

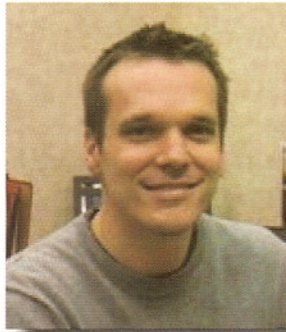


State Bank of Speer

PEORIA BANKING CENTER

MARCH 2011

WE ARE AN INDEPENDENT, FULL SERVICE BANK PROVIDING SERVICES TO DIVERSE CONSUMER MARKETS AND INDEPENDENT, LOCALLY OWNED BUSINESSES IN CENTRAL ILLINOIS. IN PROVIDING THESE SERVICES, WE WILL SERVE OUR COMMUNITIES WHILE PROVIDING SHAREHOLDER VALUE OVER THE LONG-TERM



I don't know if anyone else gets the blues about this time of year, but I know that I do. I cannot wait for spring and the warmer weather that comes with it. Everything seems new in the spring and I definitely notice things I probably ignored just a few months earlier such as lush green grass, trees and flowers and so on. One person in my house is literally seeing all things as brand new because almost all things here are brand new for her. My wife and I just got home from Ethiopia where we were completing the adoption of our 19 month old little girl. As you can

imagine, things in Princeville are quite different than her environment in Ethiopia from the temperature, to the type of housing, to the landscape, and of course that annoying white stuff that covers the ground this time of year. She is adjusting quite well and it is always fun to watch a child as they discover new things such as carpet, car seats, and even pizza!

We had a successful 2010 at the bank and are looking forward to a great 2011. Now is the time to plot the course for the next year and try to prepare for what could become necessary down the road. Hopefully, that means that all of us are taking some time to budget for the next year and leaving some room for emergencies as well. The bank has a number of products and services that can help with this process from checking (including free online banking and bill pay) and savings accounts to youth and holiday savings products to even IRAs on the longer term planning side of things. We also offer competitive home equity lines of credit to assist with smaller scale projects that you might need assistance with. Please contact us if you think we can help with some area of this process and we will be glad to help.

Anyway, thanks so much for a good 2010 which, in spite of all the economic challenges, hopefully was a good year for all of you as well. The continued success of our bank is made possible by you, our loyal customers! We truly appreciate each referral of business that you, our customers, provide and I thank you for having enough confidence in us to pass our name along to others. Please don't hesitate to pass along feedback regarding any of your experiences with us or perhaps responses from those you may have referred as well. We are constantly trying to improve the way we respond to your needs.

I hope you have a healthy, happy, and prosperous 2011!

Marvin, Vice President

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LOBBY HOURS

Mon-Thurs 8:30am-4pm
Friday 8:30am-5pm
Saturday 8:30am-12 Noon

DRIVE-UP HOURS

Mon-Thurs 7:30am-5pm
Friday 7:30am-6pm
Saturday 7:30am-12 Noon



WHO'S WHO AT THE STATE BANK OF SPEER

State Bank of Speer named its officers for 2011 at the annual re-organization meeting on Friday, January 21, 2011. The only change to the existing team of officers was newcomer, **John Moon**. John joined the Bank as the Information Technology (IT) manager in March of 2010 after acting as the Bank's outsourced technical support for 3 1/2 years. In his new position, John will act as Vice President of IT Operations.

John grew up in Elmwood, IL, and following his college years and some work experience in St. Louis, he returned to settle in the Brimfield area. He resides there with his wife, Sarah, and their two children, Cora and Levi.

John attended Truman State University, obtaining a Bachelor's degree in Business Administration with an emphasis in Finance. He worked at Edward Jones, Caterpillar, and most recently Clifton Gunderson where he became associated with the State Bank of Speer. While his career began in finance, John made the transition to the technology field which has been his concentration for the past fourteen years.

In addition to John's technological interests, he enjoys activities with his family, hunting, and a variety of sports. He acts as a deacon at Bethany Baptist Church in Peoria, and he and his wife lead a weekly Bible Study for singles.

Changes in the banking industry relative to technology have made in-house technology personnel a virtual necessity. John has already proved to be a huge asset to the State Bank of Speer, and we look forward to having him in his new capacity as an officer.

State Bank of Speer held its annual stockholders' meeting on Friday, January 21, 2011. This particular meeting marked a special milestone for the Bank. After 35 years of serving as a Speer Bank director, **Jim Stahl** retired from the Board.

A Stark County resident his entire life, he married Evie Fulton in 1957. The two raised a son, Terry, and two daughters, Laurie and Jackie. Their extended family has now increased to 8 grandchildren and 1 great-grandson.

Jim's parents started Stahl Lumber Company in Wyoming, IL, in 1932, and he joined the family business in 1956. He became president of the corporation in 1972, and today is a co-owner and very active participant in the operations of the entity.

While Jim worked in the lumber yard business, his brother Mike chose a career in banking at the State Bank of Speer. As Mike was preparing to take a senior management role at the Bank, he offered Jim a position as a director on the Bank's board. Jim was given an entire day (if that) to decide whether to embark on this venture, and made the decision to join the Bank on a spring day in 1975.

Jim marvels at the growth he's witnessed over the last three and a half decades, most notably the increase in Bank assets from \$3 million to nearly \$150 million. He has seen extensive changes in the banking industry and technology since the beginning of his time with SBS. Jim remembers fondly the people that he met throughout his tenure as a director, and is very complimentary of the Bank personnel. He commented that he thoroughly enjoyed his time as a member of the Board.

The Bank wishes to extend a thank you to Jim for his years of service and congratulate him on his business and personal successes. We consider him a good friend and an important part of our Bank family!

State Bank of Speer welcomed a new Board member at its annual re-organization meeting on Friday, January 21, 2011. **Winston J. Stoller** was elected to fill the position vacated by Jim Stahl, who retired after 35 years on the Board.

A Certified Public Accountant, Win graduated from the University of Illinois with a Bachelor's degree in accounting. He later obtained his MBA and began working in the public accounting field. In 1992, his parents purchased Widmer Interiors, an established Peoria business known for premier interior design and office furnishings. Win joined the family business in 1997, and is now the CEO of the company.

Win is a resident of Germantown Hills where he lives with his wife, Amy, and two children, Pete and Emma Kate. He is a member of the Rotary Club of Peoria and serves on several boards including the Salvation Army Advisory Board and the ISU College of Business Advisory Board. He is also active in the Campus Outreach program through Grace Presbyterian Church. Some of Win's interests include spending time with his family, scuba diving, and participating in triathlons.

Win has enjoyed both a customer and vendor relationship with SBS which ultimately led to his appointment to the Board. We are excited that Win decided to join our Bank family, and we hope he will continue his association with the State Bank of Speer for many years to come.