

Tradition • Innovation Community Service... and You!

By Grady L. Ambuel, SVP / Marketing

Welcome to TheBANK of Edwardsville! *Some of our employees have been here for a number of years and some are relatively new. But regardless of the years of service, each of us will tell you that our bank is like no other – one that prides itself on its history of Tradition, Innovations and Community Service. As you become more familiar with TheBANK, you'll soon see why our history is so important.*



TheBANK's Early Years: 1868 - 1899

On January 1, 1868 Edward M. West and his son-in-law, Civil War veteran Major William R. Prickett, founded "West & Prickett" – later renamed TheBANK of Edwardsville. To put that in perspective, when TheBANK was founded in 1868, Andrew Johnson (Abraham Lincoln's successor) was President... the telephone would not be invented for another eight years... and the invention of the electric light bulb was still 11 years away!

Despite economic depression in 1873 and 1893, TheBANK continued to grow and prosper – even to the point of consolidating with Madison County State Bank in 1899.

What do TheBANK's beginnings mean to you? It means that when our customers invest their money with us, or allow us to help with their lending needs, you can be confident that they've chosen a secure bank with **a tradition of being a leading locally-owned bank in the St. Louis metro area.** It also means they've joined generations of customers who have trusted us to be *their* bank.

We think of our customers as being a member of our family tree. Being a customer makes them a part of history... our history. And we're proud they are a part of us.

TheBANK's Formative Years: 1900 - 1960

At the turn of the century, TheBANK of Edwardsville was already the third largest bank in Madison County, Illinois. And just like the Wright Brothers and their flying machine of a few years later, TheBANK was about to "take off."

According to a local newspaper on June 15, 1914:

"TheBANK of Edwardsville, one of Madison County's oldest and soundest financial institutions today opened for business in its handsome new five-story building. The area's first 'Skyscraper,' it is impressive with... dramatic terra cotta."

Today, the five-story building is a memory, but the more than 100-year-old terra cotta is proudly still on display at TheBANK's Main Office.

In 1917, we continued our growth trend by absorbing First National Bank and then again by adding a five-story addition in 1925. In the midst of the Great Depression, President Franklin Roosevelt signed the Banking Act of 1933, which established the Federal Deposit



Insurance Corporation (FDIC) – which is to this day the best security for your savings and available only through banks.

As a bank, we take pride in not only surviving, but thriving during a period of three wars and the worst collapse in U.S. history. It could only have happened by being competitive and by offering the highest personal service possible – two traditions we carry on today. In the words of President Roosevelt:

"After all, there is an element... more important than currency, more important than gold, and that is the confidence of the people."

We couldn't have said it better ourselves.

TheBANK's Innovative Years: 1961 - 1989

Cassette tapes, 8-track tapes, CDs. Calculators, word processors, PCs. Push button phones, cordless phones, cell phones ... all evolved from the 60s to 80s and all were extremely innovative for their time ... and so were we.

TheBANK took its first step toward an age of innovation by installing a new, fully-automated time and temperature sign in 1960. Considered groundbreaking for its time, TheBANK became known for years

thereafter as the bank "At the Time and Temperature Corner." When TheBANK constructed a sidewalk teller window in 1961 and introduced five drive-up lanes at its new Main Office in 1972, these innovations were considered revolutionary. From that point on, **our mission has always been to offer the most innovative products, services and support to our customers.**

Although it seems there are banks on every corner today, it wasn't until 1976 that a state law was passed allowing banks to establish a branch within a few miles of its home office... Our Montclair Center promptly opened later that year.

The BANK was also one of the first in the area to introduce and ATM and ATM cards in 1977. Our first 24-hour drive-up *Magic Touch* ATM, installed in 1981, was one of the first of its kind in Illinois. We were also the first in the Midwest to offer the option of buying postage stamps through our ATMs.

Another innovative step by TheBANK occurred with the introduction of *Magic Phone Banking* in 1988. A totally unique service in the region at the time, our still popular *Magic Phone* service allows customers 24-hour access to their accounts through any touchtone phone.

These innovations may be mostly outdated today, but each have played a key role in the development of the many convenient products and services we offer today: debit cards, online banking, online bill pay and mobile banking.

Our customers can always look forward to even more new innovative products and services. That's because, even though we've been around for nearly 150 years... we've only just begun!

TheBANK's Growth Years: 1990 - Today

The growth of a bank can be measured in so many ways. But it's safe to say that most people measure a bank's growth by how many locations it has.

So how much as TheBANK grown through the years? During our first 108 years, we had one location in downtown Edwardsville; in the next 14 years we grew to two locations in Edwardsville. Today, we have 21 locations in communities throughout the St. Louis metro area. You'll find us from Alton to Belleville; from St. Louis to Highland; and even on the campus of Southern Illinois University Edwardsville.

Is that growth? Is that progress? Is that a good thing? ... Yes, Yes and Yes!

Growth is the key to TheBANK's history. But regardless of when, where or how we have opened new locations, the "why" has always been the same: **for the benefit of our customers, our communities and our employees.**

Multiple locations also allow us to be personally involved in the communities we serve. We take great pride in our support of the many civic, educational, church and charitable

organizations serving the surrounding cities, towns and villages.

We also realize that without our employees, our banking centers are nothing more than brick and mortar. At TheBANK, having local employees is what being a community bank is all about. **Many of our approximately 400 employees live where they work. We're our customers' friends. We're their neighbors. Our children and grandchildren go to school together. "The People You Know & Trust" isn't just a slogan to us, it's who we are.**

Remembering our history gives us an opportunity to reflect on who we are and why we are here: we're a leading locally-owned community bank in the St. Louis area whose tradition is to offer customers stability, confidence and satisfaction.

It's been that way for generations and generations. And that's why we look forward to the future... with YOU as our customer.

