sets forth balance sheet data for the Company as of December 31, 2021, 2020 and 2019.

<b>Balance Sheet</b>	<b><u>12-31-21</u></b>	<b><u>12-31-20</u></b>	<b><u>12-31-19</u></b>
<i>(amounts in thousands)</i>			
<b>ASSETS</b>			
Cash and due from depository institutions	\$ 87,389	\$ 76,415	\$ 43,426
Federal funds sold	0	0	9,000
Securities	307,673	248,828	204,995
Net loans and leases	676,070	705,230	697,077
Bank premises and fixed assets	19,927	20,223	20,952
Other real estate owned	0	402	23
Goodwill and other intangibles	25,090	24,181	24,127
All other assets	<u>27,814</u>	<u>28,002</u>	<u>20,942</u>
<b>Total Assets</b>	<b><u><u>\$1,143,963</u></u></b>	<b><u><u>\$1,103,281</u></u></b>	<b><u><u>\$1,020,542</u></u></b>
<b>LIABILITIES AND CAPITAL</b>			
Total deposits	\$ 987,722	\$ 933,605	\$ 860,558
Federal funds purchased & repurchase agreements	6,996	5,278	4,078
Other borrowed funds	0	22,010	24,529
All other liabilities	<u>8,700</u>	<u>9,232</u>	<u>8,629</u>
<b>Total Liabilities</b>	<b><u><u>1,003,418</u></u></b>	<b><u><u>970,125</u></u></b>	<b><u><u>897,794</u></u></b>
Common stock	59	59	59
Surplus	10,697	10,697	10,697
Undivided profits	<u>129,789</u>	<u>122,400</u>	<u>111,992</u>
<b>Total Equity Capital</b>	<b><u><u>140,545</u></u></b>	<b><u><u>133,156</u></u></b>	<b><u><u>122,748</u></u></b>
<b>Total Liabilities and Capital</b>	<b><u><u>\$1,143,963</u></u></b>	<b><u><u>\$1,103,281</u></u></b>	<b><u><u>\$1,020,542</u></u></b>

# Central Bancshares, Inc.

## Board of Directors

**Cara W. Fuller**

Muscatine, IA  
Retired Human Resources/  
Manufacturing Executive

**Warren W. Heidbreder**

Muscatine, IA  
Retired Financial Executive

**Todd J. Helle**

Tiffin, IA  
Treasurer, Partner & Tax Director –  
Terry, Lockridge & Dunn

**Gregory J. Kistler**

Muscatine, IA  
President & CEO  
CBI Bank & Trust and Central Bancshares, Inc.

**Mark Kleine**

Galesburg IL  
Owner, Kleine Companies, LLC

**Salvatore L. LoBianco**

Muscatine, IA  
Retired Utility Company Executive

**William M. Parks**

Muscatine, IA  
Vice Chairman of the Board  
Private Investor/Retired Physician

**Philip L. Ropp**

Kalona, IA  
Owner – City Tractor,  
and CT Partners, LLC

**John D. Stavnes**

Bettendorf, IA  
Managing Director  
INTEGRUS Consulting, LLC

**Daniel P. Stein**

Muscatine, IA  
Chairman of the Board  
Private Investor

**James P. Stein**

Muscatine, IA  
Chairman Emeritus  
Private Investor/Retired Veterinarian

**Timothy J. Stein**

Austin, TX  
Veterinarian/Head of Medical Oncology  
for Private Veterinary Referral and  
Specialty Practice

**Charles C. Swanson**

Coralville, IA  
Executive Director – Hancher Auditorium  
Retired as of July 2022





# Executive Management Team



**Gregory J. Kistler**  
President and CEO,  
CBI Bank & Trust and  
Central Bancshares, Inc.

of the bank charters in February, 2021. Prior to the merger, he served as Chairman of the subsidiary banks.

Mr. Kistler has been associated with Central Bancshares, Inc. since the company's acquisition of F&M Bank in March of 2002. He has served as the President and CEO of Central Bancshares since January 1, 2010, and as President and CEO of CBI Bank & Trust since the merger

Mr. Kistler has been in the banking industry for over 35 years. He holds an MBA degree from the University of Iowa, and is a graduate of Western Illinois University. He has been involved in numerous community and industry organizations, including current or past board positions with the Illinois Bankers Association, the Iowa Bankers Association, SHAZAM Network, Muscatine Health Support Foundation, United Way of Muscatine, Greater Muscatine Chamber of Commerce, and the Galesburg Regional Economic Development Association.



**Robert J. Howard**  
Executive Vice President,  
Chief Commercial Lending  
Officer, CBI Bank & Trust;  
President, Iowa Division

Mr. Howard joined CBI Bank & Trust in 2012. He previously worked for Wells Fargo a total of 23 years, most recently as a Senior Vice President managing Southeast Wisconsin/Greater Milwaukee. Prior to that he held positions including President in La Crosse, WI, and Senior Vice President of Commercial Real Estate for Iowa/Illinois based in the Quad Cities, along with a variety of other lending and managerial roles. He holds a degree in Economics and Business Administration from Knox College in Galesburg, IL. Mr. Howard has been involved in numerous community organizations, including current or past board positions with the United Way of Muscatine, Greater Muscatine Chamber of Commerce, Junior Achievement of the Heartland, and Crossroads Foundation.

Mr. Howard joined CBI Bank & Trust in 2012. He previously worked for Wells Fargo a total of 23 years, most recently as a Senior Vice President managing Southeast Wisconsin/Greater Milwaukee. Prior to that he held positions including President in La Crosse, WI, and Senior Vice President of Commercial Real Estate for



**Douglas L. Sanders**  
Executive Vice President,  
Chief Operating Officer,  
CBI Bank & Trust;  
President, F&M Bank Division

Mr. Sanders holds a Bachelor's Degree in Business Administration from St. Ambrose University. He has been involved in numerous community and industry organizations, including current or past board positions with the Knox County Partnership for Economic Development, National Railroad Hall of Fame, Knox-Galesburg Symphony, Soangetaha Country Club, Illinois Bankers Association, Galesburg Economic Development Association, YMCA, Galesburg Downtown Council and Discovery Depot Children's Museum.

Mr. Sanders joined the Central Bancshares organization in 2003. He has held executive positions at F&M Bank, including President and CEO, Executive Vice President/Senior Loan Officer, and Senior Vice President and Retail Banking Manager. He was previously President and CEO of Wells Fargo Bank, Morrison, IL.

## Executive Management Team, continued



**Michael E. Johnson**  
Senior Vice President  
and Chief Risk Officer,  
CBI Bank & Trust

Mr. Johnson joined Central Bancshares, Inc. in 2011 as Director of Internal Controls. He was previously a Vice President at Two Rivers Bank & Trust, Burlington, Iowa and a Bank Examiner for the Iowa Division of Banking. He holds a Bachelor of Business Administration degree from Iowa State University and the professional designation of Certified Regulatory Compliance Manager. Mr. Johnson served as a board member and board president of Hope Haven Area Development Center, Burlington, Iowa and as a board member of the Burlington Area YMCA. His community involvement also includes Junior Achievement, the Boy Scouts of America and the Burlington Swim Club.



**Jeremy S. Schuette**  
Senior Vice President  
and Chief Credit Officer,  
CBI Bank & Trust

Mr. Schuette joined the Executive Management Team of Central Bancshares, Inc. in 2020. He was previously Senior Vice President and Chief Credit Officer at Walcott Trust and Savings Bank, Walcott, Iowa. Prior to joining WTSB in 2012, he served in a variety of credit administration capacities with THE National Bank, Bettendorf, Iowa, culminating in the position of Vice President, Credit Officer. Mr. Schuette is a graduate of Mount St. Clare College and attended the Graduate School of Banking at the University of Wisconsin – Madison. He currently serves on the board of a youth soccer association in the Quad Cities.



**J. Douglas Cheatham**  
Executive Vice President,  
Chief Financial Officer,  
and Treasurer,  
CBI Bank & Trust

Mr. Cheatham joined Central Bancshares, Inc. in 2021. He started his banking career with Merchants Bancorp, Inc. (since sold) in Aurora, Illinois. While there, he was promoted to CFO and achieved a Master of Science in Finance from Northern Illinois University, where Mr. Cheatham previously attained a Bachelor of Science in Finance. He later joined Old Second Bancorp, Inc., which saw substantial growth and many changes during his 18 years as CFO. He also served for a brief time as CFO of a privately owned bank in Central Illinois. In addition, Mr. Cheatham has served on numerous community and charitable boards, including the Aurora Public Library, Rosary High School, and Aurora Downtown (an economic development district).



## Management Team

**Robert J. Howard**  
President,  
Iowa Division

**Kent A. Nelson**  
Senior Vice President,  
Senior Loan Officer

**Nancy J. Etnier**  
Senior Vice President  
Human Resources Director

**Art L. Floss**  
Johnson County  
President and  
Mortgage Lending  
Manager

**Jonathan D. Holthe**  
Senior Vice President,  
Senior Trust Officer

**Michael L. Goben**  
Scott County President

**Tracy J. McGinnis**  
Senior Vice President,  
Senior Retail  
Banking Manager

**Angela M. Jones**  
Vice President,  
Marketing

**Robert E. Redden**  
Senior Vice President,  
Senior Operations Officer  
and Cashier

**Cindy S. Greene**  
Vice President,  
Treasury Management

## Board of Directors

**James J. Cuddeback**  
Washington, IA  
Owner – Cuddeback Farms

**Carlin C. Lawhead**  
Muscatine, IA  
Dentist

**Cara W. Fuller**  
Muscatine, IA  
Retired Human Resources/  
Manufacturing Executive

**William M. Parks**  
Muscatine, IA  
Private Investor/  
Retired Physician

**Steve Gerstenberger**  
Galesburg, IL  
Private Investor/Former  
Owner Office Specialists, Inc.

**Jennifer S. Petersen**  
VP, Brand, Digital and  
Product Marketing,  
HNI Workplace Furnishings

**Douglas J. Hanks**  
Galesburg, IL  
Vice President of Operations,  
Western's Smokehouse/  
Thrushwood Farms

**Thomas P. Sheehan**  
Bettendorf, IA  
Retired Senior Executive

**Gregory J. Kistler**  
Muscatine, IA  
President & CEO  
CBI Bank & Trust and  
Central Bancshares, Inc.

**Daniel P. Stein**  
Muscatine, IA  
Chairman of the Board  
Private Investor

## Management Team

**Douglas L. Sanders**  
President,  
F&M Bank Division

**Christine Shultz**  
Senior Vice President,  
Consumer Lending Manager

**J. Michael Holloway**  
Knox/Warren  
County President  
and Senior Loan Officer

**Patricia L. Colwell**  
Vice President, Cashier and  
Client Services Manager

**Thomas D. Schlink**  
Peoria County President

**Thomas J. Dunker**  
Vice President,  
Senior Wealth Advisor

**Jonathan D. Holthe**  
Senior Vice President,  
Senior Trust Officer

**Rhonda J. Houzenga**  
Vice President,  
Marketing and  
Public Relations

## Divisional Board

**Steve Gerstenberger**  
Galesburg, IL  
Private Investor/Former Owner  
Office Specialists, Inc.

**John Pritchard**  
Galesburg, IL  
Owner – Galesburg  
Broadcasting Co. and  
Pritchard Broadcasting  
Company

**Douglas J. Hanks**  
Galesburg, IL  
Vice President of Operations,  
Western's Smokehouse/  
Thrushwood Farms

**Douglas L. Sanders**  
Galesburg, IL  
President  
F&M Bank Division

**Gregory J. Kistler**  
President & CEO  
CBI Bank & Trust and  
Central Bancshares, Inc.

**Daniel P. Stein**  
Muscatine, IA  
Chairman of the Board  
Private Investor

**Mark Kleine**  
Galesburg, IL  
Owner  
Kleine Companies, LLC

**Candy L. Webb**  
Galesburg, IL  
Senior Account Manager,  
Stratus Networks

# Market Area

Our primary trade area is comprised of Johnson, Muscatine, Scott and Washington Counties in eastern Iowa; Mercer, Rock Island, Knox, Peoria, and Warren Counties in west-central Illinois, and the surrounding geographic areas. Our heaviest concentration of customers is located in and around the communities where we have physical offices: Coralville, Davenport, Kalona, Muscatine, Walcott, Washington and Wilton in Iowa, and Brimfield, Buffalo Prairie, Galesburg, Monmouth, and Peoria in Illinois.



## Banking Locations

### Illinois

#### Brimfield Office

F&M Bank  
123 East Knoxville Street, Brimfield, Illinois  
(309) 446-3344

#### Buffalo Prairie Office

CBI Bank & Trust  
20228 183rd Avenue W, Buffalo Prairie, Illinois  
(309) 537-3176

#### Galesburg • Main Street Office

F&M Bank  
21 East Main Street, Galesburg, Illinois  
(309) 343-7141

#### Galesburg • Henderson Street Office

F&M Bank  
1230 North Henderson Street, Galesburg, Illinois  
(309) 344-3700

#### Galesburg • Seminary Square Office

F&M Bank  
2616 Veteran's Drive, Galesburg, Illinois  
(309) 344-3232

#### Monmouth Office

F&M Bank  
2 AmericInn Way, Suite D, Monmouth, Illinois  
(309) 734-5757

#### Peoria Office

F&M Bank  
4900 North Glen Park Place - Suite A, Peoria, Illinois  
(309) 683-2881

### Iowa

#### Coralville Office

CBI Bank & Trust  
140 Holiday Road, Coralville, Iowa  
(319) 688-9005

#### Davenport • Downtown Office

CBI Bank & Trust  
101 West Second Street — Suite 100, Davenport, Iowa  
(563) 322-9900

#### Davenport • Paul Revere Square Office

CBI Bank & Trust  
2322 East Kimberly Road, Davenport, Iowa  
(563) 333-3010

#### Kalona Office

CBI Bank & Trust  
402 Avenue B, Kalona, Iowa  
(319) 656-2265

#### Muscatine • Downtown Office

CBI Bank & Trust  
301 Iowa Avenue, Muscatine, Iowa  
(563) 263-3131

#### Muscatine • Park Avenue Office

CBI Bank & Trust  
1521 Park Avenue, Muscatine, Iowa  
(563) 263-3144

#### Muscatine • Hy-Vee Super Bank

CBI Bank & Trust  
Located Inside Muscatine's Hy-Vee Supermarket  
(563) 263-3169

#### Walcott Office

CBI Bank & Trust  
101 West Bryant Street, Walcott, Iowa  
(563) 284-6202

#### Washington Office

CBI Bank & Trust  
1060 West Monroe, Washington, Iowa  
(319) 653-2265

#### Wilton Office

CBI Bank & Trust  
710 West 5th Street, Wilton, Iowa  
(563) 732-5131



# Banking Locations

Muscatine Downtown



Galesburg Downtown



Brimfield



Davenport Downtown Office



Buffalo Prairie



Davenport Paul Revere Square Office



Coralville



Galesburg Seminary Square





Galesburg Henderson Street



Peoria



Kalona



Walcott Office



Monmouth



Washington



Muscatine HyVee



Wilton



Muscatine Park Avenue



**Aim High. Bank Strong.**



# Your Banking Experience

Our first job is to understand and serve our customers. They are central to everything we do. We accomplish this by offering competitive products and services, quality advice and outstanding service. If we do that, good things will happen for not only our customers, but also for our communities, employees and shareholders.

We believe in independent community banking. The concepts of local management and decisions, meaningful local input, empowered and engaged employees, and dedicated local resources, all aligned to help our customers and the communities we serve to grow and prosper. It sets us apart—and above—a financial services landscape that far too often is characterized by large, impersonal nationwide institutions.

Finally, whether you're looking for a checking or savings account, investment or trust advice, fulfilling the dream of home ownership, or growing your business or farm operation, we're confident that we will be able to help you. We exist to help you save time and money, improve your financial well-being and have peace of mind regarding your banking relationship. We are constantly enhancing our digital banking solutions to provide added convenience. Our goal every day is to continue to earn your business and your trust.



## PERSONAL BANKING

- Checking
- Savings
- Online Account Opening
- Online & Mobile Banking
- Digital Wallet
- Mobile Deposit
- Kids Club
- Ambassador Club
- Personal Loans
- Mortgage Loans
- Credit Cards

## BUSINESS BANKING

- Checking
- Savings
- Business Online Banking
- Treasury Management
- Remote Deposit
- Commercial Loans
- Agricultural Loans
- Business Credit Cards

## WEALTH MANAGEMENT

- Trust Services
- Investment Services



# Contact Information



## ■ Mailing and Shipping Address:

**Central Bancshares, Inc.  
301 Iowa Avenue  
Muscatine, IA 52761**

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## ■ Phone:

**(563) 263-3131**

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## ■ E-Mail:

General Inquiries: **[cindy.rusch@cbibanks.com](mailto:cindy.rusch@cbibanks.com)**

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## ■ Websites:

Central Bancshares, Inc.: **[www.cbibanks.com](http://www.cbibanks.com)**  
CBI Bank & Trust: **[www.cbibt.com](http://www.cbibt.com)**  
F&M Bank: **[www.thefmbank.com](http://www.thefmbank.com)**

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## ■ Stock Registrar & Transfer Agent:

**Cindy Rusch, Corporate Secretary  
Central Bancshares, Inc.  
301 Iowa Avenue  
Muscatine, IA 52761**



Member FDIC



## Photos/Credits

**Front cover:** Bank Staff

**Inside Front Cover:** Laura Darting Photography

**Page 4:** Bank staff

**Page 5:** Jan Griesenbrock

**Page 14:** Bank staff

**Page 16:** Jan Griesenbrock (statue) and Laura Darting Photography (bridge)

**Page 17:** Jan Griesenbrock

**Additional/Incidental Photos:** Stock photography; various sources.









