

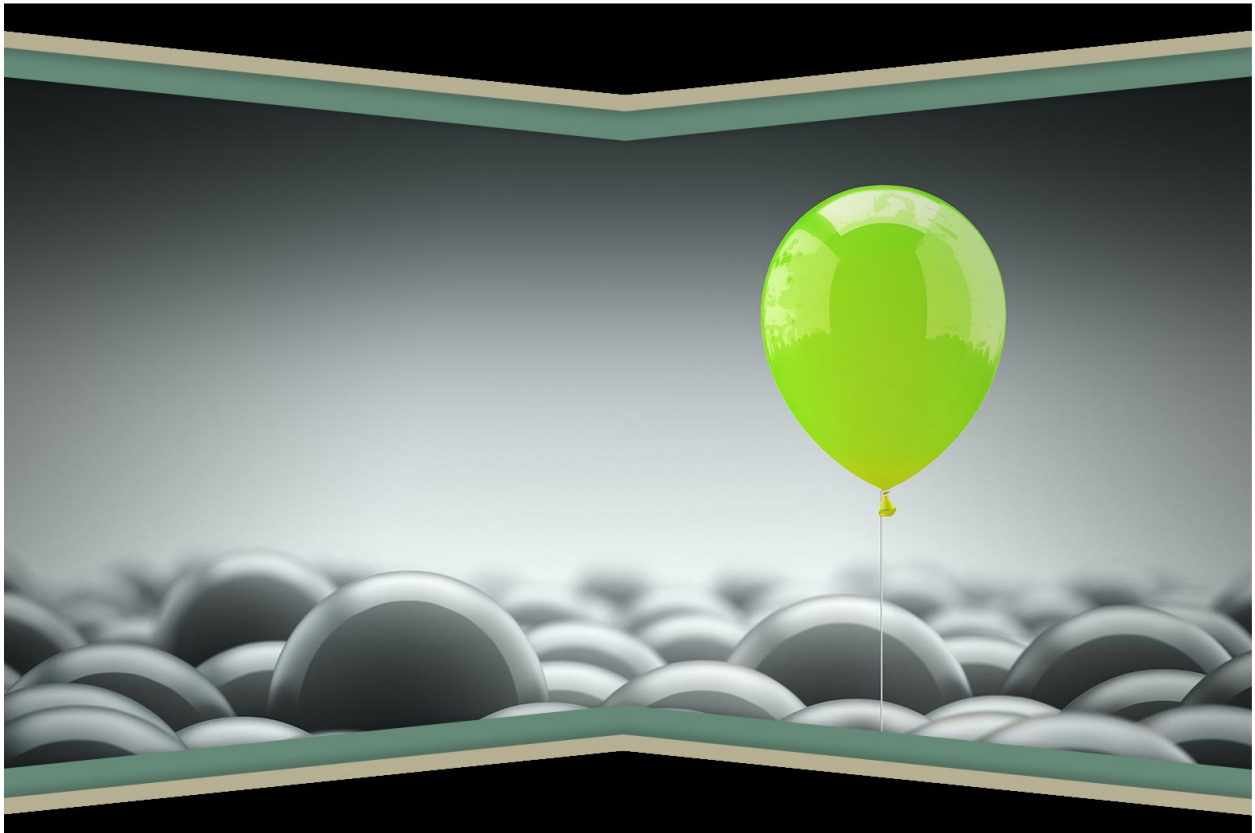


Corporate Social Responsibility Report 2017



At Evergreen,
it's easy to SPOT
why we're different.

Our commitment to our community
is one of the reasons why
we stand out from other banks.



A Letter From Our President

At Evergreen Bank Group, we value the communities that we serve. Our staff and customers live and work in these communities, so we are committed to helping keep our neighborhoods strong and healthy.

We do this by giving back financially and through volunteering. We believe that taking action in the community has long-lasting impact. We also want to be an inspiration to other corporations to be involved and really help take care of the communities in which they operate.

I'm proud of how involved Evergreen Bank Group is in all our communities, and I'm also moved by how much our employees care, contribute, and volunteer on their own.

Thank you for wanting to learn more about our Corporate Social Responsibility Plan. We have been strong community contributors for many years, but this is the first time we have put it all down in a strategic report. It's good to look at where you've been so you can better focus on where you're going. That's how I feel about Evergreen Bank Group and our corporate social responsibility – we are focused and committed to continuing to grow our community involvement and dedication.

Darin Campbell
President and CEO
Evergreen Bank Group

Evergreen Bank Group Mission Statement and Goal

Evergreen Bank Group is dedicated to the highest standards of personal and professional service along with designing products tailored to our customers' needs. Evergreen is dedicated to being the best community bank possible; meeting the diverse financial needs of individuals, businesses and nonprofit organizations in the marketplace we serve.

Evergreen is locally owned and is a managed full-service Illinois-chartered commercial bank. We are focused on the relationships we build with our clients and communities in which we serve. Our experienced staff is professional and highly responsive to clients' personal and business needs. Exceptional service that is flexible, creative and individual is our gold standard.



Community Partners

Evergreen Bank Group has developed relationships with partners in our communities to make a true impact. These partners are all nonprofit organizations that are deeply engaged with the communities they serve. We work with these partners because they share the same vision and commitment to our communities as we do, and they are able to amplify and expand our impact.

Partner: Oak Brook Park District

Founded in 1962, the Oak Brook Park District is dedicated to helping the Oak Brook community feel its very best and be its very best. They provide the very best in park and recreational opportunities, facilities, and open lands to the greater Oak Brook community. They maintain 139.4 acres of property, 40 of which are dedicated to passive recreation and the preservation of native species. The 71 acres of Central Park feature a tee disc golf course, an outdoor aquatic playground, an indoor family aquatic center, tennis courts, walking paths, and more.

Evergreen Bank Group Athletic Field: Evergreen sponsors the Oak Brook Park District's synthetic athletic field.



The 120x80 synthetic turf athletic field hosts hundreds of soccer, football and lacrosse games every year, rain or shine.

The Benefits of Synthetic Turf:

- ▲ It provides a flat surface all around while natural grass tends to have uneven playing surfaces.
- ▲ It can be used around 3,000 hours per year with no “rest” required, more than three times that of natural grass. This translates into increased practice and play time.
- ▲ A grass field simply cannot remain lush and resilient if it is used more than three to four days a week, in the rain, or during the months of the year when grass doesn’t grow.
- ▲ Local communities need accessible, versatile play surfaces for their youth and people of all ages. Parks that use synthetic turf allow kids to be active year-round on safe and resilient sports surfaces.
- ▲ It requires minimal resources and maintenance while saving millions of gallons of water usage each year.

Oak Brook Park District Pink 5K: Evergreen co-sponsored the Pink 5K, a race that raised \$10,000 that went toward cancer research. We also sponsored Team Evergreen, 15 employees who walked and ran to support cancer research.



Partner: Evergreen Park's 4th of July Parade

Evergreen Park knows how to throw a parade, and 2017 was no exception! For years, thousands of people have turned out to view this spectacular parade. Evergreen Park's patriotic promenade has gained a reputation as being one of the best in the south suburbs. It is held late in the afternoon on July 3 so fireworks can follow in the evening. The parade highlights families marching together, community groups, businesses, churches, youth teams, and scout troops. This parade truly is a celebration of the community, and Evergreen Bank Group proudly sponsors a float with many staff walking alongside to greet parade watchers.



Partner: HCS Family Services

HCS family services strengthens the Hinsdale community by reducing hunger and promoting self-sufficiency. It provides programs and services to over 4,500 heads of household and 25,000 low-income families living in Southeast DuPage County including the Villages of Hinsdale, Darien, Burr Ridge, Westmont, Willowbrook, Oak Brook and Clarendon Hills. HCS assists individuals and families by providing assistance to stabilize their family situations, and then works with them toward long-term solutions of economic self-sufficiency.

Evergreen staff generously collect donations, often weekly, for this community partner. One of our executive staff is on the board of this organization, donating time and talent to assist in its community efforts. Evergreen also contributes through sponsorships and events throughout the year. In 2017, we also sponsored the Hinsdale Junior Women's Club's Gala that was fundraising for HCS Family Services.



Partner: Guaranteed Rate Foundation

Guaranteed Rate Foundation was created to impact the lives of families in their communities in times of need, in meaningful and positive ways. Every penny donated goes to someone in desperate need of help because 100% of all expenses are covered by Guaranteed Rate. Evergreen Bank is a Bronze sponsor of Guaranteed Rate Foundation because we believe in the impact this organization is making. You might recognize the name Guaranteed Rate - their baseball field is home to the Chicago White Sox.



Community Support

Evergreen Bank Group is strongly committed to serving the communities in which our customers and staff live and work. Evergreen employees are also dedicated to giving back, donating time and money to many organizations that focus on helping others. Many of these dedicated individuals work behind the scenes and go unreported, but the highlights below offer a glimpse into the impact made by our team efforts this past year.

- Evergreen Bank and employees sponsored and helped organize over ten different community events.
- Evergreen Bank and employees dedicated over 520 service hours in the areas of financial literacy, health and family services, food banks and other non-profit organizations.
- Evergreen Bank and employees donated to over 75 different organizations in our communities.

During 2017, 75% of Evergreen's community support went toward organizations that focused on children, families, and education.

- Toys for Tots: all branches have toy collection boxes that are filled with toy donations from our customers and staff. In 2017, Toys for Tots celebrated their 70th Campaign by showing over 27,000 children what hope looks like. 50,932 toys were donated in all.
- Infant Welfare Society
- Evergreen Park High School Foundation Scholarship
- Oak Brook Public Library
- Butler Junior High
- DuPage Pads
- Special Olympics
- Theatre clubs
- Hinsdale Junior Women's Club
- High school football teams
- High school baseball teams
- Churches and their family events

Other donations went toward music and the arts, animal safety, and medical research.

- Hinsdale Rotary
- Beverly Hills Turkey Trot
- Police departments
- Firefighters

Below are listed many of the organizations that our employees and Evergreen supported in 2017.

EdgeAlliance: EdgeAlliance, located in Chicago, Illinois, is a nonprofit organization focused on affordable housing and supportive services for individuals within Evergreen's assessment area. EdgeAlliance responds to the contemporary needs, including housing, of HIV/AIDS individuals, the homeless, veterans, and people living with disabilities.

Accion Chicago: Accion, located in Chicago, Illinois, is an alternative lending organization dedicated to providing credit and other business services to small business owners who do not have access to



traditional sources of financing. By encouraging the economic self-reliance of micro entrepreneurs, Accion strives to help businesses and communities grow.

HCS Family Services: HCS is a nonprofit organization that has served residents of DuPage County since 1937. HCS Family Services provides personalized counseling to individuals for job and career development. HCS operates as a food pantry in DuPage County and services low and moderate income individuals in DuPage and Cook Counties.

Financial Literacy Initiative: Evergreen's Retail Staff presented the FDIC's MoneySmart program to a Chicago public school's 1st, 3rd, 5th and 8th grade classes. There were two presentations in 2017 – one in the spring and the second in the fall.

Chicago Neighborhood Initiatives Micro Finance Group: This organization deploys loans to new and existing small businesses in low and moderate income communities throughout Chicago.

Evergreen Park High School Scholarship Board: This Board reviews and approves scholarships for students based on specific criteria which is based on need and academics.

Habitat for Humanity (DuPage County): Habitat for Humanity builds homes for those in need of shelter. Sometimes homes are built to replace one destroyed by fire, or a home is modified to allow the homeowner with disabilities to access the front door, or new homes are built for families not able to secure a home on their own.

DuPage Pads: This organization provides overnight shelter and basic needs for those who are without a home. DuPage Pads works with organizations in the communities to provide a place to stay, meals, and job search assistance for many who need short-term or long-term assistance.

Access Community Healthcare
CCLF
House of the Good Shepherd
Neighborhood Lending Services
Community Reinvestment Fund
Woodstock Institute

In total, Evergreen Bank Group donated and invested about \$60,000 back into our communities in 2017.

Education and Financial Literacy

Financial Literacy Class: Evergreen supports education in many ways, including financial literacy. In 2017, an Evergreen team of four employees visited an elementary school to teach about the basics of finance. Using fun examples, the children learned what a checking account is and how it works. They learned why saving is important and how interest can be earned. They learned about credit and the dangers of credit card over usage, and they even found out how a budget can help a household.

Environment

Recycling Event: Because we care about the environment, Evergreen offered the community the opportunity to safely shred old confidential papers and recycle unused electronic equipment in the summer of 2017. Many brought in boxes of old paper to shred and tons (literally) of old laptops, keyboards, phones and more. Citadel, the recycling company who partnered with us for the event, reported that our recycling event collected and processed 5.56 tons (11,120 pounds) of material that did not go into landfills.



Human Resources

The employees at Evergreen Bank Group are as community-driven as the bank itself. Staff volunteers at many events throughout the year, donate thousands of dollars to local charities, and are involved in many ways in the communities served by Evergreen. Evergreen also gives every employee one paid day a year to volunteer at a charity of their choice.

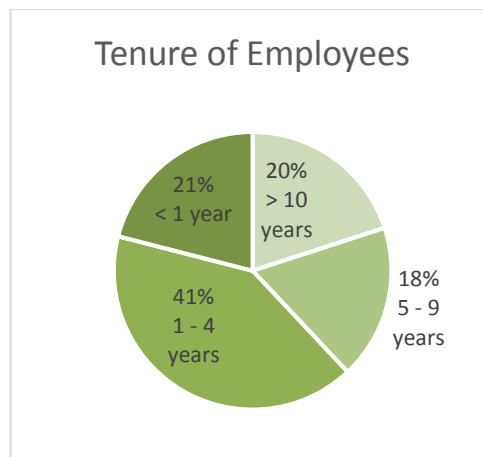
Human Resources works hard at developing a staff that is diverse in many ways. The benefits are obvious in the success of the bank, made possible by the hard work of the people who work here.

Tenure

38% of Evergreen Bank Group employees have worked at the bank for over 10 years.

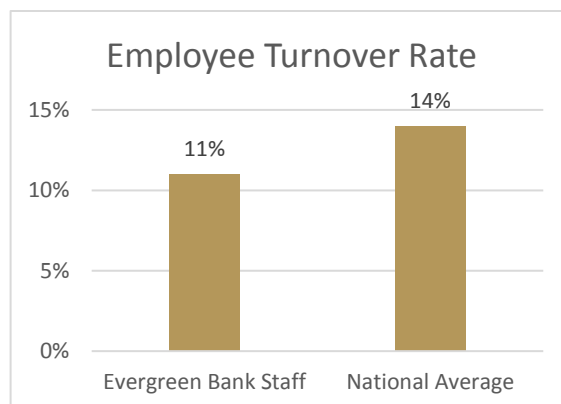
62% have been at Evergreen for less than five years, a sign of a growing business.

For employees with more than five years of service, an extra benefit is use of the corporate retreat in Galena, Illinois at no charge.



Employee Turnover

Because Evergreen Bank Group has won many awards as one of Chicago's Best Places to Work and one of the Best Banks to Work For, we think it's clear that we care about our employees. Employees that stay with the bank for this longer tenure can provide our customers with great experience and deeper relationships built on trust.



Generations

This tenure chart is in direct correlation with the different generations of our staff.

Baby Boomers are 1946 – 1964, up to age 72 today

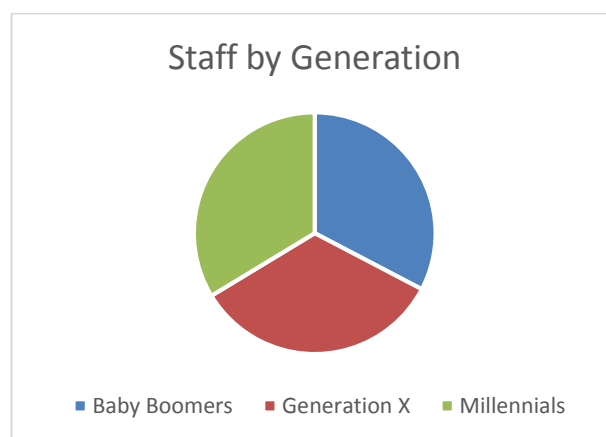
Generation X is 1965-1976, up to age 53

Xennials are 1975 - 1979, age 39 - 43

Millennials/Generation Y/Gen Next are 1980 – 1995, age 23 – 38

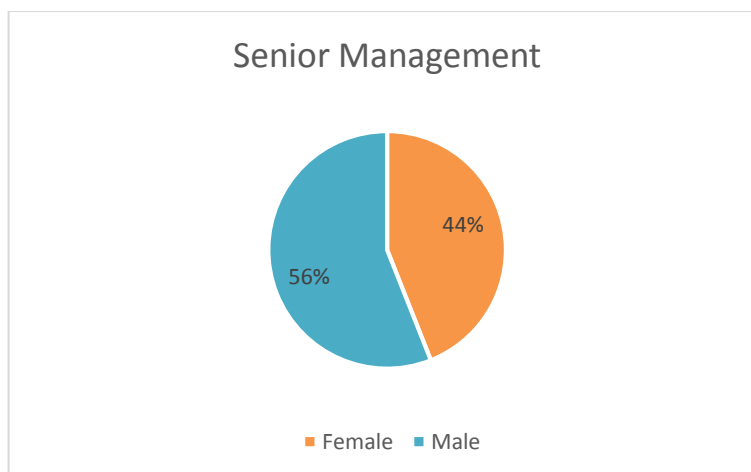
iGens or Generation Z are 1995 – 2013, age 5 – 23

Generation Alpha, 2013 to present, is still in school and is awaiting their generation's name.



Senior Management

Evergreen Bank's senior management is comprised of vice presidents, senior vice presidents, executive vice presidents, and our President and CEO. This puts us above the national average of 25% women in leadership roles, as quoted by Sarah Green Carmichael in the March 8, 2017 Harvard Business Review.



Awards and Recognitions

Bauer Financial – 5 Star Superior Ranking

Bauer Financial, a highly respected independent nation-wide analysis firm since 1983, continues to rank us with 5 stars, its highest rating for banks that are strong and solid financially.



American Banker Best Banks to Work For 2017

Based on employee surveys and unique benefits, Evergreen Bank Group was awarded American Banker's Best Banks to Work For in 2017.



A+ Health Grade by Deposit Accounts

Deposit Accounts rated Evergreen Bank with the impressive A+ rating by evaluating our total deposits and deposit growth. A strong financial health grade by Deposit Accounts indicates a high level of consumer confidence in our ability to keep our customers' money safe and offer higher rates.

