

Industry Leaders of Southwestern Illinois

“At Commerce, we operate as a super-community bank, offering a strong service culture coupled with sophisticated financial products and services to businesses and consumers. We serve our customers from over 360 locations throughout Missouri, Kansas, Illinois, Oklahoma and Colorado. Our presence in Southwestern Illinois includes a commercial division, wealth and asset management, consumer lending and banking locations and ATM’s located throughout St. Clair, Madison and Monroe counties.

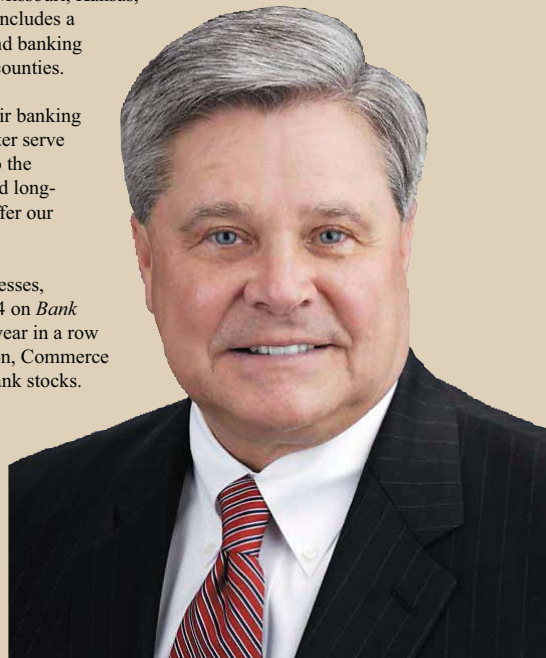
Commerce is committed to making it easy for customers to manage their banking needs, and we continue to innovate and invest in new technologies to better serve them. This focus on technology provides banking products comparable to the largest banks in the country, while our focus on service results in deep and long-standing relationships typical of community banks. As a result, we can offer our customers the best of both worlds.

The strength and stability of a financial institution is important to businesses, and Commerce continues to receive industry recognition, being ranked #4 on *Bank Director* magazine’s 2012 Bank Performance Scorecard, and for the 4th year in a row was among the top 10 on *Forbes*’ list of America’s Best Banks. In addition, Commerce was named the top pick on *Money* magazine’s list of safe, high-quality bank stocks.

Commerce is also committed to our communities. We’re proud to support the efforts of many organizations through volunteering and charitable donations. Our team shares a strong commitment to this, as we recognize that our success is linked to the vitality of the communities we serve.

We have had a winning formula for almost 150 years because we focus on our customers and long-term relationships. And, our focus on our communities allows us to be closer to our markets and better understand what our customers need.”

Harlan “Skip” Ferry
President, Metro East Region
Commerce Bank



Commerce Bank

In business, find the UNEXPECTED...

...by expecting more from your bank.

If you’re looking for the local decision-making of a community bank but need the depth of resources offered by a larger bank, you’ll find both at Commerce Bank. We offer:

- ▶ Access to local decision makers
- ▶ In-depth knowledge and experience in your industry
- ▶ Relationship managers invested in your success
- ▶ Products and services that can increase efficiency and reduce costs

If you’re looking for the unexpected, look no further. And, expect no less.

- | | |
|--------------------------|----------------------|
| ▶ Real Estate Lending | ▶ Healthcare Banking |
| ▶ Equipment Financing | ▶ Treasury Services |
| ▶ International Services | ▶ Working Capital |

We ask, listen and solve.



Commerce Bank
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“NAI DESCO is committed to providing comprehensive commercial real estate services

that result in better decisions for our clients. From small leases to the most complex sale transactions, an experienced and professional team will always be available.

In 2012, NAI DESCO produced the highest revenue’s in the company’s 12-year history.

As the St. Louis regional partner of NAI Global, the world’s largest commercial real estate services organization, we bring clients our local expertise and knowledge while working in concert with our other global offices around the world. NAI Global has offices in 350 markets worldwide, generating \$45 billion in average annual volume. Through outreach to other affiliates across the country, the Metro East team offers a wider range of opportunities and exposure on any given project to maximize value to our clients.



Our firm’s focus is on corporate real estate services and brokerage of office, retail, industrial, medical and investment properties. NAI DESCO has 11 brokers licensed in Illinois and three support staff members working from our O’Fallon, Illinois office. We work with clients who are looking for commercial opportunities throughout the region.”

*David Wittenauer
Vice President
NAI DESCO*



“At Ittner we believe that creating effective learning environments enhances student performance. We believe that through meaningful collaboration we can bring innovative solutions to the most restrictive budgets. At Ittner we just happen to design great schools. Our expertise includes services that you can’t get from anyone else, including the design of high schools, auditoriums, science, athletics, early childhood, career technology centers, dining experiences and complete campuses. Ittner’s sustainable design services are led through an in-house leadership team who creates LEED-certified projects, while also designing buildings that make economic sense and provide students with practical examples in their daily lives. Our firm’s architectural design utilizes cutting-edge technology, including enhanced visualization tools using animations to create a true sense of realism, and engages our clients using social networks to maximize communications. We thank all our client partners for their continuing loyalty, friendship and the trust they’ve placed in us.”



*Dennis Young
President and Chief Executive Officer
Wm. B. Ittner Architects Inc.*

“At Holland Construction Services we have a unique, talented team that will provide a wonderful experience throughout your entire construction project. Our mission is to identify and deliver our clients’ objectives, ensure their total satisfaction and develop long lasting relationships. Since our inception, Holland has upheld a reputation of honor, trust and integrity; we’re known for completing projects on time and under budget, and for maintaining long-term relationships with our staff, clients, architects/engineers, subcontractors and suppliers.

We recognize the importance of delivering quality and value to every customer on every job, and achieve this through a collaborative project approach. Working as a team, Holland ensures the best building solutions to balance the form, function and cost of each project. Our experienced and professional team is prepared to become your advocate in the construction process, guiding you every step of the way. What can we build with you?”



*Bruce B. Holland, Chief Executive Officer
Holland Construction Services Inc.*



NAI DESCO Welcomes



Our Newest Associate, Mike Kelly

- Industrial
- Retail
- Office
- Medical
- Investment
- Land

NAI DESCO is pleased to announce that Mike Kelly has joined the company as an Associate in the O’Fallon office. Mike’s extensive business background, including dual Masters in Business Administration and Real Estate, will assist clients in making informed decisions. Find out how Mike can strengthen your real estate portfolio by contacting him at 618-622-2936 or mkelly@naidesco.com.

Experience. Knowledge. Results.



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O’Fallon IL 62269
618 632 3060 | www.naidesco.com

Designing a new Vision for Southwestern Illinois College



scan to take a virtual tour of the new Liberal Arts Building



Where can we take you?



Fairview Heights 618.624.2080 www.ittnerarchitects.com



What can we BUILD with you?



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