



Itasca Bank & Trust Co.
Together we'll shape the future

Insights



John J. Hunt
President & Chief Loan Officer

Message from the President

Looking back at 2025, we are proud of what we accomplished alongside our business customers and community partners. It was a year marked by continued growth, strong relationships, and disciplined banking fundamentals. As we begin 2026, we remain focused on continuing to deliver fair and practical solutions with honesty, and a level of service that reflects the trust you place in us.

While technology plays an important role in today's banking environment, loan decisions at Itasca Bank & Trust Co. are not made by algorithms. They are made by experienced bankers who know their customers, understand their businesses, and take the time to evaluate each relationship individually. Technology supports our work, but sound judgment and personal accountability guide it.

That same care extends to how we manage and protect our customers' deposits. We understand that your business banking balances represent operating capital, opportunity, and provide you with peace of mind. We work closely with our customers to structure deposit solutions that align with their liquidity needs, risk tolerance, and growth plans—offering a range of options designed to safeguard funds while keeping them accessible and productive.

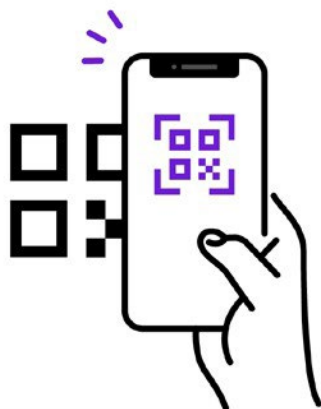
Thank you for your continued confidence in Itasca Bank & Trust Co. We look forward to the year ahead and to continuing to serve as your banking partner.

Sincerely,
John J. Hunt
President & Chief Loan Officer

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Left to right: Aaron Singer, CEO and Mark Sniegowski, CFO, CreateOn

Our Community Partners

CreateOn – Business Profile

1. Please describe your business.

CreateOn is a creative toy and product company focused on designing and producing magnetic tiles and magnetic cubes that combine play, storytelling, and licensed fandom. We partner with major brands to create hands-on, collectible products that spark creativity for kids, adults, and fans alike.

2. Tell us a little about your company's history.

CreateOn is rooted in a family history of entrepreneurship. My [Aaron] father founded MicroFormat in the early 1980s, focused on innovative printed products as computer printing emerged. I grew up learning the business firsthand, and that legacy of creativity and innovation ultimately led to CreateOn.

3. What's your company's most effective strategy for gaining new customers?

Our most effective strategy is leveraging licensed partnerships. Each license represents a passionate fan base. By identifying trending properties and creating just-in-time products using magnetic tiles and cubes, we efficiently reach new markets.

4. What's your industry's hottest trend right now?

The rapid growth of magnetic cubes is one of the biggest trends. That's why we're expanding our QuBees platform, especially with major partnerships like WWE and the NFL.

5. Please share an interesting fact about your company that most people do not know.

Our CFO, Mark Sniegowski, has earned my mom's old tongue-in-cheek title, "**Head of All Things Garbage.**" Admittedly, that's the family-friendly version for print—but it's what she calls the person who's always willing to jump in and tackle whatever needs doing.

6. From a business outlook, who or what has been your biggest influence?

My biggest inspiration today is my team. Their creativity, talent, and passion push me every day and make coming to work feel exciting and meaningful.

7. What is your favorite tip you can offer another business owner?

If you never stop trying, you'll never fail. Keep moving forward.

8. How long have you been a customer of Itasca Bank & Trust Co.?

We have been a customer of Itasca Bank & Trust Co. since October of 2022.

9. How is Itasca Bank & Trust Co. helping your business grow?

They support our growth through inventory financing, strategic guidance, and a genuine understanding of our business goals.

10. What drew you to Itasca Bank & Trust Co.?

I was introduced through my entrepreneurial network, the Chicago EFBC, by Alex Argianas from Argianas and Associates. Working with Nicole, our loan officer from Itasca Bank & Trust, made the transition seamless.

11. What keeps you here?

We value the personal relationship and working with people who care about our story, not just numbers or algorithms.

12. Do you have any awards or other recognitions you'd like to tell us about?

Our Beatles Magnetic Tile Set was nominated for Grown-Up Toy of the Year, competing against LEGO Flowers. The nomination itself was incredibly meaningful.

13. Do you have a recent community involvement event you would like to share?

We support The Dragonfly Foundation (dragonfly.org) and No Shame On U (noshameonu.org) by donating services and materials for their promotions and events. Dragonfly supports pediatric cancer patients and families and will host its Night of Courage on April 18, 2026. No Shame On U, led by my sister-in-law Wendy Singer, works to end the stigma around mental health and recently received a grant from the Max Strus Foundation. By supporting us, Itasca Bank also helps support these wonderful organizations.



Beatles Magnetic Tile Set, finalist for Toy of the Year



CreateOn Fandom products



Historical and current products

Employee Spotlight



Debbie Bartelt

Chief Operating Officer

Itasca Bank & Trust Co. is pleased to announce the appointment of Debbie Bartelt as Chief Operating Officer. A seasoned banking executive and former regulator, Debbie brings extensive experience in strategic leadership, operational and financial management, and risk oversight to her new role.

“We are excited to welcome Debbie to our leadership team,” said John Hunt, President of Itasca Bank & Trust Co. “Her expertise in risk management, credit and financial oversight, and operational excellence will be instrumental as we continue to support the Bank’s growth.”

Debbie most recently served as Senior Vice President and Senior Director of Risk Management at Byline Bank, where she oversaw regulatory affairs, enterprise risk processes, and the implementation of new product and change management frameworks. Prior to that, she spent over 25 years at Inland Bank & Trust, with the majority of her tenure as Executive Vice President, Chief Operating and Risk Officer. In that role, she directed multiple critical functions including Risk, Compliance, Audit, BSA, Credit Administration, Marketing, and Strategic Planning. Debbie also played a key role in developing the bank’s enterprise risk management framework, compliance management systems, and strategic plan execution.

Earlier in her career, Debbie held leadership and analytical roles at Cambridge Bank, GE Capital Auto Financial Services, LaSalle Bank, and the Federal Deposit Insurance Corporation (FDIC), where she began her career as a Commissioned Bank Examiner. Her background offers a comprehensive understanding of both the regulatory and operational sides of the banking industry.

Debbie earned her Bachelor of Arts in Accounting and Economics from Dominican University. She also completed the Stonier Graduate School of Banking and Wharton Leadership Program and holds a CPA designation.

“It’s an honor to join Itasca Bank & Trust Co. and be part of such a well-respected community bank,” said Bartelt. “I’m excited to work alongside the leadership team to enhance our operational strengths, empower our employees, and uphold the exceptional service our customers know and trust.”

COMMERCIAL BANKING

To learn how Itasca Bank & Trust Co. can support your business and help you reach your goals, contact one of the following commercial bankers at (630) 773-0350:

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