

**NORTH COUNTY SAVINGS BANK
COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE**

North County Savings Bank is committed to meeting the financial needs of the communities that we serve including low-and moderate -income geographies, low-and moderate-income families, and small businesses.

The federal government established the Community Reinvestment Act (CRA) in 1977to encourage banks to meet the credit needs of the communities where they do business, including low-and moderate-income neighborhoods.

Written Comments – All written comments received from the public for the current year and two prior calendar years that specifically related the bank’s performance in helping the community credit needs and any response to the comments by the bank.

CRA Public Comments None

CRA Performance Evaluation – A copy of the bank’s most recent CRA Performance Evaluation

FDIC CRA Performance Evaluation

Branch Information – A list of the bank’s branches, their street addresses and census tracts

Locations and Hours

Branches Opened or Closed during the current year and each of the prior two calendar years

No branches opened or closed

Banking Services – A list of banking services offered at all branches, hours of operation, available loan and deposit products and transaction fees.

Products and Fees

Assessment Areas – A map of each facility-based assessment area showing the boundaries of the area and census tracts contained in the area.

Assessment Area Map

Loan to Deposit Ratio – The bank’s loan-to-deposit ratio for each quarter of the prior year

CRA – Loan to Deposit Ratio

PUBLIC DISCLOSURE

January 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North County Savings Bank
Certificate Number: 30656

411 West Market Street
Red Bud, Illinois 62278

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREA	2
SCOPE OF EVALUATION	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	8
APPENDICES	9
SMALL BANK PERFORMANCE CRITERIA.....	9
GLOSSARY.....	10

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The following points summarize North County Savings Bank's (NCSB) performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- A majority of loans are in the institution's AA.
- The AA does not include any low- or moderate-income geographies. The geographic distribution criterion would not result in any meaningful conclusions; therefore, examiners did not evaluate this criterion.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

NCSB is a \$65.7 million financial institution headquartered in Red Bud, Illinois. NCSB is not owned by a holding company and does not have any affiliates or subsidiaries. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation, dated January 16, 2018, based on Interagency Small Institution CRA Examination Procedures.

In addition to the main office in Red Bud, NCSB also has full-service branches in Evansville and Ruma, Illinois. All three offices are located in Randolph County and in middle-income census tracts. Alternative banking services include internet banking, online bill pay, and access to ATMs at each branch. The bank did not open or close any branches, and no merger or acquisition activities occurred since the previous evaluation.

NCSB offers a variety of loan products including residential, construction, home equity, home improvement, commercial, agricultural, and consumer; but primarily focuses on residential lending. The institution provides a variety of deposit services including checking, savings, money market, certificates of deposit, and individual retirement accounts.

As of the September 30, 2023, Consolidated Reports of Condition and Income (Call Report), NCSB reported total assets of \$65.7 million, total loans of \$26.1 million, and total deposits of \$59.3 million. The following table illustrates the bank's loan portfolio distribution as of September 30, 2023.

Loan Portfolio Distribution as of 09/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	0	0.0
Secured by Farmland	857	3.3
Secured by 1-4 Family Residential Properties	22,799	87.3
Secured by Multifamily (5 or more) Residential Properties	338	1.3
Secured by Nonfarm Nonresidential Properties	412	1.6
Total Real Estate Loans	24,406	93.5
Commercial and Industrial Loans	0	0.0
Agricultural Production and Other Loans to Farmers	378	1.5
Consumer Loans	1,328	5.1
Total Loans	26,112	100.0
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0%</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. NCSB's AA includes two census tracts in Randolph County in the Illinois Non-Metropolitan Statistical Area (MSA) and one census tract in Monroe County, in the St. Louis, MO-IL MSA. The tract in Monroe County is contiguous to Randolph County and does not significantly extend beyond the Non-MSA boundary. The AA conforms to the requirements of the CRA regulation and does not arbitrarily exclude any low- or moderate- income areas.

Economic and Demographic Data

According to 2020 U.S. Census data, the population in the AA is 11,046. All three census tracts are designated middle-income. Since the previous evaluation, one tract changed from upper-income to middle-income. The number of tracts in the AA has not changed since the previous evaluation.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	11,046	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,097	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,544	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	897	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	656	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	841	0.0	0.0	100.0	0.0	0.0
Farms by Geography	167	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,198	18.4	14.8	25.5	41.2	0.0
Household Distribution by Income Level	4,441	18.2	15.7	18.9	47.2	0.0
Median Family Income MSA – 41180 St. Louis, MO-IL MSA		\$84,758	Median Housing Value			\$142,278
Median Family Income Non-MSAs - IL		\$68,958	Median Gross Rent			\$727
			Families Below Poverty Level			5.0%

Source: 2020 U.S. Census
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

According to the 2020 U.S. Census, there are 5,097 housing units in the AA. Of these, 69.5 percent are owner-occupied, 17.6 percent are occupied rental units, and 12.9 percent are vacant.

Examiners used the 2022 and 2023 FFIEC median family income levels to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
St. Louis, MO-IL MSA Median Family Income (41180)				
2022 (\$96,800)	<\$48,400	\$48,400 to <\$77,440	\$77,440 to <\$116,160	≥\$116,160
2023 (\$100,800)	<\$50,400	\$50,400 to <\$80,640	\$80,640 to <\$120,960	≥\$120,960
IL NA Median Family Income (99999)				
2022 (\$76,100)	<\$38,050	\$38,050 to <\$60,880	\$60,880 to <\$91,320	≥\$91,320
2023 (\$82,300)	<\$41,150	\$41,150 to <\$65,840	\$65,840 to <\$98,760	≥\$98,760
<i>Source: FFIEC</i>				

Data from the U.S. Bureau of Labor Statistics indicates that the November 2023 unemployment rate was 3.5 percent for the nation and 4.2 percent for the state of Illinois. The unemployment rates in the AA were lower than both the national and state rates.

Unemployment Rates	
County or Area	November 2023
	%
United States of America	3.5
State of Illinois	4.2
Randolph County	3.2
Monroe County	2.7
<i>Source: Bureau of Labor Statistics</i>	

Competition

The AA is moderately competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2023, four financial institutions operated 10 offices inside the AA. Of these, NCSB ranked third with a 16.7 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact third-parties active in the AA to assist in identifying local credit needs. This information helps determine whether local financial institutions are responsive to these needs and also shows what credit opportunities are available.

Examiners used information from a community contact interview with a local economic development agency, which serves the majority of the AA. The contact stated that there are a fair amount of jobs in Randolph County in manufacturing, healthcare, mining, transportation, and agriculture. There are also a fair amount of individuals that commute to the St. Louis area for employment opportunities as well. The contact stated that the economy is growing as companies are expanding, but struggling to find enough workers. Overall the population is decreasing slightly and getting older as younger people are leaving the rural communities. The contact also stated that the availability of local housing stock is low, compared to perspective buyers. Builders do not

usually speculate on building new homes, and homes for middle-income families are a particular need as the available housing stock is aging and most require upgrades. The contact stated that many of the local financial institutions have been generous in the county with foundations, scholarships, and community projects, but there is room for more. Overall, the contact indicated that local financial institutions do a good job of meeting the needs of the AA.

Credit Needs

Considering information from the community contact, bank management, and economic and demographic data, examiners determined that home mortgage lending represents the credit need of the AA. The bank demonstrated reasonable performance in meeting these needs, as detailed throughout this evaluation.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Institution CRA Examination Procedures to evaluate NCSB's CRA performance. This evaluation covers the period from the prior FDIC Performance Evaluation dated January 16, 2018, to the current evaluation dated January 8, 2024. The bank's overall CRA rating is based on its performance in the AA, where a majority of its lending and deposit-taking activities took place.

Activities Reviewed

Examiners determined that the bank's major product line is home mortgage loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. Home mortgage loans represent 87.3 percent by dollar volume of the loan portfolio as of September 30, 2023.

Examiners analyzed all home mortgage loans originated in 2022 and 2023, and evaluated the bank's performance using the 2020 U.S. Census demographic data as a standard of comparison. NCSB originated 26 home mortgage loans totaling \$5.3 million in 2022, and 30 home mortgage loans totaling \$2.9 million in 2023. No other loan types represent a major product line and provide no material support for the conclusions or ratings.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

NCSB demonstrated reasonable performance under the Lending Test. The borrower profile analysis primarily supports this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution’s size, financial condition, and AA credit needs. As of September 30, 2023, the bank’s net LTD ratio was 44.6 percent and averaged 48.7 percent over the past 23 calendar quarters from March 31, 2018, to September 30, 2023. The ratio ranged from a low of 41.3 percent as of June 30, 2022, and a high of 57.9 percent as of June 30, 2018.

Examiners compared NCSB’s average net LTD ratio to those of similarly-situated institutions, which were selected based on asset size, geographic location, and lending focus. As shown in the following table, NCSB’s ratio is higher than one of the comparable institutions and lower than two of the comparable institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2023 \$(000s)	Average Net LTD Ratio (%)
North County Savings Bank	66,714	48.7
Similarly-Situated Institution #1	66,025	69.7
Similarly-Situated Institution #2	130,546	44.6
Similarly-Situated Institution #3	102,262	53.0
<i>Source: Reports of Condition and Income 03/31/2018 through 09/30/2023</i>		

Assessment Area Concentration

The bank originated a majority of its home mortgage loans, by number and dollar volume, within the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2022	20	76.9	6	23.1	26	4,186	79.5	1,078	20.5	5,264
2023	22	73.3	8	26.7	30	1,928	66.2	983	33.8	2,911
Total	42	75.0	14	25.0	56	6,114	74.8	2,061	25.2	8,175
<i>Source: 2022 & 2023 Bank Records</i>										

Geographic Distribution

The AA is comprised solely of middle-income geographies and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, examiners did not evaluate this criterion.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Only loans made inside the AA are included in the analysis.

The bank originated one loan to low-income borrowers in both 2022 and 2023. This represents 5.0 percent and 4.5 percent of home mortgage loans, respectively. This trailed AA demographics by 13.4 percent and 13.9 percent, respectively. However, the 2020 U.S. Census data shows that 5.0 percent of low-income families are below the poverty level. Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage loan. As a result, the demand and opportunity for lending to low-income borrowers is limited. Examiners reviewed Home Mortgage Disclosure Act (HMDA) data reported by banks that are required to report lending data, and identified that loan demand is limited. The review of 2022 HMDA data revealed that there were 23 home mortgage loans originated to low-income borrowers, by 15 different lenders. The top two lenders, institutions much larger than NCSB by asset size, each originated only three loans. This further highlights the limited demand for home mortgage loans from low-income borrowers in the AA. Therefore, NCSB's lending to low-income borrowers is considered reasonable.

The bank originated three loans to moderate-income borrowers in 2022 and four in 2023. This represents 15.0 percent and 18.2 percent of the bank's loans, respectively. These figures exceeded the demographics of 14.8 percent of moderate-income families in the AA for both years. Overall, the distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2022	18.4	1	5.0	80	1.9
2023	18.4	1	4.5	112	5.8
Moderate					
2022	14.8	3	15.0	541	12.9
2023	14.8	4	18.2	139	7.2
Middle					
2022	25.5	4	20.0	521	12.4
2023	25.5	4	18.2	173	9.0
Upper					
2022	41.2	12	60.0	3,044	72.7
2023	41.2	13	59.1	1,504	78.0
Totals					
2022	100.0	20	100.0	4,186	100.0
2023	100.0	22	100.0	1,928	100.0
<i>Source: 2020 U.S. Census; 2022 & 2023 Bank Records. Due to rounding, totals may not equal 100.0</i>					

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

North County Savings Bank Branches, Locations, Hours of Operation and Census Tracts

Branches

Red Bud - Main Branch
411 W Market St
Red Bud IL 62278
Census Tract 9508

Evansville
606 Liberty St
Evansville IL 62242
Census Tract 9509

Ruma
101 Main St
Ruma IL 62278
Census Tract 9509

Hours of operation

Monday - Thursday	8:00 a.m. – 4:00 p.m.
Friday	8:00 a.m. – 5:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

Drive - Up opens at 8:00 a.m. in Red Bud, Ruma and Evansville

Banking Services, Available Deposit and Loan Products and Transaction Fees

Deposit Products

Passbook Savings
Christmas Club
Certificates of Deposit
IRA's
Non – Interest Checking
Interest Bearing Checking
Integrated Rewards Checking
Business Interest Checking
Senior Checking
MMDA's

Loan Products

Auto Loans	Fixed and Adjustable-Rate Mortgages
Personal Loans	Residential Construction Loans
Share Loans	Home Equity Loans
Recreational Vehicle Loans	Home Improvement Loans
Boat Loans	

Title, license and taxes for newly purchased vehicles and transfer of titles done at the Ruma and Red Bud branches.

Miscellaneous	Fee
Money Orders	\$ 2.00
Fax	\$ 1.00 per page
Bank Checks	None
License Sticker Renewal Fee	\$ 5.00

Safe Deposit Boxes annual payment in Red Bud and Ruma

3X5	\$10.00
3X10	\$20.00
5X10	\$25.00
Drilling Fee	\$250.00 - \$280.00

Miscellaneous Fees and Charges

Accept Red Bud Utility	None
Accept RE Tax Payment	None
Internet Banking	Free
Online Bill Pay	Free
E-Statements with valid e-mail address	Free
Bank by Mail	Free
Direct Deposit	Free
Debit Card	Free

Fiserv ATM/Debit cards

ATM's

North County Savings Bank
411 West Market
Red Bud IL 62278

North County Savings Bank
101 Main St
Ruma IL 62278

North County Savings Bank
606 Liberty St
Evansville IL 62242

Personal Banking Fees

Debit/ATM fees	
ATM Hot Card	\$ 10.00
Debit Card Replacement	\$ 10.00
ATM Charge Non-Customer	\$ 3.00

Wire Transfers

Incoming Wire	No charge
Outgoing Wire	\$25.00
Incoming International	No charge
Outgoing International	\$45.00

Online Banking

Real-time posting of transactions and transfers
Viewable check images
Loan history
Online account statements
Full description of debit card transactions
E-mail account alerts
Online Bill Pay
Transfers between accounts

Other Account Fees

Dormant Account Fee	\$ 5.00
Non Sufficient Funds Fee each check returned or paid	\$ 25.00
Non Sufficient Funds ACH each returned or paid	\$ 25.00
Account Printout	\$ 1.00
Account Balancing/Research – per hour	\$ 10.00
Stop Payment – each	\$ 25.00
Copies of Checks	\$ 4.00
Counter Checks	\$.25
Check Printing depends on the style and quantity of checks ordered.	
Non Customer Check Cashing	\$ 5.00

NORTH COUNTY SAVINGS BANK LOAN/DEPOSIT RATIO

1 ST QUARTER 2024	43.75%
2 ND QUARTER 2024	44.73%
3 RD QUARTER 2024	46.36%
4 TH QUARTER 2024	48.75%

1 ST QUARTER 2025	48.25%
2 ND QUARTER 2025	46.50%
3 RD QUARTER 2025	46.72%
4 th QUARTER 2025	47.52%

North County Savings Bank

