



Itasca Bank & Trust Co.

Together we'll shape the future

Insights



John J. Hunt

Itasca Bank & Trust Co. Announces Leadership Transition A New Chapter in a Legacy of Trust and Commitment

Itasca Bank & Trust Co. is proud to announce an important leadership transition that positions the Bank for future growth while maintaining its longstanding community focus. **John J. Hunt** has been named **President**, continuing his outstanding leadership and dedication to customers and the community.

John joined Itasca Bank & Trust Co. in 2011 as Chief Loan Officer. Over the past 13 years, he has been instrumental in expanding the Bank's customer base and deepening relationships with businesses and individuals alike. In addition to his new role as President, John will continue his responsibilities as Chief Loan Officer, ensuring a seamless transition and operational continuity.

"Itasca Bank has built a legacy of trust, stability, and community commitment for 77 years, and I am honored to step into this new position," said John. "We have an exceptional team, a strong foundation, and a clear vision for the future. I look forward to leading the Bank in a way that honors our history while continuing to grow and best serve our customers."

Prior to his tenure with Itasca Bank, John spent over three decades in community banking throughout the Chicagoland area, holding key leadership roles where he championed growth and maintained exceptional credit quality. His breadth of experience, combined with his deep understanding of community banking values, makes him an ideal fit to guide the Bank forward.

Working closely alongside John will be **James R. Mensching**, who has been elected **Chairman and Chief Executive Officer**. Jim, who served as President since 2015, has led the Bank through a period of impressive financial strength and operational success, emphasizing collaboration, innovation, and a strong commitment to customer relationships.

"Community banking is about more than just financial transactions—it's about building relationships, supporting local businesses, and helping families achieve their goals," said Jim.

Over the next few years, Jim and John will work together through a gradual transition of management responsibilities, following the structured succession plan that has been carefully implemented to ensure the Bank's continued success.



James R. Mensching

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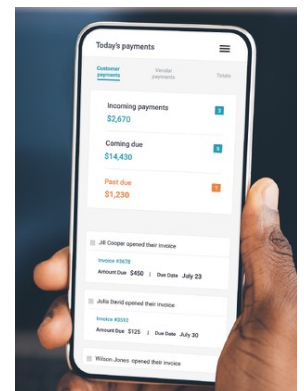
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Itasca Bank & Trust Co. has partnered with Autobooks offering a complete set of financial tools for business customers to send electronic invoices, accept payments, and keep track of customer transactions – all fully integrated in Itasca Bank's online banking. Your customers decide how they would like to pay you, and the funds are deposited directly into your account. To enroll in Autobooks, log in to your online banking account. From the main menu, select **My Toolkit**, then click on **All Solutions** to proceed with enrollment.



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BANK!



Left to right: Tien and Justin Kasulaitis, Owners

Our Community Partners

Iron Wolf Fitness – Business Profile

1. Describe your business: Iron Wolf Fitness is a high-intensity, results-driven training facility built from the ground up for those who live and breathe discipline. The gym reflects the founders' vision of a space where mental toughness and physical strength collide. Located in Schiller Park, Iron Wolf Fitness pairs a raw, hardcore aesthetic

with cutting-edge equipment and no-excuses coaching. It's not just a place to train — it's a mindset. From serious lifters to those hungry for transformation, members are challenged to rise above average and become the strongest version of themselves.

Iron Wolf Fitness also boasts two standout amenities: The Leg Factory—a 5,500 square-foot studio fully equipped for lower-body strength training—and infrared saunas/cold plunges designed to deliver deep-heat therapy that accelerates muscle recovery, enhances circulation and detoxification, and leaves members feeling renewed.

2. Tell us a little about your company's history: Iron Wolf Fitness was born out of a personal passion for fitness and mental clarity. Justin and Tien have been immersed in the world of training for nearly two decades — not just as a hobby, but as a form of discipline, therapy, and personal evolution. What began as a personal journey soon became a mission: to disrupt the outdated, impersonal “big box” gym model and build something with heart, precision, and purpose.

Eight years ago, Iron Wolf Fitness opened its doors right at the moment when the fitness industry was beginning to shift. Corporate gyms lacked innovation, their equipment was worn down, and their environments lacked soul. In contrast, Iron Wolf was built as a response — combining passion, purpose, and a deep respect for culture and community. It filled a void for lifters, athletes, and newcomers who wanted more than just a place to work out.

3. What's your company's most effective strategy for gaining new customers? Iron Wolf Fitness thrives by staying in motion — always adapting, evolving, and improving. The gym's most effective strategy for gaining new members lies in its fearless approach to innovation. Whether it's upgrading equipment, redesigning spaces, or introducing cutting-edge training concepts, nothing is off-limits if it serves the greater goal: delivering a powerful, transformative experience for every member.

The philosophy is simple — if a piece of equipment doesn't meet the needs of at least 80% of members, it's replaced. If a feature doesn't inspire or elevate the training environment, it doesn't belong. From the moment someone walks in, Iron Wolf aims to deliver a ‘wow’ factor — whether through aesthetics, energy, or function. That dedication to excellence and continuous reinvestment is what turns first-time visitors into loyal members.

4. What's your industry's hottest trend right now? One of the hottest trends in the fitness industry right now is the shift in mindset — people are no longer treating fitness as a casual hobby, but as a serious investment in their longevity, mental health, and even competitive potential. As a result, members are seeking more than just a place to work out — they want purpose-driven facilities, high standards, and a culture they can connect with.

This is where passion-built, homegrown gyms like Iron Wolf Fitness stand out. It's not just about the equipment — although that, too, is meticulously selected — it's about creating an environment that inspires. Iron Wolf merges an edgy, old-school training feel with high-end, modern aesthetics — a mix of grit and elegance. The result is a space where anyone, from the seasoned athlete to the new lifter, can feel like a rockstar chasing their goals — all within a clean, safe, and purposefully designed atmosphere.

5. Please share an interesting fact about your company that most people do not know: An interesting fact most people don't know about Iron Wolf Fitness is the deeper meaning behind its name and logo. The brand draws inspiration from the legendary Iron Wolf of Vilnius — a powerful symbol from Lithuanian folklore that represents strength, resilience, and the birth of something great. In the legend, the Iron Wolf stood atop a hill, howling with the force of a hundred wolves — a call so loud it could not be ignored.

That symbolism runs deep at Iron Wolf Fitness. The gym was built as a statement — to rise, to push forward, and to be heard. Just like the howls of that Iron Wolf, this gym exists to echo strength, passion, and purpose for all who enter.

6. From a business outlook, who or what has been your biggest influence? From a business outlook, one of the most influential figures in the founder's life was Captain Bradley J. Seibel, a retired Airborne Ranger from the 82nd Airborne Division and a mentor during Justin's formative years at Howe Military School. It was under Captain Seibel's guidance that the foundation for leadership, critical thinking, and unshakable discipline was set.

He taught the value of thinking outside the box, tackling challenges head-on, and living by the principle that failure is not an option. More than just a mentor, Captain Seibel was also the first person to introduce Justin to a bench press — sparking a lifelong love for fitness. That combination of mental grit and physical training helped lay the groundwork for what would later become Iron Wolf Fitness.

7. What is your favorite tip you can offer another business owner? There's something truly captivating about watching someone who has mastered their craft. It doesn't matter what the field is — when passion and excellence align, it's impossible to ignore. That's the philosophy that drives Iron Wolf Fitness, and it's the same message we share with any aspiring business owner.

The best tip? Find your passion — and master it. Don't obsess over likes, followers, or immediate profits. Focus on becoming the best at what you do. When your work reflects true craftsmanship and purpose, people will take notice. They'll watch, they'll follow, and eventually, they'll support. As the old saying goes, if you build it, they will come — so build it well. Build it better than anyone else.

8. How long have you been a customer of Itasca Bank & Trust Co.? As Iron Wolf Fitness continued to grow, so did its financial needs — prompting a search for a banking partner that could match that growth with personalized attention and real business insight. After working with various institutions, the team discovered Itasca Bank & Trust Co. and quickly recognized it as the perfect fit. While still a relatively new customer, the alignment was immediate, and the relationship already feels like a long-term partnership in the making.

9. What drew you to Itasca Bank & Trust Co.? What initially drew Iron Wolf Fitness to Itasca Bank & Trust Co. was its reputation for combining strength in resources with genuine care for small businesses. In an industry where personal relationships often get lost in red tape, Itasca stood out as a bank that truly listens. It wasn't just about services — it was about alignment, values, and trust. From the very first interaction, it was clear that this was more than just a transaction — it was the start of a partnership.

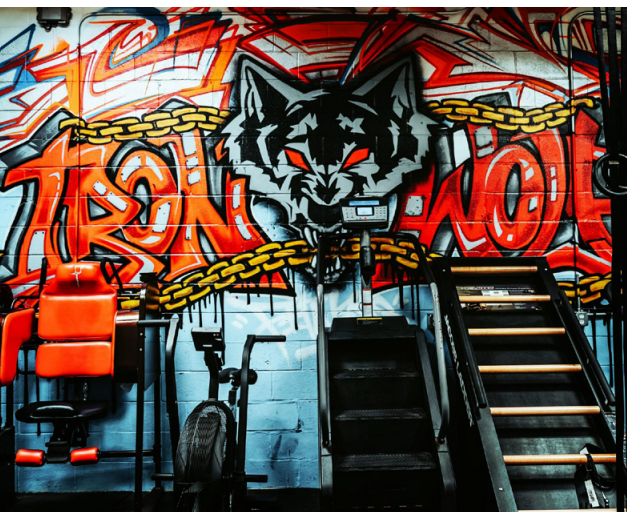
10. What keeps you here? What keeps Iron Wolf Fitness with Itasca Bank & Trust Co. is simple — trust and consistency. In a world where most financial institutions treat small businesses as just another account number, Itasca stands out by staying personal, dependable, and fully invested.

There's a certain peace of mind in knowing that when we reach out, we're heard. When we need support, they deliver. And when we grow, they grow with us. That kind of partnership is rare — and it's exactly why we believe in them as much as they believe in us.

11. Do you have any awards or other recognitions you'd like to tell us about? While Iron Wolf Fitness may not be collecting plaques just yet, its impact speaks volumes. The gym has been featured on numerous podcasts — both business-focused and industry-specific — serving as a source of inspiration for gym owners and entrepreneurs across the country. Its growing social media presence continues to attract attention, not just for the aesthetics, but for the mindset and culture it represents.

12. Do you have a recent community involvement event you would like to share? Iron Wolf Fitness recently had the opportunity to sponsor the local Schiller Park girls' softball team — helping provide high-quality uniforms so the athletes could take the field with pride and confidence. It was a simple gesture, but one that reflects the gym's deeper commitment to uplifting youth and investing in the community.

Looking ahead, Iron Wolf is laying the groundwork to launch a youth lifting program — designed to introduce young individuals to strength training in a safe, empowering environment. The goal is to give them the tools not just to grow physically, but to build discipline, confidence, and long-term wellness habits.



Lender Spotlight



Thomas Gallagher Vice President, Commercial Loan Officer

With over 30 years of experience in banking and financial consulting, **Thomas Gallagher** brings a broad, relationship-focused approach to Itasca Bank & Trust Co.'s commercial lending team.

A graduate of the University of Wisconsin–Milwaukee, Tom launched his career at M&I Bank, rotating through multiple departments including audit, trust, retail, credit, and commercial banking. This diverse exposure provided him with a strong foundation to meet a wide range of client needs.

Tom later spent nine years specializing in commercial banking at US Bank and continued to expand his expertise working with commercial and real estate clients at a Milwaukee law firm. Most recently, he managed a portfolio of conventional and SBA loan customers at Byline Bank.

Tom's philosophy is simple:

"Understand your clients' needs first—and deliver thoughtful solutions that help them grow and succeed."

He is excited to bring his expertise to Itasca Bank & Trust Co. and looks forward to supporting local businesses with tailored lending solutions.



Dan Harrington Vice President, Senior Lender

With more than 30 years of experience in banking and financial services, **Dan Harrington** joins Itasca Bank & Trust Co. as Vice President, Senior Lender, bringing specialized expertise in commercial and residential construction lending.

Dan's career began with the Office of the Comptroller of the Currency (OCC) as an Assistant Bank Examiner. He then expanded his skills across Fortune 500 and small business lending before focusing on community banking. For over 25 years, Dan has dedicated his career to serving builders and developers, launching and leading construction lending programs at community banks.

A graduate of George Mason University with a B.S. in Finance and Management and an MBA from DePaul University, Dan also serves as an instructor for the American Bankers Association's Foundational Commercial Lending School.

Dan believes in a client-first philosophy:

"Building strong relationships and truly understanding each client's needs is key to their success and ours."

Dan is excited to bring his experience and thoughtful approach to lending to Itasca Bank & Trust Co., supporting local businesses and strengthening the community.

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For information on how Itasca Bank & Trust Co. can help your business, contact one of the following commercial bankers:

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