



2018

CORPORATE SOCIAL RESPONSIBILITY REPORT



Learn Why Evergreen Bank Group Is Different!

Because Evergreen Bank Group is a committed community bank, we are very aware of what's happening in the areas we serve. We are engaged with our neighbors, sharing in their celebrations but also knowing when they are in need. We want to make an impact by helping in a variety of ways.

Our staff members volunteer many hours to nonprofits in their towns, and Evergreen Bank sponsors events that are supporting charities that help our neighbors near and far. We are serious about this commitment, so we've developed our Corporate Social Responsibility Report to let others know how we are making a difference.

In the following pages, you will learn more about the heart of our employees and the focus of Evergreen Bank. We give financially. We volunteer. We take action. And we want to inspire other businesses in our communities to do the same, to act responsibly in how we support the places in which we operate. This is what makes Evergreen Bank different and why we stand out from others.

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



Community Partners

Working with our Community Partners helps us make an even bigger impact in the areas we serve. These partners are nonprofit organizations with the same vision and commitment to our communities as Evergreen Bank. We appreciate their hard work and dedication to our neighbors, as well as their focus and expertise.

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 unrivaled 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 sponsored 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 2018 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 was held late in the afternoon on July 3 and fireworks followed 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 sponsored 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 collected 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 contributed through sponsorships and events throughout the year.



Partner: Guaranteed Rate Foundation

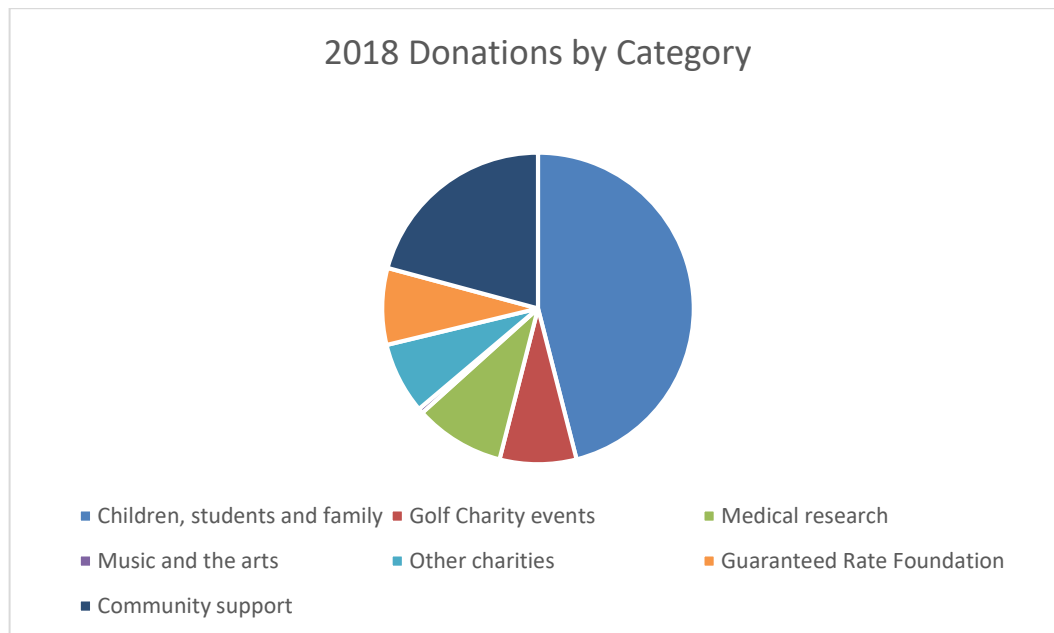
Guaranteed Rate Foundation was created to impact the lives of families in times of need, in meaningful and positive ways. Every penny donated goes to someone in desperate need of help because 100% of all expenses are covered by Guaranteed Rate. Evergreen Bank is a Bronze sponsor of Guaranteed Rate Foundation 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.

- Evergreen Bank and employees sponsored and helped organize over 25 different community events.
- Evergreen Bank and employees dedicated over 639 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 65 different organizations in our communities.



During 2018, Evergreen's donations supported many organizations that focused on children, families, and education. Other nonprofits that received Evergreen donations included organizations working with the homeless and those who are food insecure. Evergreen also donated to medical research, music and the arts, and charities supported by many golfing events. Below is a sampling of the many charities which Evergreen supported this year.

- Toys for Tots: all branches had toy collection boxes that are filled with toy donations from our customers and staff. In 2018, Toys for Tots showed 27,471 children what hope looks like and donated 51,588 toys.
- Infant Welfare Society
- Evergreen Park High School Foundation Scholarship
- Oak Brook Public Library
- DuPage Pads
- CHAD Community House
- Special Olympics
- Theatre clubs

- Hinsdale Junior Women's Club
- High school football teams
- High school baseball teams
- Elementary, Middle and High Schools
- Hinsdale Christmas Walk Kiddie Train
- American Legion
- Misericordia
- Oakbrook Terrace Park District Camps and more
- Churches and their family events
- Salvation Army
- Area Athletic Associations for girls softball and boys baseball
- Oak Brook Police Department
- Alfred Nobel School Financial Literacy classes and laptops for teachers

Below are more of the organizations that our employees and Evergreen supported in 2018.

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 community leader in feeding hungry people and helping low-income families in DuPage and Cook counties gain self-sufficiency. HCS provides nutritious food to more than 21,000 people annually.

Financial Literacy Initiative: Evergreen's Retail Staff presented the FDIC's MoneySmart program to a Chicago public school's 1st, 3rd, 5th and 7th grade classes. There were two presentations in 2018 – one in the spring and the second in the fall. Evergreen also financed financial literacy classrooms online through Banzai – we were in two classes at York Community High School and two classes at Hinsdale Central.

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.

HEAR Foundation (Health, Education and Relief Foundation): This scholarship foundation's mission is to provide financial and mentoring support to Chicagoland High School graduates of need, who have

demonstrated academic excellence, commitment to community, and highest moral character in pursuing their goal of a college education.

More organizations Evergreen Bank Group supported include:

- 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 approximately \$60,000 back into our communities in 2018.

Education and Financial Literacy

Financial Literacy Class: Evergreen supports education in many ways, including financial literacy. In 2018, 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.

Evergreen also offered an online financial literacy course through Banzai, free to teachers to use as often as they'd like. In 2018, four different classrooms received about 30 starter kits each, which included a booklet to accompany the student on their online class and some information about how to start their financial journey.

Human Resources

The employees at Evergreen Bank Group are as community-driven as the bank itself. Our staff volunteers at many events throughout the year, donates thousands of dollars to local charities, and is involved in many ways in the communities served by Evergreen. Evergreen supports employees who give back by offering one paid day a year to volunteer at a nonprofit of their choice.

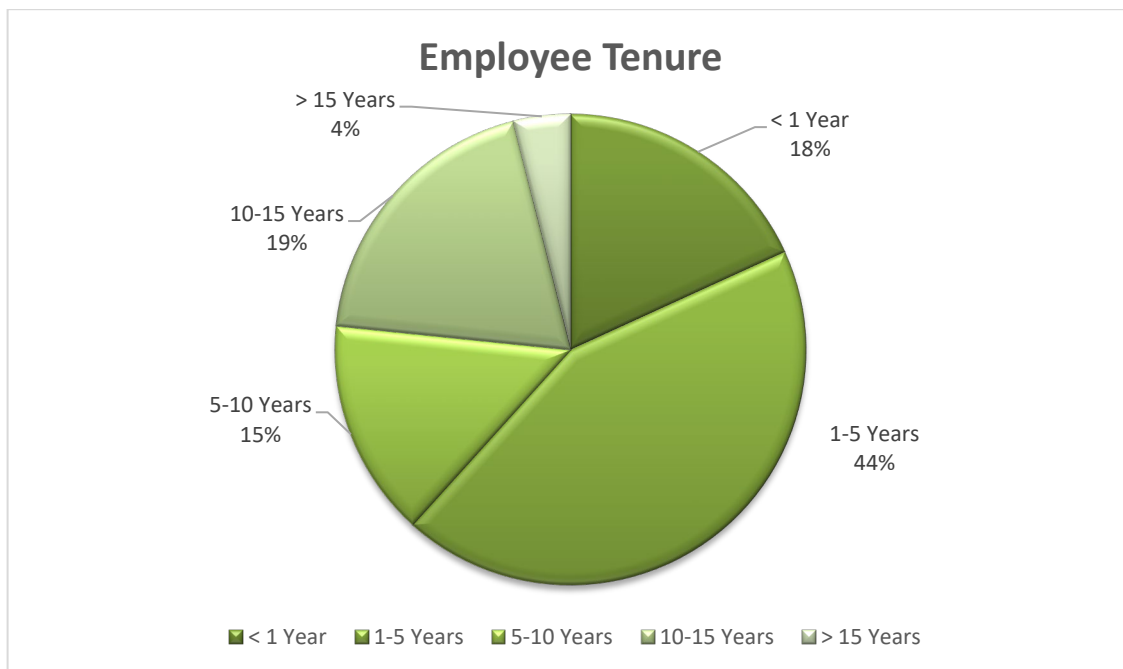
Human Resources works hard at developing a staff that is diverse in many ways. This diverse workforce is another way Evergreen Bank is socially committed and responsible. The benefits of hiring a diverse staff are obvious in the success of the bank because of the dedication of the employees.

Tenure

23% 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.

To encourage tenure, employees with more than five years of service are offered the complimentary use of the corporate retreat in Galena, Illinois.



Generations

This tenure chart is in direct correlation with the different generations of Evergreen employees. This chart reflects a diverse staff with many levels of experience.

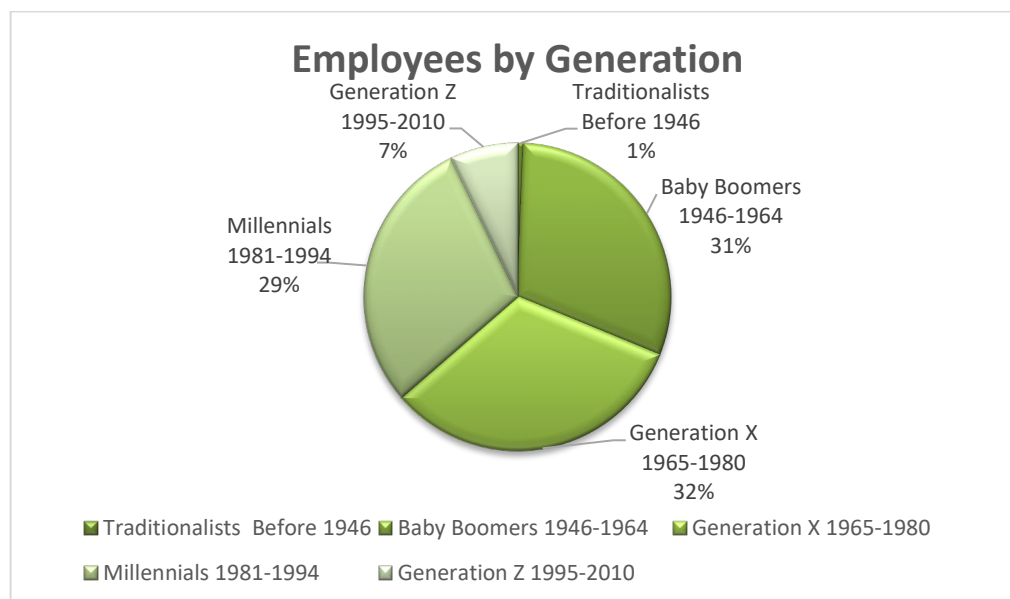
Generation Z, born 1995 – 2010, are age 5 – 23.

Millennials, born 1981 - 1994, are age 23 – 38.

Generation X, born 1965-1980, are age 39 - 53.

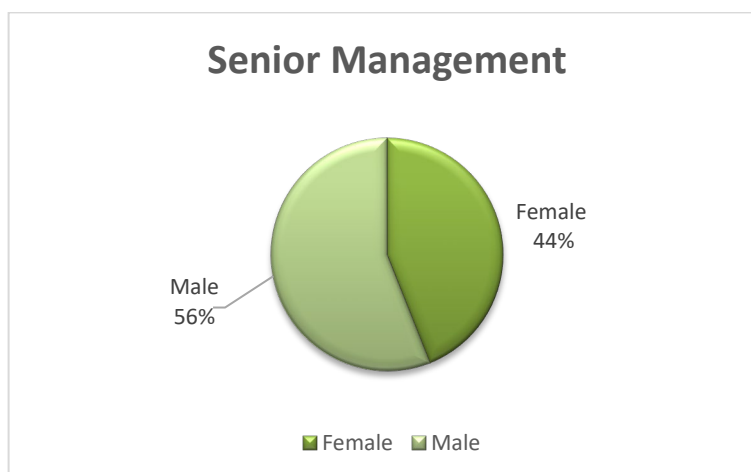
Baby Boomers, born 1946 – 1964, are up to age 72.

Traditionalists, born before 1946, are age 73 and over.



Senior Management

Evergreen Bank's senior management is comprised of vice presidents, senior vice presidents, executive vice presidents, and our President and CEO. Because Evergreen's senior management is 44% female, the Bank is above the national average of 25% women in senior leadership roles, as quoted by Sarah Green Carmichael in the March 8, 2017 Harvard Business Review.



Awards and Recognitions



Crain's Best Places to Work in Chicago

Evergreen was named to the Best Places to Work in Chicago by Crain's Chicago Business for 2018. This awards program is designed to identify, recognize and honor the best 100 companies to work for in Chicagoland.



Bauer Financial – 5 Star Superior Ranking

Evergreen earned the best rating possible by Bauer Financial for many years, including all quarters in 2018. This independent analysis looks at all banks across the nation and evaluates them on performance, data and the bank's strength as a whole.



American Banker Best Banks to Work For

Evergreen Bank Group was named one of the Best Banks to Work For in 2018. This is the 4th year in a row that Evergreen received this nationwide honor, identifying it as a bank with outstanding employee satisfaction.



Deposit Accounts A+ Health Grade

Evergreen's A+ rating is the highest rating possible by DepositAccounts.com. To determine bank rating and recognition, Deposit Accounts grades institutions in the U.S. on capitalization, deposit growth, loan-to-reserve ratios, and more.