

# Bancorp.

of Southern Indiana



JC Bank

2021 ANNUAL  
REPORT

# Message To Shareholders

I am extremely delighted to announce to our shareholders that for a third year in a row Bancorp. of Southern Indiana (BSI) achieved record highs in its 2021 financial performance, as well as undertaking many other initiatives to position itself for future growth.

During 2021 the U.S. economy continued to experience various headwinds, such as the new COVID-19 variants, continued labor shortages and prolonged bottlenecks in the nation's supply chain, all which contributed to the 7.0% inflation rate posted in December. Yet, despite 2021 recording the highest inflation rate in nearly 40 years, the U.S. economy grew 5.7% during the year, the strongest since 1984, as the government provided approximately \$6 trillion in pandemic relief. The Federal Reserve Bank, which purchased various bonds during the pandemic to help bolster the economy, began tapering its buying program in late 2021 with the expectation of ending the buying program in March of 2022. This strategic direction was confirmed by Federal Reserve Chairman Jerome Powell shortly after the January 2022 Federal Reserve meeting, whereby he noted it would soon be appropriate to raise short-term interest rates, citing the economy no longer needed the high level of monetary support. The stock markets also assisted in bolstering the U.S. economy by posting its third straight year of record growth.

Indiana's economy, much like that of the U.S., is healthy despite various challenges encountered along the way, as evidenced by the projected growth in the state budget surplus. The December non-seasonally adjusted unemployment rate for Indiana was 1.3%, which is the lowest since 1976, and compares favorably to the U.S. unemployment rate of 3.7%. This most recent unemployment rate is even lower in south-central Indiana, with the majority of BSI's footprint being in the 1.0% range.

Aside from the various financial metrics outlined on Page 2, the board of directors and management continued to execute on various strategic initiatives and make the necessary investments in our company to position BSI for future growth.

One of those initiatives included a review of our brand and logo. After extensive research and reviewing multiple brand refresh options, the "JCBank Unlocked" logo was unveiled in July. Ultimately, the logo change was subtle in nature but accomplished the strategic initiative to "connect" our name/logo with the banking and financial industry. As we continue to grow, many outside of our current market footprint did not know what the letters "JCB" represent, so the subtle change to "JCBank," along with the added tag line of "Banking – Investments – Trust," now provides those not familiar with JCBank a much better idea of what we do.

On September 15, 2021, JCBank opened its 11th full-service banking center located at 2421 South Walnut Street in Bloomington. The opening of this banking center was a total team effort, as the doors were open for business just two short weeks after taking possession of the facility. The opening of this location is JCBank's second in the Bloomington market.

In an effort to simplify and streamline our deposit account offerings, the JCBank team tackled the Product Suite Redesign initiative head-on. This massive project, which covered both business and retail deposit accounts, took approximately twenty-four months to complete and will position JCBank to provide additional product offering options to better meet customer needs.

In support of the continuing growth of JCBank's mortgage banking operation, an investment was made to upgrade the bank's mortgage loan origination system. This is expected to result in added efficiencies in providing robust support for all JCBank mortgage origination, processing, underwriting, and closing functions.

A key strategic priority identified by the board of directors was to increase market share. We continue to make progress on this initiative each year, especially now with the opening of a second banking center in Bloomington. Over the past few years, the efforts of our team have resulted in developing and cultivating new business relationships in the Johnson County market.

BSI's total assets as of December 31, 2021, were \$782,984,000, an increase of \$76,371,000, or 10.8% over the previous year. Net income for 2021 was \$8,876,000, as compared to the \$6,955,000 posted in 2020. This represents an increase of \$1,921,000, or 27.6% when compared to the prior year. Return on average equity was 13.10%, an improvement of 194 basis points over the 11.16% in 2020. Likewise, return on average assets also advanced to 1.20% in 2021 versus the 1.05% posted in the prior year. Additional 2021 highlights include the following:

- Deposit growth of \$79,222,000, or 13.8%, to end the year at \$651,651,000.
- Originated 239 of "Round #2" Paycheck Protection Program (PPP) loans totaling approximately \$15.3 million.
- Total wealth management (trust and brokerage) assets under management of \$673.7 million, an increase of \$121.6 million, or 22.0%.
  - Trust realized an increase of \$41.3 million in assets under management.
  - Brokerage exceeded the half-billion dollar threshold and ended the year with \$501.6 million in assets under management, an increase of \$80.3 million.
- Fiduciary income increased \$908,000 during 2021 to close the year at \$4,487,000.
- Higher total capital balances ended the year at \$70,241,000, an 8.3% improvement.
- Net interest income growth of \$1,569,000, or 8.1% over the prior year.
- Worked successfully through all of the \$106.7 million of 2020 loan deferrals associated with the CARES Act, whereby the loan deferral balance was \$0 at the end of 2021.
- Recorded \$0 in provision for loan loss expense, which was a decrease of \$1,800,000.
- Nonperforming assets declined by approximately \$1,300,000, or 31.4%.
- Total noninterest income amounted to \$12,300,000, an increase of \$404,000, or 3.4% over 2020.
- Total noninterest expense rose \$1,420,000, or 6.7%, over 2020.
- Earnings per share improved 27.7% to \$6.54 per share as compared to \$5.12 per share in 2020.
- Total cash dividends paid grew to \$1.55 per share, an increase of \$0.15 per share over the 2020 \$1.40 per share.
- For trades that management was aware, BSI shares traded were in the range of \$60.50 (low) to \$70.00 (high) per share during the fourth quarter of 2021.

I am thrilled to announce that with the success achieved to-date in the Johnson County market, JCBank has purchased approximately two acres in the Swartz Crossing development located at State Road 135 and Stones Crossing Road in Greenwood to construct JCBank's 12th full-service banking center. Our goal is to open this banking center in the late 3rd quarter/early 4th quarter of 2022.

While we are excited about this new Johnson County (Greenwood) banking center and cannot wait for it to be open for business, I am also excited to announce that JCBank has purchased property for a future banking center expansion in Greensburg, Indiana (Decatur County). While no timeline has been developed for the construction of this new banking center, we were very fortunate to find a piece of property in an ideal location. Planning for this banking center will begin in the upcoming months.

As we celebrate our current and past accomplishments, I fully realize that JCBank's success does not happen by accident; it is the direct result of our team's relationship-centric and customer-focus approach. *This* is the foundation of the company's success. Our ongoing pledge is to not only meet, but exceed your expectations in the delivery of our product and service offerings.



Marvin S. Veatch, President

I am optimistic about what 2022 holds for BSI, JCBank, and community banking as a whole. It is our team's collective mission to make JCBank your full-service community bank of choice.

I want to express my sincere thanks to our customers for placing your trust and confidence in JCBank and for allowing our team members to serve you. And to our stockholders, thank you for your continued support and investment in BSI and JCBank.

A handwritten signature in black ink that reads "Marvin S. Veatch". The signature is written in a cursive, flowing style.

# JCB Rebrands to JCBank

In November of 2020, JCB initiated a brand research project to assess the merits of the current JCB brand in the bank's trade area. The research assignment included a consumer survey and an internal employee assessment based on two key objectives:

- Examine the top-of-mind awareness of the JCB brand.
- Identify the strengths and/or limitations of the JCB brand in the core trade area.

Several insights were revealed as a result of the research conducted. Responses from the consumers did not identify any negative traits related to JCB that would limit potential future success. The most common challenge identified was also an opportunity – a simple lack of familiarity with the JCB brand.

While there was no evidence of limitations in the JCB brand, the study pointed out that as



the organization continues to grow, connecting the JCB name to financial services should be considered.

After extensive time invested to review various options, a new logo was approved in July 2021. The JCBank "Unlocked" logo was selected and was built around the idea of safety and security, as JCBank is here to help protect your financial future.

The letter "C" in JCBank has a "keyhole" in the center to further support the brand with potential messaging such as "Unlock the Possibilities," "Unlock Your Future," "Unlock Your New Home," "Lock in Your Rate," or "Secure Your Investments." The burgundy color provides a sense of security, strength and uniqueness.

Our organization has always been proud of its past; however, the new JCBank logo will make who we are and what we do much clearer as we expand our footprint into new markets.



# Second Bloomington Banking Center Opened

Over the last four years, JCBank has experienced growth in both commercial lending and wealth management sectors. The Bloomington market has been an important part of this success, allowing JCBank to invest and expand its Monroe County presence with the opening of its second Bloomington Banking Center at 2421 South Walnut Street.

This southside full-service location offers an ATM along with multiple drive-thru lanes and complements

JCBank's other Bloomington office at 17th Street and College Avenue.

The JCBank team joined forces with its various service partners and from the time of taking possession of the facility, opened for business in just two weeks. In conjunction with The Greater Bloomington Chamber of Commerce, the opening of JCBank's 11th Banking Center was commemorated with a ribbon cutting on September 15th.



# Hello, Johnson County!

When JCBank opens its new full-service facility in Greenwood, it will mark the bank's 12th location and first banking center in Johnson County. JCBank was fortunate to discover and ultimately purchase an ideal parcel of property located near the corner of State Road 135 and Stones Crossing Road in Greenwood.

JCBank's targeted approach to building a solid and growing business base guided by a team of JCBank employees who

live and have worked in the market has led to the decision to build a state-of-the-art banking center. Construction is scheduled to begin in spring of 2022 with an expected opening sometime late 3rd quarter or early 4th quarter.

JCBank looks forward to growing its relationship-driven customer base in the Johnson County and Greenwood area through its commitment to community banking and delivering exceptional service.

# CONSOLIDATED FINANCIAL HIGHLIGHTS

(Dollar amounts in thousands except per share data)

# FIVE YEAR SUMMARY

(Dollar amounts in thousands except per share data)

	2021	2020	Percentage Change
<b>Operating Results:</b>			
Net interest income	\$ 20,984	\$ 19,415	8.08%
Noninterest income	12,300	11,896	3.40%
Noninterest expense	22,724	21,304	6.67%
Net income	8,876	6,955	27.62%
Cash dividends paid	2,104	1,900	10.74%
Return on average equity	13.10%	11.16%	17.38%
Return on average assets	1.20%	1.05%	14.29%
<b>Per Share Data:</b>			
Net income	\$ 6.54	\$ 5.12	27.73%
Dividends	1.55	1.40	10.71%
Book value	51.76	47.80	8.28%
Number of average shares outstanding	1,357,134	1,357,134	0.00%
Number of shares outstanding	1,357,134	1,357,134	0.00%
Number of stockholders	433	432	0.23%
<b>Year-End Totals:</b>			
Assets	\$ 782,984	\$ 706,613	10.81%
Deposits	651,651	572,429	13.84%
Loans held-for-sale	9,331	10,607	-12.03%
Loans, net	494,007	498,023	-0.81%
Stockholders' equity	70,241	64,874	8.27%
<b>Averages:</b>			
Assets	\$ 738,100	\$ 660,699	11.72%
Deposits	601,992	527,007	14.23%
Loans held-for-sale	4,305	5,469	-21.28%
Loans, net	493,687	474,908	3.95%
Stockholders' equity	67,775	62,294	8.80%
<b>Asset Quality:</b>			
Nonperforming assets / Assets	0.35%	0.57%	-38.60%
Nonperforming assets / Capital + Allowance	3.65%	5.75%	-36.52%
Allowance / Nonperforming loans	207.41%	138.55%	49.70%

Additional financial information, including the audited consolidated financial statements, can be accessed at [JCBank.com/know-jcb-bis/bis-investor-relations/financial-information](http://JCBank.com/know-jcb-bis/bis-investor-relations/financial-information).

	2021	2020	2019	2018	2017
<b>Assets:</b>					
Cash and cash equivalents	\$ 118,185	\$ 62,899	\$ 28,393	\$ 15,090	\$ 9,636
Interest-bearing CDs with other financial institutions	3,627	5,534	8,155	12,070	18,321
Investments	115,638	93,947	87,530	91,773	92,945
Loans held-for-sale	9,331	10,607	387	704	54
Loans, net	494,007	498,023	433,279	417,217	364,667
Bank premises and equipment, net	9,185	8,110	7,225	7,448	7,153
Other assets	33,011	27,493	26,541	25,371	20,853
<b>Total assets</b>	<b>\$ 782,984</b>	<b>\$ 706,613</b>	<b>\$ 591,510</b>	<b>\$ 569,673</b>	<b>\$ 513,629</b>
<b>Liabilities:</b>					
Noninterest-bearing deposits	\$ 143,383	\$ 116,164	\$ 75,657	\$ 73,699	\$ 74,579
Interest-bearing deposits	508,268	456,265	386,488	368,629	341,120
Total deposits	651,651	572,429	462,145	442,328	415,699
Short-term borrowings	4,324	5,736	6,105	9,230	4,132
Long-term debt	47,000	53,000	55,000	55,000	39,000
Note Payable	2,000	2,000	2,500	3,500	0
Other liabilities	7,768	8,574	7,426	6,896	5,054
Total liabilities	712,743	641,739	533,176	516,954	463,885
Stockholders' equity	70,241	64,874	58,334	52,719	49,744
<b>Total liabilities and stockholders' equity</b>	<b>\$ 782,984</b>	<b>\$ 706,613</b>	<b>\$ 591,510</b>	<b>\$ 569,673</b>	<b>\$ 513,629</b>
<b>Summary of Operations:</b>					
Interest income	\$ 24,237	\$ 23,730	\$ 22,948	\$ 20,082	\$ 16,753
Interest expense	3,253	4,315	4,963	3,504	2,540
Net interest income	20,984	19,415	17,985	16,578	14,213
Provision for loans losses	0	1,800	425	500	475
Net interest income after provision for loan losses	20,984	17,615	17,560	16,078	13,738
Noninterest income	12,300	11,896	8,014	6,100	5,284
Noninterest expense	22,724	21,304	19,075	17,161	14,297
Income before income taxes	10,560	8,207	6,499	5,017	4,725
Provision for income taxes	1,684	1,252	965	698	1,438
<b>Net income</b>	<b>\$ 8,876</b>	<b>\$ 6,955</b>	<b>\$ 5,534</b>	<b>\$ 4,319</b>	<b>\$ 3,287</b>
<b>Earnings per share</b>	<b>\$ 6.54</b>	<b>\$ 5.12</b>	<b>\$ 4.08</b>	<b>\$ 3.18</b>	<b>\$ 2.42</b>
<b>Cash dividends per share</b>	<b>\$ 1.55</b>	<b>\$ 1.40</b>	<b>\$ 1.25</b>	<b>\$ 1.00</b>	<b>\$ 0.94</b>
<b>Average shares outstanding</b>	<b>1,357,134</b>	<b>1,357,134</b>	<b>1,357,134</b>	<b>1,357,134</b>	<b>1,357,134</b>

# Commitment to Our Communities

## Supporting South-Central Indiana with Our Time, Talents, and Treasures

Being a responsible corporate citizen speaks to the core of JCBank's full-service community banking. The directors, officers, and staff believe in the importance of supporting worthwhile organizations in the markets we serve and constantly evaluates how we can better those communities with our team members' time, talents, and treasures.

We embrace this responsibility and view it as more than a monetary donation, but rather as a corporate investment in our communities to support the valuable work of charitable organizations.

JCBank made numerous financial commitments to organizations working to support and improve the quality of life in our region, helping schools improve their education, working with hospitals, and participating in health care events to support and increase the well-being of our communities.

JCBank staff members frequently give their time, when possible, to non-profit organizations that match their passions and interests. Our dedicated team members volunteer as teachers, leaders, and board members lending worthwhile experience and assistance where they are most needed. Collectively, JCBank employees volunteered over 3,700 hours throughout 2021.

In 2021, JCBank was recognized as one of the nation's top-performing community banks by *American Banker* magazine. JCBank was one of only 12 community banks in Indiana to receive this prestigious honor.

Locally, JCBank also received multiple Readers' Choice Awards from local readers of both *The Tribune* (Jackson County) and *The Republic* (Bartholomew County). JCBank appreciates the support and recognition that we were given for being selected Best Mortgage Lender in the respective markets as well as recognition as a top financial institution.



JCBank's community involvement is also measured by the support of various civic events and corporate sponsorships. One notable event is the City Jam that is organized by Seymour Main Street. For nine years the Seymour community has come together to socialize and enjoy fellowship with friends and neighbors and support live music and on-stage performances by talented musicians from across the country. JCBank has had the privilege to join forces with other local businesses as a co-sponsor of this event since its inception. We take pride in our support of this event and its venue, JCBank Pavilion at Crossroads Community Park.

A demonstration of community banking is also shown in the support and felt by the presence of employees and their families participating in community organized parades. Whether we march alongside our JCBank float in the Seymour Oktoberfest parade or decorate the float with festive lights in the Festival of Lights parade in Columbus and Christmas Holiday parade in North Vernon, our involvement is welcomed and appreciated by the community and event organizers.

Personal recognition should never be the reason for community involvement, and at JCBank we have a saying: "It's What We Do!" However, our employees should be proud when they receive recognition for their achievements. Recently, two JCBank Mortgage Loan Originators received special recognition by their peers in the communities where they work, and JCBank is thankful for their dedication in serving their customers and making dreams of homeownership come true.

The time we volunteer, the experience we share in our communities, and the monetary donations we make are not just contributions – they are commitments to make a positive impact in the places we live, work, and play.



# St. Louis Federal Reserve Bank President Visits with JCBank and Other Biz Leaders

JCBank President and CEO, Marvin S. Veatch, served on the St. Louis Federal Reserve Bank Community Deposit Institutions Advisory Council from 2018-2020.

During this time and through his involvement, Marvin made a lasting impression with a network of bankers and centers of influence within the Federal Reserve's 8th District.

On November 18, 2021, Marvin had the distinct privilege to host and moderate a virtual meeting with more than 50 Jackson County business and industry leaders along with the Federal Reserve Bank of St. Louis President/CEO, James "Jim" Bullard.

While the visit was originally scheduled to be an in-person visit, with the resurgence of COVID in late fall, the meeting unfortunately pivoted to a virtual meeting format.



The conversation was extremely informative and provided insight on the economic indicators the Fed uses to gauge and set monetary policy. During the hour-long meeting, President Bullard answered questions about inflationary pressures, supply chain disruptions, labor force participation, housing-related matters, infrastructure spending, the national debt, and more.

The timing of this event was of additional interest because while President Bullard served as a participant on the Federal Reserve's Open Market Committee (FOMC), his scheduled rotation as a voting member of the FOMC was to begin at the FOMC's first meeting in January 2022.

To see a transcript and video of the discussion on the St. Louis Federal Reserve's website, visit [JCBank.com/Bullard](https://www.frbstlouis.org/Bullard).

## Bancorp. of Southern Indiana Officers

WARREN L. FORGEY – Chairman of the Board

MARVIN S. VEATCH – President

CHAD A. KEY – 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 & Consumer Lending Officer

MARY ELLEN JAYNES – Senior Vice President, Chief Credit Administration Officer

CHAD A. KEY – Senior Vice President, Chief Financial Officer

JEFFREY B. NOLTING – Senior Vice President, Chief Banking Officer

CURTIS R. MILLER – Senior Vice President, Chief Information Systems Officer

MELODIE K. YARNELL – Senior Vice President, Chief Risk & Management Services Officer

## Board of Directors

WARREN L. FORGEY – Chairman of the Board, Bancorp. of Southern Indiana and JCBank; President and CEO, Schneck Medical Center (Retired)

JOSEPH M. BLACK, JR. – Attorney, Standing Trustee, Chapters 12 and 13 for the Southern District of Indiana

MARK A. DENNIS – Founder and Principal Owner of Dennis & Blish CPA

DAVID M. GEIS – President, Bancorp. of Southern Indiana (Retired), President and CEO, JCBank (Retired)

SUSAN G. JUDD – Community Volunteer

DARREN A. (ANDY) ROYALTY – Owner, Royalty Companies of Indiana

MARSHALL E. ROYALTY – Owner, Crane Hill Machine & Fabrication

BRIAN P. RUSSELL – President and Founder, Russell Development Company

MARVIN S. VEATCH – President, Bancorp. of Southern Indiana, President and CEO, JCBank

## Directors Emeriti

DAVID L. BOTTORFF – Worldwide Distributor Business Unit Controller, Cummins Inc. (Retired)

JOHN D. BRITTON – Seymour Community School Corp., Administrator (Retired)

JAMES A. JOHNSON – President, Midway Supply Corp. (Retired)

# Brownstown Branch Rebounds After Fire

Late Sunday afternoon on June 27, JCBank's branch in Brownstown caught fire. No one was in the facility at the time – and it could have been much worse.

We are grateful to the first responders who rushed to the scene to control the fire and limit the amount of damage, as well as the police department for providing around-the-clock security for the building.

Our Facilities, Deposit Operations, and IT teams also responded quickly, getting the ATM back in operation in five days and the drive-thru re-opened on Thursday, July 22, just in time for the Jackson County Fair.

While the lobby took the brunt of the smoke damage, JCBank took the opportunity to update the interior of the entire banking center to make it more consistent with other locations, most notably West Hill, Central Avenue, and Washington Street in Columbus and Jackson Park in Seymour. The remodel included technology upgrades and modernization of the teller line with

"pods" and cash recyclers to improve the speed and efficiency of customer transactions.

This unfortunate event reminded us of one of the many things that makes Jackson County such a great place to live and work: People coming together when others are in need.



## JCBank Officers

JIM D. GRAY, JR. – VP, Commercial Banker, Treasury Management Leader

JAMES D. HABERFIELD – VP, Commercial Banker

JASON E. KNIGHT – VP, Retail Banking Officer

MARK J. MALONEY – VP, Retail Lending Officer

DAVID B. RICHARDSON – VP, Commercial Banker

TIMOTHY G. RISEN – VP, Commercial Banker

MICHELLE K. SCHAEFER – VP, Commercial Banker

HOLLY A. SIPE – VP, Organizational Services

LESLIE A. UNRUE – VP, Deposit & Electronic Banking Services

ASHLEY T. ABNER – AVP, Commercial Banker, Treasury Management

JENNIFER L. AULT – AVP, Physical Security & Fraud Officer

RICHARD A. BICKNELL – AVP, Retail Real Estate Lending 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

JEFF A. FIELDS – AVP, Information Systems Officer

BARBARA A. GRANT – AVP, Retail Lending Administration Leader

JOSEPH T. GREEN – AVP, Facilities & Purchasing

BRIAN W. HAMP – AVP, Wealth Management Officer

BRANDON L. HUNSLEY – AVP, Wealth Management Officer

MARY ANNE JORDAN – AVP, Senior Retail Real Estate Lending Officer

JULIE A. KLOOTE – AVP, Credit Administration

KIM A. STEIN – AVP, Internal Audit & BSA Officer

NICOLE H. STURGILL – AVP, Retail Loan Servicing

LINDA M. WELZ – AVP, Retail Loan Operations

PEGGY J. BREWER – Retail Banking Training & Development Officer

CLIFF W. BROCK – Officer, Investor Services Executive

CAMERON J. GLENN – Officer, Controller

JOHN P. GREENWELL – Marketing Officer

MEGAN L. GRUNDEN – Retail Real Estate Lending Officer

BRENDA J. HABENICHT – Officer, Retail Loan Underwriter

BRET A. KROGER – Retail Real Estate Lending Officer

GALEN D. KRUMME – Officer, Investor Services Executive

KYLE A. McCRARY – Retail Real Estate Lending Officer

BECKY L. MONTGOMERY – Deposit Operations Officer

JOSIE LYN PRUITT – Retail Real Estate Lending Officer

KELLEY R. RICE – Employee Relations Officer

DENISE S. SIEFKER – Assistant Wealth Management Officer

MARY B. SPEER – Retail Real Estate Lending Officer

PAMELA V. STRINGER – Officer, Retail Loan Underwriter



### **Seymour**

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1200 East Tipton Street  
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1181 West Tipton Street  
Seymour, Indiana 47274  
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311 North Ewing Street\*  
Seymour, Indiana 47274  
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\*JCB Investment Services Office

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### **Columbus**

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

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

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

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### **Bloomington**

1280 North College Avenue, Suite 4  
Bloomington, Indiana 47404  
(812) 339-2282

2421 South Walnut Street  
Bloomington, Indiana 47401  
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### **Bedford**

2635 16th Street  
Bedford, Indiana 47421  
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### **Brownstown**

108 West Commerce Street  
Brownstown, Indiana 47220  
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### **North Vernon**

611-A North State Street  
North Vernon, Indiana 47265  
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