American Central Bancorporation Employees 401(k) Plan
3300 Hedley Rd
Springfield, IL 62711

MEMORANDUM

TO: All 401(k) Plan Participants
FROM: 401(k) Plan Committee
RE: Important Information about your Retirement Funds

1. **Your 401(k) account**. Depending upon how you have chosen to invest your 401(k) contributions at present and in the past, we want to remind you that your 401(k) account balances will be reported to you on at least one but up to three separate statements of investment quarterly from the following three sources:

a) CD fund (as reported on a statement issued by American Central Bancorp)
b) Minnesota Life funds (as reported on a statement issued by Securian)
c) Legg Mason funds (this option is no longer available for new investment)

If you receive a statement from more than one of the sources listed above, your entire 401(k) account balance is the sum total of the balances presented. We do not currently have the capability to provide a single consolidating statement of your 401(k) account balance without increasing costs to the plan.

2. **Right to direct investments**. Under this plan, you have the right to direct your future 401(k) contributions into any combination of the following investments:

a) Certificate of Deposit Fund
b) Minnesota Life Funds

i. Minnesota Life Guaranteed Return Account
ii. Metropolitan West Total Return Bond
iii. Vanguard Long-Term Investment-Grade Adm
iv. Securian AM S&P 500 Index
v. JP Morgan Large Cap Growth
vi. T. Rowe Price large Cap Growth
vii. Invesco Comstock R5
viii. Schwab Fundamental US Large Company Idx
ix. T. Rowe Price Large Cap Value
x. Vanguard Extended Market Idx Adm
xi. Vanguard Small Cap Growth Index Admiral
xii. Perkins Small Cap Value
xiii. Vanguard Small Cap Value Index Admiral
xiv. Invesco International Growth R5
xv. DFA International Value
xvi. Vanguard Life Strategy Cnsrv GR Inv
xvii. Vanguard Life Strategy Growth Inv
xviii. Invesco Equity and Income R5
xix. Vanguard Life Strategy Moderate GR Inv

Currently there are no additional limitations or restrictions on your right to direct or change future 401(k) contributions or your right to transfer existing 401(k) balances already in the Plan between the investment options listed above.

3. **Vesting**. You will always be 100% vested in any money you contribute to the Plan as well as the employer matching funds that make up a portion of your account.

4. **Investment Principles**. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security to perform very well often cause another asset category, or another particular security to perform poorly. If you invest more than 20% of you retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerance for risk.
It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals.

5. **Department of Labor Web Site.** For additional information on individual investing and diversification, please visit https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification