



2019

CORPORATE

SOCIAL RESPONSIBILITY

REPORT



EVERGREEN BANK

GROUP

MEMBER FDIC



Commitment

Financial
Literacy

Customer
Appreciation Days

Serving the Community

corporate **social** Education

responsibility

stronger together

Community
Support

Relationships

Learn Why Evergreen Bank Group Is Different!

We take being a community bank seriously because Evergreen Bank Group was created to be a strong supporter of the areas we serve. We donate financially to organizations near our branches, and we work with other businesses to help make our communities stronger. Our staff also volunteers and donates financially to many charities, which inspires me every day to do even more.

Evergreen Bank Group acts as a leader by lending to businesses that help the local economy and by providing great banking services to the people who live and work near us.

We are different because we care about our communities and we work hard for the people we serve.

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 while 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 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.



EVERGREEN BANK
GROUP

MEMBER FDIC

Community Support

Working with other organizations who care about community helps us make an even bigger impact in the areas we serve. These nonprofit organizations have the same vision and commitment to our communities as Evergreen. We appreciate their hard work and dedication to our neighbors, as well as their focus and expertise. Listed below are many of the organizations we worked with in 2019 to help make our communities stronger.

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 does not 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.

Evergreen Bank Group also sponsored the following events hosted by the Oak Brook Park District.

Oak Brook Park District Pink 5K

Evergreen co-sponsored the Pink 5K, a race that raised \$10,000 for cancer research. We also sponsored Team Evergreen, 15 employees and family members who walked and ran to support cancer research.

Mutt Miler

For this one-mile stroll, people brought their dogs to Central Park with local vendors and demonstrations for dogs and their humans. Fifty percent of the proceeds went toward Oak Brook Park District's Universal Playground Project, the Sandlot. Evergreen Bank Group sponsored the event with a donation and hosted a table.

Unwine Wednesday

Wine tastings from The Wine Cellar were paired with food selections from La Barra Ristorante as the main event. There were also raffles, wine pulls, live music and more. Funds raised went toward Oak Brook Park District's Universal Playground Project, the Sandlot. Evergreen Bank Group co-sponsored the Unwine Wednesday event and added to the raffle with Cubs tickets.

E-newsletter

The Oak Brook Park District communicates with the greater Oak Brook community and all its members with an e-newsletter. Each month, the Park District shares news of community events and good news stories about its members enjoying the Sandlot and other park district amenities. Evergreen Bank Group sponsors the e-newsletter.



Oak Brook Park District Foundation

The Oak Brook Park District Foundation is committed to assisting the Oak Brook Park District by securing philanthropic support on its behalf to enhance the use, growth and preservation of parks, open lands, facilities, and programs. One of the beneficiaries of the fundraising efforts of the Foundation is the Sandlot, the one of a kind playground at the Oak Brook Park District that removes both physical and social barriers so ALL individuals, regardless of age or ability, can play side by side with their peers and families. Evergreen Bank Group supports the Foundation by being represented on the Board of Directors and participating in many events that fundraise for the Foundation.

Village of Evergreen Park's 4th of July Parade

Evergreen Park knows how to throw a parade, and 2019 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 and handout frisbees.



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.



HCSfamilyservices
EMPOWERING FAMILIES. CHANGING LIVES.
TOGETHER WE THRIVE.
Since 1937

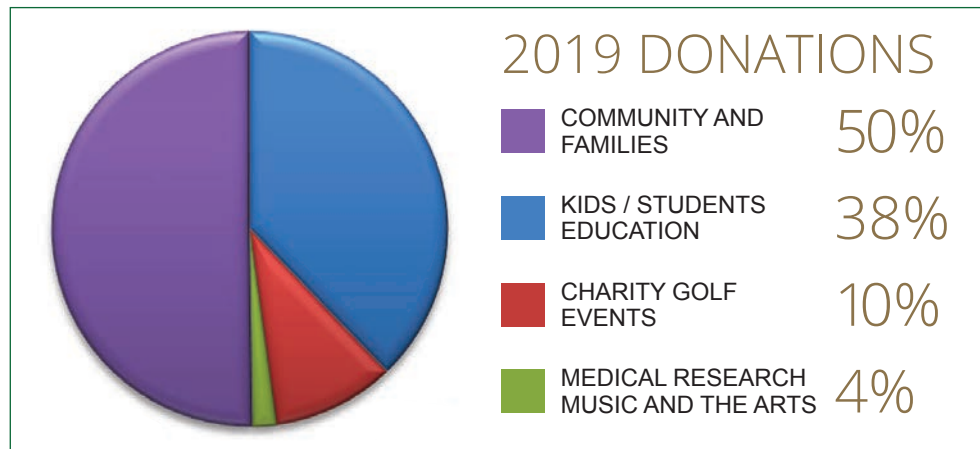


EVERGREEN BANK
GROUP

MEMBER FDIC

Serving the Community

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 sponsored or donated to 39 different community events.
- Evergreen Bank and employees dedicated over 557 service hours in the areas of financial literacy, health and family services, food banks and other nonprofit organizations.
- Evergreen Bank and employees donated to over 60 different organizations in our communities.

During 2019, Evergreen's donations supported many organizations that focused on children, students and education, as well as nonprofits that work to strengthen the community and help underresourced families. Evergreen also donated to medical research, music and the arts, and golfing events that support many charities. Below is a sampling of the many charities which Evergreen supported this year.

- Toys for Tots: all branches had toy collection boxes that were filled with toy donations from our customers and staff. In 2019, Toys for Tots showed more than 24,000 children what hope looks like by delivering the toys through 116 agencies throughout the area.

- Infant Welfare Society
- Evergreen Park High School Foundation Scholarship
- 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
- Lyric Opera Hinsdale
- Alex's Lemonade Stand



EdgeAlliance

EdgeAlliance, located in Chicago, Illinois, is a nonprofit organization focused on affordable housing and supportive services for individuals in need. 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.

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)

The Oak Brook Park District communicates with the Greater Oak Brook community and all its members with an e-newsletter. Each month, the Park District shares news of community events and good news stories about its members enjoying the Sandlot and other park district amenities. Evergreen Bank Group sponsors the e-newsletter.

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.

In total, Evergreen Bank Group
donated and invested approximately
\$48,000 back into our communities in 2019.



EVERGREEN BANK

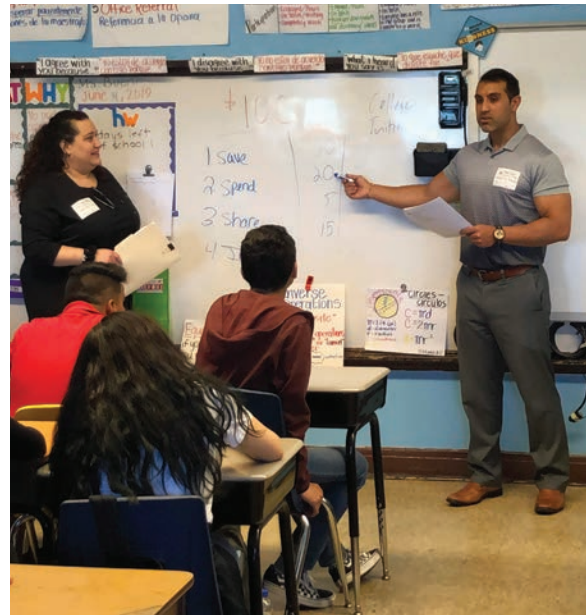
GROUP

MEMBER FDIC

Education and Financial Literacy

Evergreen supports education in many ways, including financial literacy. In 2019, an Evergreen team of twelve employees visited Alfred Nobel Elementary in Chicago 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 donated six laptops to the teachers of Alfred Nobel, as well as travel mugs and fun pencils for their classrooms. The children in the financial literacy classes were each given a piggy bank and pencils made of recycled currency.



EVERGREEN BANK
GROUP

MEMBER FDIC

Customer Appreciation Days

In August, Evergreen Bank Group thanked its customers with a day just for them. We celebrated customers at each of our three branches with lunch, prizes and special giveaways. Evergreen Bank Group appreciates every customer who banks with us and we are always looking for ways to say thank you!



EVERGREEN BANK
GROUP

MEMBER FDIC

Evergreen Park School Drive

Our Evergreen Park Branch hosted a school supply drive for the local school district. In addition to gathering supplies at the branch, Evergreen Bank Group donated even more needed supplies.



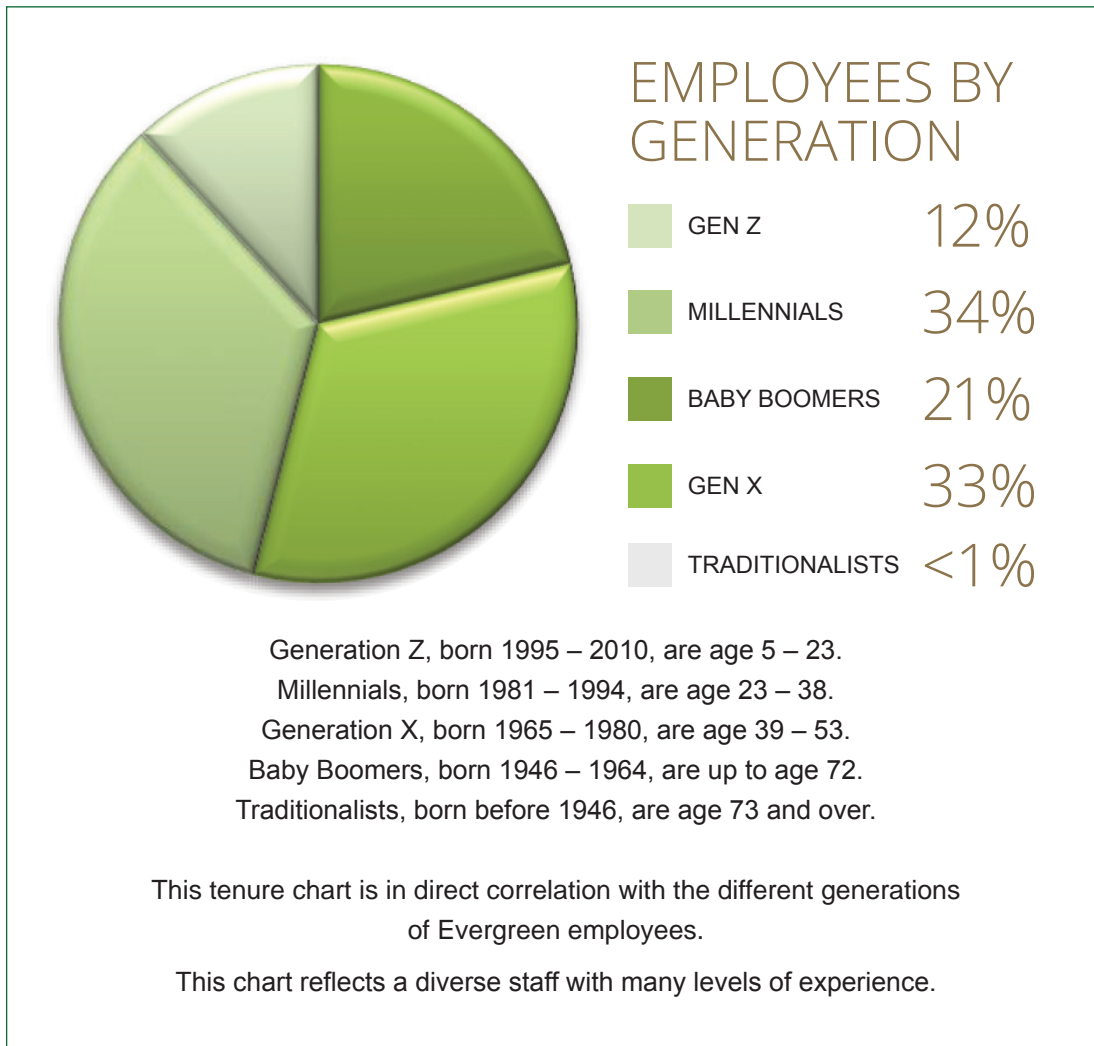
EVERGREEN BANK
GROUP

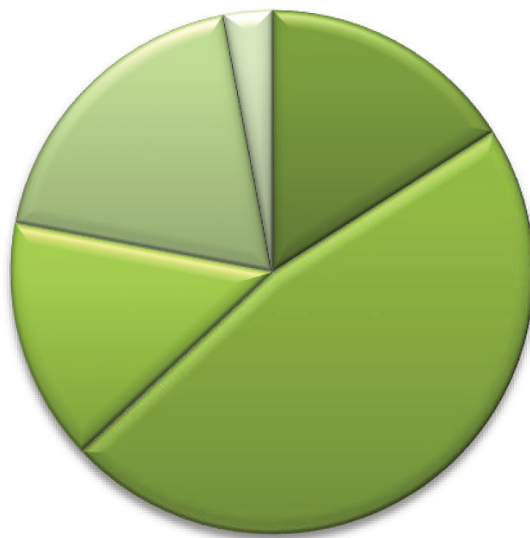
MEMBER FDIC

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 is socially committed and responsible. The following charts offer some insight into the people who make up the staff at Evergreen Bank Group.



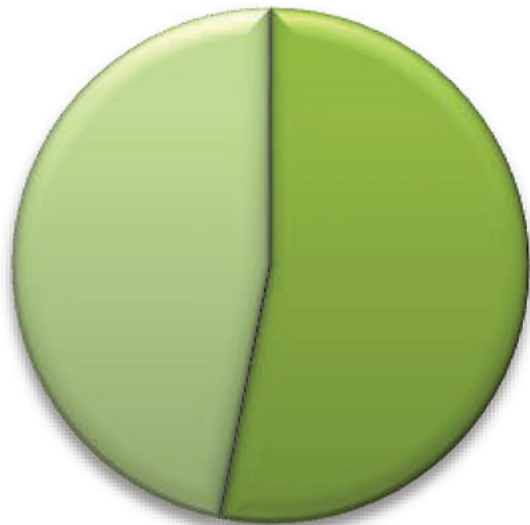


EMPLOYEE TENURE

10-15 YEARS	19%
> 15 YEARS	3%
< 1 YEAR	16%
1-5 YEARS	47%
5-10 YEARS	15%

22% 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 three years of service are offered the complimentary use of the corporate retreat in Galena, Illinois.



SENIOR MANAGEMENT

FEMALE	47%
MALE	53%

Evergreen Bank Group senior management is comprised of vice presidents, senior vice presidents, executive vice presidents, and our President and CEO.

Because Evergreen's 32-person senior management team is 47% 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 2019. 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 2019. 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 2019. This was the 5th 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.



EVERGREEN BANK
GROUP

MEMBER FDIC

LOCATIONS



OAK BROOK BRANCH AND HEADQUARTERS

1515 W. 22nd St, Suite 100W • Oak Brook, IL 60523
(630) 413-9580



HINSDALE BRANCH

1 Grant Square, Suite 100 • Hinsdale, IL 60521
(630) 590-4800



EVERGREEN PARK BRANCH

3842 W. 95th Street • Evergreen Park, IL 60805
(708) 229-1010



EVERGREEN BANK
GROUP

MEMBER FDIC



EVERGREEN BANK

— G R O U P —

MEMBER FDIC

(888) 505-BANK (2265)

www.EvergreenBankGroup.com