



STRENGTHENING ROOTS. GROWING FUTURES.

2025

ANNUAL
REPORT

Shareholder Message



Marvin S. Veatch
President

Bancorp. of Southern Indiana (BSI) and its subsidiary bank, JCBank, experienced an exceptional year in 2025. JCBank proudly celebrated its 125th anniversary—a milestone that reflects more than a century of dedication to our shareholders, customers, and our communities that guide our organization. This landmark year was further distinguished by strong financial performance, with total assets exceeding the one billion dollar threshold and earnings reaching the second-highest level in our history. While our top-performing year in 2021 was uniquely boosted by the extraordinary conditions of the COVID era—including historically low interest rates resulting in significant fee income realized from BSI's mortgage banking activities and the Paycheck Protection Program—BSI's 2025 results stand as a testament to the bank's enduring strength, our dedicated and knowledgeable team members, and the continued trust of the communities we serve.

As our organization continues to grow, the board of directors and bank leadership remain committed to making the necessary human, technological and physical strategic investments to further position itself to be our current and prospective customers' "Bank of Choice." On April 7, 2025, JCBank announced the strategic relocation of its

North Vernon Banking Center to better serve the Jennings County community. This new location, located at 2355 N. State Highway 3 in North Vernon, features expanded services with a dedicated drive-thru, ATM, and night deposit. Additionally, renovations being made to the 3002 East 3rd Street in Bloomington property are progressing nicely. This investment, which is in a highly visible location near the College Mall, will also showcase expanded service offerings for our Bloomington and Monroe County patrons and is expected to open mid-year 2026. These investments are just the latest examples that underscore JCBank's commitment to **strengthening roots and growing futures** in JCBank's seven-county footprint.

The 2025 U.S. economy navigated a year of slowing momentum marked by moderating inflation, a softening labor market, and evolving monetary policy. After holding rates steady through mid-year, the Federal Reserve Bank (Fed) began easing policy again in September, ultimately delivering three rate cuts in September, October, and December, bringing the federal funds target range down to approximately 3.5%–3.75% by year-end. These moves were driven largely by rising downside risks to employment and signs that job growth had weakened. According to Fed projections, unemployment drifted higher—rising roughly half a percentage point from the start of the year and approaching 4.5% by year-end. Inflation continued to cool but remained above the Fed's 2% target, with core personal consumption expenditure (PCE) inflation projected around 3.1% for 2025.

External pressures played a significant role in shaping economic

conditions as well. The tariff increases implemented in 2025 contributed to cost pressures, though the Fed judged their inflationary impact to be largely temporary and therefore did not respond with higher rates. These tariffs also introduced uncertainty for producers and contributed to softer hiring activity.

Compounding these challenges, the late year U.S. government shutdown delayed key economic data releases—including labor and inflation reports—forcing policymakers and markets to rely on partial or private sector indicators during a critical period. Notwithstanding these headwinds, gross domestic product (GDP) growth for 2025 remained modest at an estimated 1.7%, supported by consumer activity and a still resilient business sector.

Despite the various uncertainties that existed in the US and global economy during 2025, BSI's mortgage banking and wealth management divisions recorded remarkable results that significantly contributed to BSI's 2025 success.

- JCBank's Mortgage Banking Division closed a total of \$158 million in mortgage loans during 2025, which was the 2nd highest year since the 2020 COVID year, and where the current year interest rate environment was considerably higher than existed during 2020. More impressive, despite BSI's geographic footprint being a seven (7) county area, the mortgage banking team closed mortgage loans in thirty-four (34) Indiana counties!
- JCBank's Wealth Management Division continues to expand, with combined Trust and Brokerage Assets Under Management increasing

\$136,824,000, or 13.8%, in 2025. This resulted in increasing total combined Assets Under Management to approximately \$1,126,274,000 at year-end 2025, which positively contributed to BSI's strong noninterest income increase. For the second consecutive year, each Financial Advisor in the brokerage division achieved record production levels in their respective financial services industry careers.

BSI's upward trajectory continued in 2025 with total assets increasing approximately \$84,910,000, or 8.6%, to \$1,067,239,000. Outstanding gross loan balances grew approximately \$70,291,000, or 8.7%, during the year, highlighted by an impressive 24.1% increase in outstanding real estate loan balances. With the past investments made in JCBank's banking centers, whether that be in the newer markets such as Monroe, Johnson and Decatur counties, or our existing legacy markets, total deposits have grown by 7.1% during 2025 resulting in year-end total deposit balances being \$842,105,000.

BSI realized an increase in its net interest margin leading to an approximate \$5,145,000, or 18.6%, increase in net interest income. This result was a combination of BSI's balance sheet growth in conjunction with the Fed's decision to lower short-term interest rates during the latter part of 2025 which led to lower overall funding costs. Total noninterest income increased \$985,000, or 8.3%, driven by the ongoing success exhibited in wealth management (fiduciary) income. However, the expansion in net interest income and fiduciary income was offset by a \$559,000 higher provision for credit loss, driven by the growth in outstanding gross loan balances, along with increases in

other noninterest expenses incurred to support BSI's ongoing strategic investment and initiatives. BSI's asset quality remains stable; however, management continues to monitor closely given the current economic landscape that exists.

Return on Average Equity (ROAE) for 2025 experienced a 25-basis point improvement to 10.57% compared to the 10.32% posted one year earlier. Additionally, the higher earnings for the year resulted in Return on Average Assets (ROAA) increasing to 0.80% in 2025 compared to the 0.74% posted in 2024. Higher earnings also contributed to the 22.9% increase in net income per share which amounted to \$6.13 and \$4.99, for 2025 and 2024, respectively. BSI's board of directors was pleased to recognize and commemorate JCBank's 125-year anniversary with a one-time special dividend of 12.5 cents which was paid in December 2025.

A key element in **strengthening roots and growing futures** involves developing the vision for BSI's future. During the year, the board of directors and bank leadership engaged in developing a new three-year strategic plan for BSI and JCBank. The outcome of these key strategic priorities and initiatives will guide BSI and JCBank team members as we look to continue our focus on "Creating Exceptional Experiences for Every Customer, Every Time!"

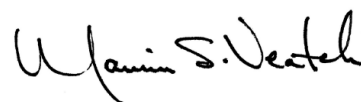
Succession planning is of the utmost importance for your board of directors. In 2025, we honored the career of long-time BSI and JCBank board member Susan (Suzi) Judd, who officially retired on June 3, 2025. Suzi's service to BSI and JCBank spanned thirty (30) years and in addition to serving on various board committees, she chaired the Directors' Investment and Trust

Committees during her tenure with the bank.

BSI and JCBank welcomed newly-elected board member, Ann C. Coriden, to the board of directors in May, 2025. Ann is a Bartholomew County resident and is engaged in her private law practice, Ann Coriden Law, LLC, where she focuses on estate planning and administration, real estate, business law, and appellate practice. Ann's extensive experience and strong business acumen will prove to be beneficial in providing guidance and counsel to BSI and JCBank's leadership team. Please see page 10 for more detailed profiles on these two accomplished individuals.

I want to take this opportunity to thank each and every JCBank team member within our organization. I am proud of their hard work and dedication to JCBank, its customers and the communities we serve, as they are the key in **strengthening roots and growing futures** for our organization's continued quest to be the most successful community-minded bank that we can be!

As we close the chapter on JCBank's 125-year anniversary celebration, I thank you, our BSI stakeholders, for your investment in BSI along with your ongoing trust and confidence in the board of directors and leadership team. I am excited and optimistic about what the future holds for BSI and JCBank.



Marvin S. Veatch
President

Strengthening Roots

From humble beginnings in Seymour in 1900, JCBank has steadily expanded its presence while maintaining deep community ties. Over the past century, JCBank has strategically grown to thirteen (13) banking centers across seven (7) Indiana counties—not just entering new markets, but becoming entrenched in them. Each location reflects JCBank’s commitment to local relationships, whether supporting small businesses in Monroe County, fueling commercial development in Johnson County, or helping families achieve homeownership in Bartholomew County. Today, JCBank is proud to have a statewide banking presence and a hometown financial partner in every community served.



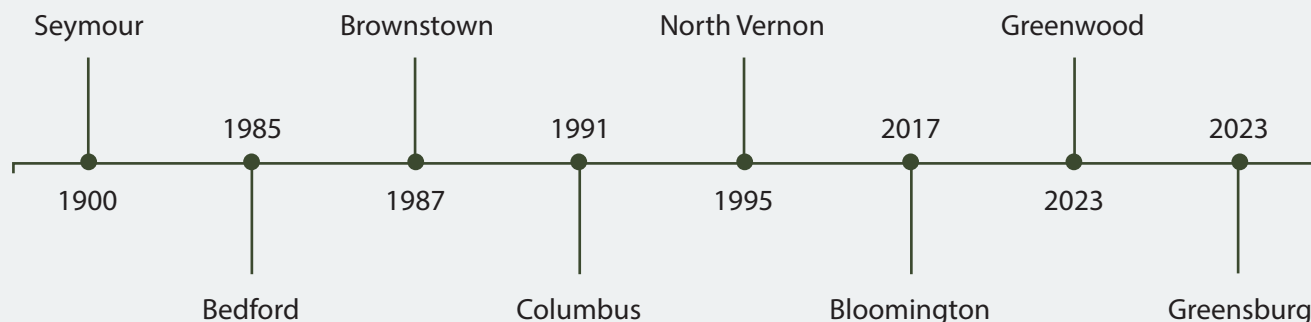
Investing in Jennings County

On May 1, JCBank opened the doors to its new, expanded banking center in North Vernon, marking a significant milestone in our ongoing commitment to Jennings County. This move reinforces JCBank’s dedication to the community and lays the groundwork for continued growth and prosperity.

Originally established as a loan office in 1995 and transitioned to a full-service banking center in 2019, JCBank’s North Vernon presence has experienced solid growth. To accommodate this expansion and enhance customer experience, JCBank relocated to a new, state-of-the-art facility at 2355 North State Highway 3. The new banking center features modern amenities, including a convenient drive-thru, an ATM, and a night deposit box, all designed to provide greater accessibility for our valued customers.

JCBank continues to contribute to the local economy by providing the financial resources and support needed to help customers achieve their goals. JCBank is excited to continue growing alongside the North Vernon community, strengthening roots and building a stronger, more prosperous future for its residents.

This timeline traces JCBank’s expansion as roots were planted in each market, building lasting financial partnerships branch by branch.



Strengthening Roots

JCBank's strength lies in the vitality of the communities we serve—that's why giving back isn't just an initiative, it's rooted in who we are. Through financial support and volunteer hours, JCBank invests in local not-for-profits, schools, and organizations that nurture the foundations of our neighborhoods. Like a tree, strong roots lead to thriving communities, helping cultivate opportunities that ripple across generations.

Clark-Pleasant Community Schools

"Our partnership with JCBank has been instrumental in supporting the financial stability and long-term growth of Clark-Pleasant Community Schools. Their dedication to community investment aligns with our mission to provide learning experiences that ensure all students reach their potential. We are grateful for their continued support as we work together to expand opportunities for students and families across our community."

– Clark-Pleasant Community School Corporation



New Hope for Families

"New Hope for Families is thrilled to continue a robust partnership with JCBank. Our friends at JCBank have had their shoulder to the wheel since 2019, enabling our agency to move and expand in response to the needs of local children and families impacted by homelessness, helping ensure no family with children ever has to sleep outside or live in a car. We are grateful for their friendship and are excited to have them as a sponsor."

– Emily Pike, Executive Director



Greensburg Community High School

"We extend our sincere appreciation to JCBank for their generous donation in support of Greensburg Community High School students. This contribution will help cover the cost of letter jackets, ensuring our students can proudly represent their achievements and school spirit. Their commitment to supporting our students and school community is truly valued and greatly appreciated."

– Mike Myers, Greensburg High School Principal



Consolidated Financial Highlights

(Dollar amounts in thousands except per share data)

	2025	2024	Percentage Change
Operating Results:			
Net interest income	\$ 32,796	\$ 27,651	18.61%
Noninterest income	12,809	11,824	8.33%
Noninterest expense	33,973	30,368	11.87%
Net income	8,275	6,742	22.74%
Cash dividends paid	2,324	2,135	8.85%
Return on average equity	10.57%	10.32%	2.42%
Return on average assets	0.80%	0.74%	8.11%
Per Share Data:			
Net income	\$ 6.13	\$ 4.99	22.85%
Dividends	1.72	1.58	8.86%
Book value	61.46	54.35	13.08%
Number of average shares outstanding	1,350,746	1,351,606	-0.06%
Number of shares outstanding	1,348,718	1,350,934	-0.16%
Number of stockholders	450	438	1.37%
Year-End Totals:			
Assets	\$ 1,067,239	\$ 982,329	8.64%
Deposits	842,105	786,517	7.07%
Loans held-for-sale	380	696	-45.40%
Loans, net	869,493	800,148	8.67%
Stockholders' equity	82,894	73,422	12.90%
Averages:			
Assets	\$ 1,036,371	\$ 996,778	3.97%
Deposits	830,758	777,696	6.82%
Loans held-for-sale	1,319	1,508	-12.53%
Loans, net	847,602	786,042	7.83%
Stockholders' equity	78,322	71,356	9.76%
Asset Quality:			
Nonperforming assets / Assets	0.50%	0.30%	66.67%
Nonperforming assets / Capital + Allowance	8.43%	3.65%	130.96%
Allowance / Nonperforming loans	159.60%	257.95%	-38.13%

Additional financial information, including the audited consolidated financial statements, can be accessed at JCBank.com/know-jcb-bsi/bsi-investor-relations/financial-information.

Five Year Summary

(Dollar amounts in thousands except per share data)

	2025	2024	2023	2022	2021
Assets:					
Cash and cash equivalents	\$ 17,799	\$ 12,799	\$ 16,313	\$ 29,233	\$ 118,185
Interest-bearing CDs with other financial institutions	5,715	6,694	8,412	8,202	3,627
Investments	110,875	102,403	125,761	132,834	115,638
Loans held-for-sale	380	696	669	109	9,331
Loans, net	869,493	800,148	742,251	601,300	494,007
Bank premises and equipment, net	19,814	18,980	19,353	11,775	9,185
Other assets	43,163	40,609	40,588	35,749	33,011
Total assets	\$ 1,067,239	\$ 982,329	\$ 953,347	\$ 819,202	\$ 782,984
Liabilities:					
Noninterest-bearing deposits	\$ 141,987	\$ 143,060	\$ 136,694	\$ 142,741	\$ 143,383
Interest-bearing deposits	700,118	643,457	603,651	545,541	508,268
Total deposits	842,105	786,517	740,345	688,282	651,651
Short-term borrowings	9,172	12,970	3,184	4,071	4,324
Long-term debt	113,000	90,000	120,000	50,000	47,000
Note Payable	7,000	9,000	9,000	5,000	2,000
Other liabilities	13,068	10,420	10,909	7,594	7,768
Total liabilities	984,345	908,907	883,438	754,947	712,743
Stockholders' equity	82,894	73,422	69,909	64,255	70,241
Total liabilities and stockholders' equity	\$ 1,067,239	\$ 982,329	\$ 953,347	\$ 819,202	\$ 782,984
Summary of Operations:					
Interest income	\$ 54,965	\$ 51,105	\$ 41,134	\$ 27,353	\$ 24,237
Interest expense	22,169	23,454	14,352	4,135	3,253
Net interest income	32,796	27,651	26,782	23,218	20,984
Provision for loans losses	1,565	1,006	904	0	0
Net interest income after provision for loan losses	31,231	26,645	25,878	23,218	20,984
Noninterest income	12,809	11,824	10,537	9,239	12,300
Noninterest expense	33,973	30,368	28,442	23,937	22,724
Income before income taxes	10,067	8,101	7,973	8,520	10,560
Provision for income taxes	1,792	1,359	1,163	1,265	1,684
Net income	\$ 8,275	\$ 6,742	\$ 6,810	\$ 7,255	\$ 8,876
Earnings per share	\$ 6.13	\$ 4.99	\$ 5.04	\$ 5.36	\$ 6.54
Cash dividends per share	\$ 1.72	\$ 1.58	\$ 1.57	\$ 1.57	\$ 1.55
Average shares outstanding	1,350,746	1,351,606	1,352,434	1,354,288	1,357,134

Growing Futures

Committed to Monroe County

Since planting the first JCBank Banking Center at 17th and College Avenue in 2017, this location has grown alongside Bloomington—nurturing relationships, supporting dreams, and adapting to the evolving needs of the community. In 2021, JCBank deepened its roots with a second location on South Walnut Street, and now, JCBank is branching out again.



In mid-2026, JCBank will open a full-service branch at 3002 East Third Street, replacing the original location with enhanced features, such as an ATM, drive-thru service, and a night deposit box, to better serve the east side's thriving neighborhoods. This expansion underscores JCBank's dedication to providing convenient and accessible banking solutions for all our customers. This move reflects more than brick and mortar; it's an ongoing commitment to grow with Bloomington, ensuring accessibility where our customers live, work, and build their futures.

As a bank, JCBank measures growth not just in square feet but in trust earned, small businesses empowered, and families achieving milestones. Bloomington's story is ours, too, rooted in partnership, branching toward tomorrow.

Digital Advancements

JCBank understands that agility, innovation, and seamless digital experiences are critical in today's financial landscape—and essential for engaging the next generation of account holders. Our "Growing Futures" initiative goes beyond meeting current needs; it's about proactively shaping financial solutions for tomorrow. By investing in cutting-edge technological advancements, JCBank is not just improving how customers interact with their finances—we're positioning ourselves to bank the future. The advancements listed to the right ensure convenience, security, and scalability while laying the foundation for sustainable growth, empowering our clients and the bank to thrive in an increasingly digital economy.

- **Online Account Opening**

Streamlining the account onboarding process digitally eliminates friction for new customers who prefer instant access to their accounts.

- **Digital Issue Debit Cards**

Offering virtual cards allows for immediate account access and use of funds, reinforcing JCBank's commitment to meeting expectations for real-time solutions in a rapidly evolving digital economy.

- **Customer Experience Surveys**

Proactive feedback enables JCBank to turn user insights into actionable improvements, sustaining long-term engagement and growth, which is key to "banking the future."

About JCBank

The Jackson County Loan and Trust Company was opened on May 1, 1900, with an initial capital of \$25,000. Now known as JCBank and over 125 years of service, the bank has held fast to the values upon which it was founded and has grown to serve multiple counties and to assets of more than \$1 billion.

The success and growth of this institution is a direct result of JCBank's commitment to provide and support extraordinary products and services which meet and exceed customers' expectations.

Our Mission

Fulfilling customers' dreams and goals is our job; building value for shareholders, employees, customers, and communities is our responsibility.

Our Core Values

Five core values are at the "HEART" of our commitment to stockholders, employees, customers, and the communities served. These five core values are *Honesty, Encouragement, Accountability, Respect, and Teamwork*, where together, they form the "HEART" of JCBank.

Commitment to Community

Being a responsible corporate citizen is at the core of JCBank's full-service community banking philosophy by supporting local organizations and initiatives that enhance the lives of the people in the communities we serve.

\$1.0B

In total asset size

13

Banking centers located in Indiana

171

Full-time Team Members

7

Counties in which JCBank is located



6,010

Total volunteer hours JCBank team members contributed this year

102

Number of community events JCBank hosted or participated in this year

131

Number of organizations JCBank sponsored or donated to in 2025

Board of Directors

The BSI and JCBank Board of Directors isn't just a governance body, it's a living reflection of the communities served by the organization. The board is intentionally structured with leaders who represent our Indiana markets, ensuring local perspectives shape every decision. This commitment ensures that we understand neighborhood needs, spot emerging opportunities, and build trust where it matters most—on hometown streets. We'd like to recognize and thank Susan G. Judd on her recent retirement from the boards of BSI and JCBank. Susan's service and experience planted seeds of stability that grew into stronger futures in the communities served by JCBank. Also in 2025, Ann C. Coriden was welcomed as BSI and JCBank's newest board member, representing a continued commitment to local leadership.



Susan G. Judd
Community Volunteer

Outgoing 2025 Board Member

Susan "Suzi" Judd joined the board in 1994, offering vital insights and contributing to the bank's commitment to the local community. She has been a pillar in the community, working with non-profit organizations such as Meals on Wheels, Community Provisions, Community Foundation of Jackson County, Seymour Main Street, and the Southern Indiana Center for the Arts. Suzi's experience and commitment to public service enriched the bank's strategic direction and community engagement efforts. Suzi retired from the board in June of 2025 and was elected as Director Emerita, leaving behind a lasting impact. Her leadership and dedication continue to inspire both colleagues and the broader community alike.



Ann C. Coriden
Ann Coriden Law, LLC

Incoming 2025 Board Member

Newest board member, Ann C. Coriden, is an accomplished attorney earning her Juris Doctor from the University of Toledo. After gaining valuable years of experience at the Indiana Court of Appeals, Ann has been in private practice for more than ten (10) years. Ann specializes in estate planning and administration, real estate and business law, and brings a wealth of expertise to JCBank. She is a member of the Hoosier Hills Estate Planning Council, the Bartholomew County Bar Association, and the Indiana State Bar Association.

Directors Emeriti

We extend our deepest gratitude to our Directors Emeriti for their invaluable leadership and dedication during their tenure on the JCBank Board. While no longer active members, their legacy continues to inspire JCBank's commitment to serving Indiana's families and businesses.

JOHN D. BRITTON

Seymour Community School Corp.,
Administrator (Retired)

JAMES A. JOHNSON

President, Midway Supply Corp.
(Retired)

SUSAN G. JUDD

Community Volunteer

Bancorp. of Southern Indiana Officers

WARREN L. FORGEY	Chairman of the Board
MARVIN S. VEATCH	President
PEYMON S. TORABI	Vice President/Treasurer
MELODIE K. YARNELL	Vice President/Secretary

JCBank Senior Leadership

MARVIN S. VEATCH	President, Chief Executive Officer
DANIEL F. ANDERSON	Senior Vice President, Chief Wealth Management Officer
JAMES A. (ANDY) APPLEWHITE	Senior Vice President, Chief Mortgage and Consumer Lending Officer
MARY ELLEN JAYNES	Senior Vice President, Chief Credit Administration Officer
CURTIS R. MILLER	Senior Vice President, Chief Information Systems Officer
JEFFREY B. NOLTING	Senior Vice President, Chief Banking Officer
TERRY A. SMITH	Senior Vice President, Chief Retail Banking Officer
PEYMON S. TORABI	Senior Vice President, Chief Financial Officer
MELODIE K. YARNELL	Senior Vice President, Chief Risk & Management Services Officer

JCBank Officers

ASHLEY T. ABNER	VP, Treasury Management Leader
BELINDA M. BRUNER	VP, Human Resources Officer
JOHN W. GROSSMAN	VP, Commercial Banker
BRANDON L. HUNSLEY	VP, Wealth Management Officer
JASON E. KNIGHT	VP, Retail Banking Officer
MARK J. MALONEY	VP, Retail Lending Officer
ANGELA D. MARTIN	VP, Deposit Services & eServices Leader
JESSE P. MCKEE	VP, Commercial Loan Operations Leader
DAVID B. RICHARDSON	VP, Senior Commercial Lending Officer
MICHELLE K. SCHAEFER	VP, Senior Commercial Lending Officer/Development Coordinator
NICOLE H. STURGILL	VP, Retail Loan Servicing Officer
JENNIFER L. AULT	AVP, Bank Secrecy Act & Fraud Officer
RICHARD A. BICKNELL	AVP, Retail Real Estate Lending Officer
PEGGY J. BREWER	AVP, Retail Banking Training & Development Officer
JERI A. BURBRINK	AVP, Retail Real Estate Lending Officer
BRIAN G. CHASTAIN	AVP, Special Assets
ROBIN E. COLLINGSWORTH	AVP, Retail Real Estate Lending Officer
ANDREW J. COOLEY	AVP, Business Banker/Business Development
JEFFREY A. FIELDS	AVP, Information Systems Officer
BARBARA A. GRANT	AVP, Retail Loan Credit Services
JOSEPH T. GREEN	AVP, Facilities & Purchasing Officer
BRIAN W. HAMP	AVP, Wealth Management Officer
TINA E. JULBERT	AVP, Compliance and CRA Officer
JULIE A. KLOOTE	AVP, Commercial Credit Administration

Board of Directors

WARREN L. FORGEY	Chairman of the Board, Bancorp. of Southern Indiana and JCBank; President and CEO, Schneck Medical Center (Retired)
BILLY L. BEMIS	Co-owner, Bemis Group and Garment Factory Events
JOSEPH M. BLACK, JR.	Attorney, Standing Trustee, Chapters 12 and 13 for the Southern District of Indiana
ANN C. CORIDEN	Attorney, Ann Coriden Law
MARK A. DENNIS	Founder and Previous Owner, Dennis & Blish CPA
DR. ERIC D. FISH	President and CEO, Schneck Medical Center
DAVID M. GEIS	President, Bancorp. of Southern Indiana (Retired); President and CEO, JCBank (Retired)
DARREN A. (ANDY) ROYALTY	Owner, Royalty Companies of Indiana and TDAK, LLC
MARSHALL E. ROYALTY	Owner, Crane Hill Machine & Fabrication
BRIAN P. RUSSELL	President and Founder, RDC Commercial Real Estate, Inc.
MARVIN S. VEATCH	President, Bancorp. of Southern Indiana; President and CEO, JCBank

AMY J. SHEARER	AVP, Marketing Director
KIM A. STEIN	AVP, Internal Audit Officer
LINDA M. WELZ	AVP, Retail Loan Operations Leader
CLIFF W. BROCK	Investment Services Officer
SAMANTHA J. CANADAY	Electronic Banking Officer
ZANE E. CLAYBURN	Investment Services Officer
JOHN P. GREENWELL	Marketing Creative and Delivery Officer
MEGAN L. GRUNDEN	Retail Real Estate Lending Officer
ARTHUR G. HAAN II	Retail Real Estate Lending Officer
BRENDA J. HABENICHT	Retail Loan Underwriter Officer
MEGAN D. HOLTSCLAW	Commercial Banker, Treasury Management Officer
BRET A. KROGER	Retail Real Estate Lending Officer
GALEN D. KRUMME	Investment Services Officer
KYLE A. MCCRARY	Information & Physical Security Officer
BECKY L. MONTGOMERY	Deposit Operations Officer
ABIGAIL E. MURPHY	Retail Real Estate Lending Officer
RYAN J. NIX	Retail Loan Underwriter Officer
DUSTIN S. PEARSON	Retail Real Estate Lending Officer
CHRISTOPHER T. REYNOLDS	Retail Real Estate Lending Officer
TIMOTHY D. RICH	Controller, Officer
EMERALD W. ROBINSON	Assistant Wealth Management Officer
ROBERT D. SPEIGHT	Commercial Banker, Treasury Management Officer
TRINA N. TRACY	Investment Services Officer

Banking Centers

Bedford

2635 16th Street
Bedford, Indiana 47421
(812) 275-1120

Bloomington

1280 N. College Avenue, Ste 4
Bloomington, Indiana 47404
(812) 339-2282

2421 South Walnut Street
Bloomington, Indiana 47401
(812) 339-2282

*3002 East Third Street
Bloomington, Indiana 47401
(812) 339-2282

Brownstown

108 West Commerce Street
Brownstown, Indiana 47220
(812) 358-2520

Columbus

400 Washington Street
Columbus, Indiana 47201
(812) 379-1991

3880 W. Jonathan Moore Pike
Columbus, Indiana 47201
(812) 342-3633

2761 Central Avenue
Columbus, Indiana 47201
(812) 378-0850

Greensburg

1035 North Lincoln Street
Greensburg, Indiana 47240
(812) 663-3836

Greenwood

2871 South State Road 135
Greenwood, Indiana 46143
(317) 884-8817

North Vernon

2355 North State Hwy 3
North Vernon, Indiana 47265
(812) 346-8014

Seymour

125 South Chestnut Street
Seymour, Indiana 47274
(812) 522-3607

1200 East Tipton Street
Seymour, Indiana 47274
(812) 522-3607

1181 West Tipton Street
Seymour, Indiana 47274
(812) 522-3607

**Coming Soon*

JCB Investment Services Offices

Columbus

2761 Central Avenue
Columbus, Indiana 47201
(812) 378-0850

Greensburg

1035 North Lincoln Street
Greensburg, Indiana 47240
(812) 663-3836

Greenwood

2871 South State Road 135
Greenwood, Indiana 46143
(317) 884-8817

Seymour

125 South Chestnut Street
Seymour, Indiana 47274
(812) 522-3607

311 North Ewing Street
Seymour, Indiana 47274
(812) 519-1500

1010 West Second Street
Seymour, Indiana 47274
(812) 523-2323



JCBank

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Serving our communities since 1900