

December 2018

Dear Valued Customer:

2019 will mark a significant milestone for our company. We are excited to announce that we will be unifying our brands across all markets under a single name.

Over many years, we developed distinct brands under separate banking charters in our various states. By 2009, we had consolidated all of our banking charters under a single charter – named CIBM Bank – but continued to use the Central Illinois Bank brand in central Illinois, and the Marine Bank brand in Wisconsin and Indiana, and the Avenue brand in the Chicagoland area. In 2019, we will go one step further and consolidate all branding under the “CIBM Bank” name, with our Avenue Mortgage division operating as “CIBM Mortgage”. The name CIBM Bank reflects the long history of the Central Illinois Bank (CIB) and Marine Bank names, and our continued commitment to remain the Midwest-based community bank that you have known and trusted for many years.

As a client, you have seen the CIBM Bank name since 2009 in all of our legal documents and account statements. While the name is not new to you – the look is! Our updated branding includes new colors, logo and icon.



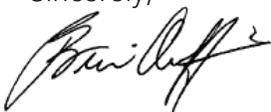
This icon is the “CIBM fingerprint”. This fingerprint is reflective of our mission statement which you can find on our website. The triangle in the center represents our employees – everything starts with great employees. The three sides of the triangle represent our core values of Service, Solutions and Integrity. The three sets of lines coming in then out of the circle represent the relationship with our Clients, Communities and Shareholders. This all comes together to form the CIBM fingerprint which is unique and secure: incorporating our values, mission and culture.

You will begin to see this new look in our communications with you and our employees’ logo wear. Shortly after the first of the year, we will begin changing the signage at our offices and we will also roll out a fully redesigned website.

This is an exciting time for our company to be celebrated with a new look and common brand throughout all of the markets we serve. While our look will be new, we are the same company, with the same great people.

Thank you for choosing CIBM Bank.

Sincerely,

A handwritten signature in dark ink, appearing to read "Brian Chaffin", with a stylized flourish at the end.

J. Brian Chaffin
President and CEO