

FEDERAL DEPOSIT INSURANCE CORPORATION

Re: Longview Community Bank
Mount Pulaski, Illinois

Application for Consent to Merge and Establish One Branch

ORDER AND BASIS FOR CORPORATION APPROVAL

Under Section 18(c) and other provisions of the Federal Deposit Insurance ("FDI") Act, Longview Community Bank, Mount Pulaski, Illinois, an insured state nonmember bank with total resources of \$106,118,000 and total deposits of \$89,142,000 as of September 30, 2024, has filed an application for the Corporation's consent to merge with Bank of Gibson City, Gibson City, Illinois, an insured nonmember bank with total resources of \$143,131,000 and total deposits of \$115,521,000 as of September 30, 2024, under the charter of Longview Community Bank and with the title of Longview Community Bank, and to establish the one office of Bank of Gibson City as a branch of the resultant bank. Notice of the proposed transaction, in a form approved by the Corporation, has been published in accordance with the FDI Act.

The proposal would provide a means by which Longview Capital Corporation, Newman, Illinois, a multi-bank holding company presently controlling three banks with aggregate total deposits of \$871,672,000, will consolidate some of its operations. The proposed transaction would not affect the structure of commercial banking or the concentration of banking resources within the relevant markets. Services to be offered in the relevant market by the resultant bank would not differ materially from those presently offered by the proponents.

A review of available information, including the Community Reinvestment Act ("CRA") Statements of the proponents, discloses no inconsistencies with the purposes of the Community Reinvestment Act. The resultant institution is expected to continue to meet the credit needs of its entire community, consistent with the safe and sound operation of the institution.

In connection with the application, the Corporation has also taken into consideration the financial and managerial resources and future prospects of the proponent institutions and the resultant bank, the convenience and needs of the community to be served, and the risk to the stability of the United States banking or financial system. The FDIC has also taken into consideration the effectiveness of the insured depository institutions involved in the proposed merger transaction in combating money laundering activities. Having found favorably on all statutory factors and having considered other relevant information, including any reports on the competitive factors furnished by the Attorney General of the United States, it is the Corporation's judgment that the application should be and hereby is approved subject to the following conditions.

- The transaction may be consummated immediately, but no later than six (6) months from January 8, 2025, unless a request for an extension has been approved by the Corporation in writing.

- The applicant has obtained all necessary and final approvals from the appropriate federal or state authority or other appropriate authority prior to consummation.
- Until the proposed transaction is consummated, the Corporation shall have the right to alter, suspend or withdraw its approval should any interim development be deemed to warrant such action.

By Order of the Chicago Regional Office, acting under delegated authority from the Board of Directors of the Corporation.

Dated at Chicago, Illinois, this 8th day of January 2025.

BY: /S/

Debbie J. Bush
Assistant Regional
Director