

St. Louis Equal Housing and Community Reinvestment Alliance

c/o EHOc · 1027 S. Vandeventer Avenue, 6th floor · St. Louis, MO · 63110 · www.slehcra.org

Citizens Community Bank

9 E. Main Street
Mascoutah, IL 62258

- \$239,661,000 in assets.
- Owned by Citizens Bancorporation, Inc.
- Regulated by the FDIC – Chicago office as a Small Bank
- CRA exam in 2006 rated Satisfactory
 - Notes lending to LMI borrowers is very good, with 16% and 23% of residential real estate loans going to low- and moderate-income borrowers, respectively.
 - Lending to LMI geographies is low but considered reasonable because of the bank's proximity to those census tracts. Notes the LMI tracts concentrated in northwest corner.
- Assessment Area: St. Clair County
- Primary business is residential real-estate lending and commercial lending.
- Four branches within St. Clair County:

Address	City, State	Zip Code	Census Tract	Income Level	% Minority
620 North State Street	Freeburg, IL	62243	5039.02	Middle	2.62
311 South State	Freeburg, IL	62243	5039.02	Middle	2.62
9 East Main Street	Mascoutah, IL	62258	5043.03	Middle	8.54
704 New Baldwin Rd.	New Athens, IL	62264	5040.01	Middle	2.24

HMDA

- Mortgage lending volume has increased over last three years.
- In last three years, 0.84% of loans originated to African-Americans, 0.14% to Asians, and 0.14% to Hispanic Borrowers. 93.99% originated to white borrowers.
- 13.01% originated to low-income borrowers, and 19.44% to moderate-income borrowers. Lower percentages than what is noted in last CRA exam, and lower than demographics percentages of 25% and 19% of families in assessment area that are low- and moderate-income.
- Only one loan to a low-income census tract (0.14% of all loans), and only 3.78% to moderate-income census tracts. 92% of loans originating to middle-income census tracts.
- High cost loans represent 20% of all originated loans over last three years.

Borrower Characteristics	ORIGINATIONS								St. Clair County Aggregate (07-09)
	2009		2008		2007		Three Year Total		
Race/Ethnicity	#	%	#	%	#	%	#	%	%
TOTAL	321		212		182		715		
White	300	93.46%	196	92.45%	176	96.70%	672	93.99%	75.75%
Black	4	1.25%	1	0.47%	1	0.55%	6	0.84%	11.37%
Asian	1	0.31%	0	0.00%	0	0.00%	1	0.14%	0.88%
Other	16	4.98%	15	7.08%	5	2.75%	36	5.03%	12.00%
Hispanic	0	0.00%	1	0.47%	0	0.00%	1	0.14%	1.62%

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<i>Borrower Characteristics</i>		2009		2008		2007		Three Year Total		St. Clair County Aggregate (07-09)
Income Level		#	%	#	%	#	%	#	%	%
	Low – Income	38	11.84%	22	10.38%	33	18.13%	93	13.01%	8.92%
	Moderate – Income	55	17.13%	45	21.23%	39	21.43%	139	19.44%	18.69%
	Middle – Income	84	26.17%	57	26.89%	47	25.82%	188	26.29%	24.63%
	Upper – Income	117	36.45%	68	32.08%	49	26.92%	234	32.73%	35.78%
	NA	27	8.41%	20	9.43%	14	7.69%	61	8.53%	11.99%

<i>Census tract characteristics</i>		2009		2008		2007		Three Year Total		St. Clair County Aggregate (07-09)
		#	%	#	%	%	%	#	%	%
TOTAL		321		212		182		715		
Racial Composition										
	< 10% Minority	264	82.24%	174	82.08%	151	82.97%	589	82.38%	32.90%
	10-19% Minority	30	9.35%	27	12.74%	22	12.09%	79	11.05%	32.71%
	20-49% Minority	25	7.79%	10	4.72%	9	4.95%	44	6.15%	29.90%
	50-79% Minority	1	0.31%	0	0.00%	0	0.00%	1	0.14%	1.79%
	80-100% Minority	1	0.31%	1	0.47%	0	0.00%	2	0.28%	2.59%
Income characteristic										
	Low – Income	0	0.00%	1	0.47%	0	0.00%	1	0.14%	1.85%
	Moderate – Income	11	3.43%	7	3.30%	9	4.95%	27	3.78%	11.00%
	Middle – Income	289	90.03%	201	94.81%	170	93.41%	660	92.31%	71.58%
	Upper – Income	21	6.54%	3	1.42%	3	1.65%	27	3.78%	15.47%
	NA	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.10%

Demographics of Assessment Area: St. Clair County

Race/Ethnicity		Percent of Population
From 2000 Census	White	67.9%
	Black	28.8%
	Asian	0.9%
	Hispanic	2.2%
Families by Income Level		Percent of Population
From previous CRA exam information	Low-Income	25.4%
	Moderate-Income	19.3%
	Middle-Income	22.8%
	Upper-Income	32.4%
	Families Below Poverty	13.4%

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Census Tracts	Total	55	
	Low-Income	11	20%
	Moderate-Income	14	25%
	Middle- Income	25	45%
	Upper-Income	5	9%