



BankChampaign
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Moving forward and giving back

Creg McDonald, who formed The McDonald Group real estate company with his wife, Liz, in 2009, believes he can attribute most of his professional success to meeting Dean Clausen, now BankChampaign's Chairman, 28 years ago.

"You can imagine that there weren't a lot of bankers who were willing to work with a 25-year-old bar and restaurant owner whose only previous career experience was as a school teacher," Creg said. "I appreciated that Dean had faith in me."

And as he benefited from Dean's "honest and fair counsel," Creg's business acumen and confidence grew. He became a "serial entrepreneur" — progressing from the food and beverage industry to owning a carpet cleaning and dyeing company and a concrete business before turning his attention to rental properties.

"Since day one of working with BankChampaign, they have always been my lead bank for commercial banking services, and they became my personal bank as well. The quality of the bank's people and the quality of their character has been irreplaceable to me," he said.



(L to R) Vice President Amie Smith and Senior Vice Presidents John Clausen and Peter Clausen from BankChampaign. (Seated) Creg McDonald of The McDonald Group

Creg had amassed a "good-sized" portfolio of rental properties before taking on his largest project to that point — buying, with two partners, the foreclosed University Inn on the University of Illinois' Urbana-Champaign campus. After extensive renovations, the trio created the first high-rise apartment building on the campus.

That led to Creg developing and owning more apartment complexes and, eventually, to his involvement with real estate development on a national basis, including heavy concentration in Florida. Then the real estate crash of 2007 came along.

"My lifetime of work was wiped out in two years," he said. That's when he and his wife, a longtime residential realtor, formed The McDonald Group.

"I can't say enough about how the bank stood by me. With their help,

we avoided all bankruptcies and we paid everyone back that we owed. We came out of it scarred, but not beaten."

The community also supported the new real estate company, earning them the top spot in the Champaign-Urbana market since 2010.

The experience reinvigorated McDonald's commitment to supporting the community through volunteer service and philanthropy with organizations that include Crisis Nursery, Stephens Family YMCA and the Don Moyer Boys & Girls Club. He's particularly proud of his idea to create sponsorships that would cover an entire day's costs for Crisis Nursery.

"It's easy to care about this community," he said. "When we needed it the most, people really showed up for us."



LETTER FROM THE CHAIRMAN

All businesses and careers have ups and downs. It takes faith on the part of many to navigate the rough patches and see a vision to success. Creg McDonald, the subject of this newsletter's business feature, and I have, in many ways, navigated these waters together over the last 28 years — Creg with his entrepreneurial pursuits and me establishing a vision and strategic direction for the bank. As Creg mentions in his feature, at times we were both bruised and battered but not beaten and have ultimately achieved a level of success.

Early on, I recognized Creg's drive, character and yearning for success and, in turn, I believe he recognized the honesty and support that the bank provided. Together, through business dips and peaks, we have been loyal to one another. The result is that Creg, Liz and The McDonald Group have held the top spot in the Champaign-Urbana real estate market for almost a decade.

Meanwhile, the McDonalds' commitment to the community has furthered their legacy. It is a testament that, with perseverance, good things do happen to good people. BankChampaign is beyond proud to have been a part of the success of Creg and The McDonald Group.

Coming off our best year ever, I thank you again for your confidence in BankChampaign and its employees, and for the chance to serve your financial and insurance needs.

L. Dean Clausen
Chairman



Remembering Page Parkhill

We are saddened to note the passing in January of our longtime Director, Page Parkhill. After a long and courageous fight, she died of the progression of ALS (Lou Gehrig's Disease). Almost at the point of her diagnosis, she made it her mission to aid in the research of the disease, and to help others in the community suffering from ALS.

Page joined the Board of Directors of BankChampaign in 1995. She was a significant and selfless contributor to the customers, employees and shareholders of the bank during her term. She resigned from the Board in June 2016 when she felt her disease no longer allowed her to participate at the level to which she was accustomed. Her seat was never filled, and she will forever be missed.

5 steps to estimating your net worth



By John Clausen,
Senior Vice
President

When people hear the term "net worth," they often think it's merely a number for comparison among wealthy individuals. Actually, net worth can be a valuable metric for use by all individuals in retirement planning, estate planning or determining the amount of annual savings being added to net worth each year. And it can be done in five easy steps.

1. Dollar assets

Gather records of all bank and retirement accounts, including CDs, IRAs, 401(k)s, checking accounts and cash equivalents.

Add their values and enter the amount, preferably on a computer spreadsheet, as "dollar assets."

2. Large property assets

Make a list of all your highly valued property, including real estate, vehicles, expensive furniture and collections (art and coins, for example). This collective value should be entered as "large property assets."

3. Small property assets

Compile a list of items worth more than \$500, but don't include consumables or property that's part of another list (appliances in a home, for example). The total value of

these items should be entered as "small property assets."

4. Liabilities

Now list all of the money you owe, including mortgages, credit card and loan balances. This number goes under "liabilities."

5. Add and subtract

Add all of your "assets" and subtract your "liabilities" from them. This amount is your total estimated net worth.

While this number doesn't constitute a legal estimate, it shows where the bulk of your wealth (or debt) lies, how liquid your wealth is and the true values of property.

Newest Postgraduate Scholarship winner



As part of the bank's ongoing charitable support in our community, we are continuing to sponsor a scholarship for a University of Illinois at Urbana-Champaign student athlete who's working toward an advanced degree.

We are pleased to introduce Nicole Evans, a Glen Ellyn native, as the 2017 recipient of the BankChampaign Postgraduate Scholarship. Nicole was a four-year member of the U of I women's softball team and is now pursuing a Master's degree in Kinesiology. She's exploring two different career paths for her

future: applying to the NCAA Postgraduate Internship Program and applying to schools with a physician assistant program.

With a cumulative undergrad grade point average of 3.80/4.00, she was a two-time National Fastpitch Coaches Association All-America Scholar Athlete and was also named a Big Ten Distinguished Scholar in 2016. She was chosen from more than 2,500 national nominees for the Arthur Ashe Jr. Female Sports Scholar of the Year award in 2017. In addition, she also volunteered locally with Big Brothers Big Sisters of America and the Down Syndrome Network.

"The BankChampaign scholarship has really made all the difference as I move forward," Nicole said. "My graduate studies are so engaging and interesting that I love going to class just to learn the material."

Tips on maintaining financial records

With tax preparation season underway, it's a good time to think about how you store important financial records.

⦿ **What to keep:** In general, retain documents that are related to tax returns, legal contracts, insurance claims and proof of identity. Documents that you can easily duplicate elsewhere are good candidates for the shredder. For example, if you bank online and have access to your monthly statements and cleared checks, you may not need paper copies of the same information.

⦿ **How long to keep it:**
A year or less: bank statements, credit card statements, utility bills and annual insurance policies

More than a year: Federal tax returns and supporting documentation, such as W-2 forms (and utility bills if they support a home office deduction) should be kept for a minimum of three years.

Many accountants advise keeping returns and supporting documents for at least seven years. Others suggest keeping tax returns for the rest of your life since they can be helpful when settling estates or in resolving disputes over Social Security benefits. Also in this category are mortgage contracts and supporting documents, receipts for home improvements, property appraisals, annual retirement and investment statements and receipts for major purchases.

Indefinitely: Birth, death and marriage certificates; divorce decrees; adoption papers; citizenship papers; military discharge papers; and Social Security cards.

⦿ **When you discard records:** Shred anything with personal information — your date of birth, Social Security number or account number.

FAQs: Online Banking

Q: Why isn't my new account showing up on my BankChampaign Mobile App?

A: When you open a new account, you will need to approve this account on your online banking first in order for it to be seen on your Mobile App. To do this, login to online banking at our website, www.bankchampaign.com. Click on the Mobile Banking tab and you will see all your accounts listed. Put a checkmark next to each account you would like to have access to on your Mobile App. Submit the page and then Confirm. Shortly you will have access from your Mobile App.

Q: How do I sign up for electronic statements or how do I go back to paper statements?

A: All administration for electronic statements is done by you through your online banking. Login to your online banking at www.bankchampaign.com. Click on the eStatements tab, and then Sign up/Changes. From here you can enroll in electronic statements on any

or all accounts or remove electronic statements on an already marked account (doing so will cause your account to go back to paper statements).

Q: On online banking, what's the difference between "eStatements" and "statements"?

A: "Statements" are available to everyone through the online banking. When you click on the statement tab, you will see your monthly statements, although it will not show on BankChampaign statement paper and will not include images of the checks and deposit tickets. If you have signed up for "eStatements," you will have access to these through the eStatement tab. When you click on an eStatement, you will see that it is on BankChampaign statement paper and will include images of the checks and deposit tickets just as a printed and mailed BankChampaign statement would have.

Return Service Requested

Bank assists family after Hurricane Harvey



A young family of three in Houston, Texas who lost everything in Hurricane Harvey is grateful for more than \$4,000 donated by bank employees and directors.

Russell Williams, Cornelia Lewis and their infant son, Gytain, are still staying in a hotel as they work to rebuild after nearly five feet of water ruined their home and its contents — from photo albums, furniture and clothes to appliances, food and their son's bottles, formula and crib.

In a letter to Vice President Amie Smith, Cornelia said, "Thank you for sharing such a blessing from you and your team at BankChampaign."



Kelly Donahue was recently promoted to Assistant Vice President—Credit Administration at BankChampaign.

Kelly started at the bank as a full-time teller in January 2000. She has worked as an administrator in both the mortgage and commercial loan departments, originated mortgage loans and most recently served as Credit Administration Officer. A graduate of Parkland College and Eastern Illinois University, Kelly resides in Sidney with her husband, Evan, and their two dogs, Piper and Maggie.



Justin Burrell has assumed the role of Commercial Loan Associate and is also responsible for Treasury Service Sales at BankChampaign.

Justin joined the bank in August 2014 and began working closely with Steve Little and his clients prior to Steve's retirement in 2017. He will be attending the American Bankers Association's Commercial Lending School in May. Originally from Neoga, he earned an associate degree from Lake Land College and a bachelor's degree from Eastern Illinois University. Justin lives in Champaign with his wife, Katie, and son, Eli.

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