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SPRING

"Why I wake early: Hello, sun in my face. Hello, you who make the morning and spread it over the fields and into the acres of the tulips and nodding morning glories.

Watch, now, how I start the day in happiness, in kindness."

— Mary Oliver

After these cold, icy days, I am happy to see my buds on my flowering trees. I enjoy seeing the days are getting longer.

- What to do in Spring? Spring is time to reawaken our love of nature.
- Visit a farmers' market.
- Spring cleaning -that includes looking in your closet. and if you don't wear some clothes for whatever reason, donate the clothes.
- Walk in your neighborhood or go to the Botanic Garden.
- Ride a bike. This suggestion made me think about when I was a child and was first learning to ride a bicycle. When I turned around the corner, the bike fell, and I did too. I kept doing it until I was able to turn that corner with falling!
- Seek out the first crocuses, snowdrops, and other spring flowers.

- Go for a run.
- Take a hike.
- Start some seeds.
- Enjoy the spring weather at an outdoor café.
- Start a nature journal to document birds and plants
- Visit the zoo.
- Decorate your home with fresh tulips and daffodils.
- Get caught in a spring shower.
- Create a centerpiece with flowering branches or pussy willows.
- Do yoga on the grass.
- Make a bouquet with fresh garden-cut flowers.
- Take a watercolor art class that's held outdoors.
- Use spring stationary to write your loved ones letters.
- Create an indoor reading nook by a large window.

What makes you happy in Spring?

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WHO YOU ARE, WHO WE ARE...

Who You Are – *Anita Field*

Tell us about yourself.

By age 6, I knew I was a musician, and that's been my passion and journey. As one, I've taught at various levels, and was a Chicago Public School Teacher for 25 years—General. Music, Band, & Shakespeare—an accelerated Literature Class. A glorious moment, was performing on guitar and electric bass at the 1969 Montreux Jazz Festival (with Fenton High School Jazz Band.) We were the first and only High School band to ever perform at this yearly famous festival. On billboards and ads, (alpha-list) our name appeared before Ella Fitzgerald's.) We were on international and U.S. TV, and WGN TV & radio. My belief in the value of the arts in all lives is very strong. Musicians wear many hats: performing, directing, attending concerts, etc. Interacting with others is necessary, and a blessing.

What have you gained by being a Women's Initiative member?

I'm glad to be a member of The Women's Initiative. Of course! No man—nor woman, ha!—is an island. At my first

meeting, I saw many friends and met other people with whom I've become friends. The issues that are addressed are important and the events scheduled are excellent. As a new member, I look forward to many more. As we are all on electronic devices too much, face to face interactions are paramount. Like an orchestra, there must be others to create the great composition. Human & artistic endeavors are at the heart of our humanity. Socializing is meaningful.

Why are you glad to be a customer of Itasca Bank?

I have banked at Itasca Bank for quite some time and am happy and proud to do financial business here because of Mr. Jim Mensching, a wonderfully ethical and moral gentleman. After I had written a letter to compliment an employee, he invited me to visit where he gifted me and signed the Anniversary Edition of the Itasca Bank History Book. How nice of him. Thank you

Who We Are – *Elizabeth Romano*

Tell us about yourself.

I'm an attorney who was born and raised in Oak Brook, IL. I come from a big family and have a big dog. Prior to joining Itasca Bank and Trust Co., I worked at an estates and trust litigation firm and was a criminal prosecutor.

What do you like best about your job?

I enjoy the people I work with! We are a very knowledgeable, organized team who each bring different skills to our Trust Department.

What do you like to do in your spare time?

In my spare time I like to spend time with my family and friends, bake, travel work out and take walks with my dog.

DID YOU KNOW - WHY COMMUNITY BANKS MATTER?

By Matt Rogers, Vice President, Technology Officer, Itasca Bank & Trust Co.

In 2018, I wrote an essay as part of a scholarship submission to a program with the ICBA. It was titled, "Why Community Banks Matter". I thought it was a good time to redo and retool that message.

This year marks my 20th year in banking, a journey that has taken me through large banks, regional banks, and community banks. I've worn many hats; personal banker, relationship manager, operations specialist, and now, technology leader. Through these experiences, one thing has become clear: I will always choose to work in a community bank.

Community banks play a vital role not just in the economy but in the lives of the people we serve. While large national banks often dominate the headlines, it's the local banks that form the backbone of small towns and cities across the country. We do more than process transactions; we build relationships, support small businesses, and help individuals achieve financial stability. This is where real impact happens, and it's why I'm passionate about what we do.

Small businesses are the lifeblood of the American economy, creating two out of every three new jobs. But to get started and grow, these businesses need access to capital. That's where we come in. Community banks provide nearly 60% of small business loans and 80% of agricultural loans in the U.S., ensuring that business owners have the resources they need to succeed. As bankers we take the time to understand our local businesses, tailoring financial solutions that make sense for their unique needs. This is something that larger banks, with their standardized processes, often can't do.

One of the defining characteristics of community banks is our personal touch. Our customers aren't just account numbers; they are our neighbors, friends, and local business owners to places that we might frequent. We know their stories, we celebrate their successes, and we stand by them during tough times. When customers deposit money at a community bank, that money stays in the community, helping to fund local home purchases, business expansions, and infrastructure projects. This cycle of reinvestment leads to stronger local economies, job growth, and a higher quality of life for residents. In contrast, deposits at large

national banks may be redirected elsewhere, benefiting shareholders rather than the communities they serve. Be proud to work at a community bank and share that when talking to people!

What are other things we do to contribute to support our community? We all know that financial literacy is key to economic success. That's why we invest in educational initiatives, offering workshops through women's initiative, volunteering at Junior Achievement, and offer one-on-one guidance at every banker desk to help individuals and businesses make informed financial decisions. We all need to do our part in supporting the financial wellness of our customers, whether that is teaching a young family how to use our budgeting tools to save for a home purchase or guiding a new entrepreneur through the lending process, our commitment to education empowers our customers to achieve their financial goals.

While technology continues to reshape the banking industry, community banks are proving their ability to evolve while staying true to their core values. Unlike larger institutions that often prioritize scale and automation, community banks strike a balance—leveraging innovation while preserving the personal, relationship-based approach that sets us apart. From enhanced digital banking services to strategic fintech partnerships, we are actively adopting new tools that improve convenience, security, and accessibility for our customers. We are committed to embracing the best of technology without losing the human touch. I personally can promise that.

As employees of a community bank, we are part of something bigger than ourselves. We are not just processing transactions; we are making a meaningful impact in people's lives. Every loan we approve, every financial plan we help create, and every piece of advice we offer helps shape the future of our communities. That's something to be proud of.

It's easy to get caught up in your day or your own stress. I know I do. It is important to give yourself a reminder every now and then to why we do this. So, as you go about your work today, remember we're all community bankers and we all make a difference.

Together we'll shape the future

FINANCIAL WELLNESS

Your Financial Information at Your Fingertips

Wouldn't it be great if you could have all of your financial information right at your fingertips? Track your checking account transactions, and see if your savings goals are being met? Maybe, easily check on your credit card activity right now too. When you enroll in Itasca Bank's free Personal Finance Manager, you just need to log into your Itasca Bank online banking profile to see all your financial activity and more.

This personal finance manager is accessed through our online banking service and provides you with your own personal financial dashboard. All your accounts—credit and debit cards, loans, 401K, goal-based savings, including non-Itasca Bank accounts - can be seen to help you in assessing and planning for your immediate or long-term needs. Plus, you can do so securely and easily from your desktop or mobile phone. It's all in one location within your Itasca Bank online banking account.

Take advantage of this simple way to interact with your finances. You'll gain all the information you need to handle your finances, integrated right into your everyday banking activities.

Get quick, easy-to-understand views of:

- Budgets
- Spending
- Net worth
- Debts
- Trends
- Balances/activity

How to use Itasca Bank & Trust Co.'s Personal Finance Manager in your online banking account.

You'll gain all the information you need to handle your finances, integrated right into your everyday banking activities.

The History of Itasca Bank & Trust Co.'s Women's Initiative

The History Books are available at all our Women's Initiative programs. And let me know if you want to pick one up at the Bank in Itasca or Roselle.