

Industry Leaders of Southwestern Illinois

“At First Clover Leaf Bank, we embrace the notion of delivering up-to-date products with the highest level of service. That’s our philosophy. The products banks offer today are all essentially the same, but FCLB brings a level of service that is second to none. Consistently providing excellent customer service is truly the only way a bank can distinguish itself from the rest of the pack. We truly believe that, and we’re committed to doing that every day.

A bank’s strength is primarily measured by the level of its capital. First Clover Leaf Bank has one of the highest capital levels of all the banks in the Metro East. In all cases, we exceed the regulatory agencies’ definition of ‘well capitalized’ by a large margin. We’re proud of that. We have been consistently well capitalized throughout our history, and that’s one of the reasons First Clover Leaf was able to endure the recent recession.

Banking relationships are very diverse. At First Clover Leaf, we want to satisfy both your corporate and personal needs. We’re a full-service bank designed to meet the needs of executives, small business owners and their personal and family needs as well. All of our locations offer both business and personal banking products and services.

Hiring the best people is critical to accomplishing these objectives, and we’ve done that. Our people are second to none. Without a doubt, they’re our greatest assets. Most of First Clover Leaf’s senior management has been in place since 2000 when we began to remake the bank into what it is today.

We will recognize you by name, we’ll listen to your needs and we’ll customize a strategic plan to help you meet your financial objectives. Come see us. We really do believe that ‘We’re Better Together.’”



Dennis M. Terry
President and CEO
First Clover Leaf Bank



First Clover Leaf Bank™
We’re Better Together.



I get all the sophisticated bank services my business needs.
Without the big bank.

- Short Term Working Capital Loans
- Business Online Banking
- Treasury Management
- Lock Box
- Fixed Asset Term Financing
- Real Estate Construction and Development Financing
- Remote Deposit Capture
- Positive Pay
- Commercial Deposit Products
- Merchant Services
- ACH Positive Pay

See what it’s like to have a community bank that works for your business.



firstcloverleafbank.com

Person shown is a model. Photo is being used for illustrative purposes only.

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“The core values of L. Keeley Construction are represented by the acronym PRIDE:

People, Respect/Responsibility, Integrity, Discipline and Empowerment. L. Keeley has grown and prospered since my father founded the firm in 1976 as an asphalt paving company. Since I joined the company in 1992, we’ve diversified and expanded into a general contracting firm providing civil, industrial and commercial construction services to customers. We’ve also expanded our paving operation to serve large retail customers.

Over the past 21 years, annual revenues have grown from \$5 million to more than \$130 million in 2012. We’ve been recognized by the *St. Louis Post-Dispatch* as a Top Workplace. The Keeley Companies currently rank 111th among the top 150 privately-held companies in metropolitan St. Louis and 9th among the top 25 fastest-growing companies. The growth and expansion of The Keeley Companies has been guided by our philosophy of fostering a fun family atmosphere for all employees while operating professionally with high energy and accountability. We encourage sponsorship and personal involvement of every one of our employees in the community. The vast majority of Keeley employees are involved in one or more deserving charitable organizations.

Our emphasis on safe working practices is stressed daily with our message of ‘live safe - work safe.’ We believe our company’s mission sets L. Keeley apart as a true industry leader in Southwestern Illinois: ‘We, the L. Keeley Construction Team, are a full-service contractor. Our mission is to provide high-quality, environmentally sensitive construction services. We excel at challenging projects that deliver mutual value for our customers and our Team. The well-being and safety of our people are the benchmarks of our success.’ That philosophy - our belief that people make the most dramatic difference - and our commitment to strategic planning will continue to set us apart. We’re proud to be an industry leader in Southwestern Illinois.”



*L.P. Rusty Keeley
President and CEO
The Keeley Companies*

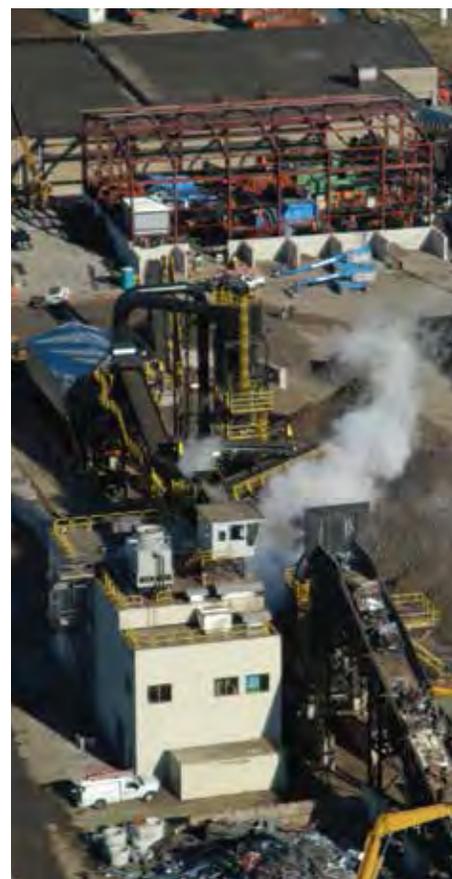


A Full-Service General Contractor



Quality Construction With Safety Excellence

- INDUSTRIAL
- PAVING
- CIVIL
- COMMERCIAL



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