

INDUSTRY LEADERS of Southwestern Illinois


To get through the past few months, business people either had to be psychic or fast on their feet.

Since the former is unlikely, we can assume the successful people out there are those who are able to think outside the box. And what a box we've all been in since the pandemic took hold! A half a year ago, no one could have predicted any of this.

True leaders put their organizations before themselves, never stopping in the quest to make sure that needs are met — be they financial or personal. Lately, CEOs and others have had to deal with extraordinarily complex situations — from workers working from home, to supply chain issues, to simply making sure that staffs stayed healthy.

We salute you all. Today, we are delighted to present some of the Industry Leaders who are making a difference in Southwestern Illinois. You've been put to the test in 2020, and we appreciate so much the efforts you're making.

— Dennis Grubaugh, editor, Illinois Business Journal



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First and foremost, on behalf of our team at Scheffel Boyle, we sincerely hope you, your employees, and your family are safe and doing well during these uncertain times. Navigating 2020 has been a challenge for many and finding ways to adapt has quickly become an essential skill of business owners today.

I am happy to say that our firm has made the best of these past few months and kept updated on the constant flow of changes to our industry. We have held the health and safety of our team and clients top of mind, while continuing to help clients navigate these unique circumstances.

As a firm, we have remained resilient. Over our 90 years in business, we have made a commitment to our clients to provide valuable services and consultation in both the best and worst of times. And I am proud to say that we have continued to be a trusted resource for our clients and the community during this unprecedented period. Our team has provided sound advice and a caring ear to listen, and I am confident that we will get through this together.

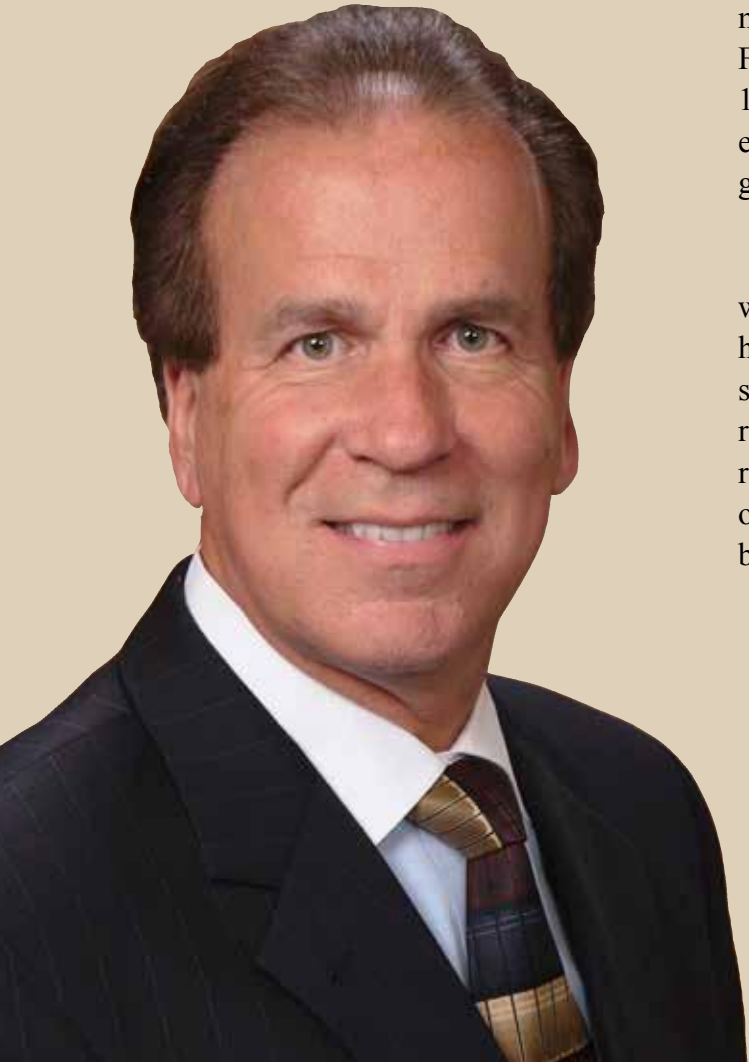
Please stay safe and we wish you well.

**Dennis Ulrich, CPA
Managing Principal,
Scheffel Boyle CPAs**



At Associated Bank we take the customer service commitment very seriously, and don't just take our word for it — listen to our customers. At Associated Bank, we use multiple methods to gather feedback from our customers including regular surveys, data analysis and simply asking customers what how we are doing and what we can do better.

So, what does that mean to you? It means that we will earn the right to build deep and lasting relationships with you through superior service that clearly sets us apart from our competitors. We continuously seek customer feedback to better understand and act upon your diverse and changing financial needs. It is a tradition that we have built on for over 150 years.



Associated Bank continues to build on our commitment to serve the Metro East market and surrounding areas. In February 2020, we completed the acquisition of First National Bank Staunton expanding our footprint in Southwestern Illinois to 15 branches and over \$2 billion in assets in the St. Louis Region. In addition, our employees contribute hundreds of hours of their time each year in leading causes and giving back to this community.

While Associated Bank as a corporation has grown to over \$34 billion in assets, we understand that it is the relationship with our customers and our communities that has allowed us to do that. Our size allows us to offer the best range of products and services available, the most current technology, and broad range of other tools and resources that simply are not available through many other banks. Combine those resources with our local leadership team and our focus on meeting customer needs in our community, and we believe that you will have a customer experience that can't be beat.

**Phil Hickman,
President
Southern Illinois/St. Louis Metro East Market
Associated Bank**

