

**AMERICAN CENTRAL BANCORPORATION
INC
3300 HEDLEY ROAD
SPRINGFIELD, IL 62711**

**Summary Annual Report for the
AMERICAN CENTRAL BANCORPORATION 401K PROFIT
SHARING PLAN**

This is the summary annual report for the AMERICAN CENTRAL BANCORPORATION 401K PROFIT SHARING PLAN, EIN 37-0985153, Plan number 001 for the period January 1, 2019 to December 31, 2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Benefits under the plan are provided by the following arrangements:
Through insurance and/or annuity contracts
By a trust

Plan expenses were \$1,065,142. These expenses included \$9,862 in administrative expenses, \$1,055,280 in benefit payments, and \$0 in other expenses. A total of 182 persons are participants in or beneficiaries of the plan at the end of the plan year, although some may not have earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$14,900,524 as of December 31, 2019, compared to \$13,999,995 as of January 1, 2019. During the year the plan experienced an increase or (decrease) in its net assets of \$900,529. This increase or (decrease) includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income (loss) of \$1,965,671, including employer contributions of \$327,111, employee contributions of \$651,311, gains or (losses) of \$0 from the sale of assets, and net earnings from investments of \$987,249.

The plan has a contract with MINNESOTA LIFE INSURANCE COMPANY, which allocates funds toward . Total premiums of \$0 were paid for the plan year ended December 31, 2019.

Your rights to additional information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report.

- An accountant's report
- Assets held for investment
- Insurance information including sales commissions paid by insurance carriers
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates

To obtain a copy of the full annual report, or any part thereof, write or call the office of AMERICAN CENTRAL BANCORPORATION INC, who is the plan administrator, 3300 HEDLEY ROAD, SPRINGFIELD, IL, 62711, 217-793-7400. These portions of the report are furnished without charge.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions or the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan:

AMERICAN CENTRAL BANCORPORATION
INC
Plan Sponsor
3300 HEDLEY ROAD
SPRINGFIELD, IL 62711
37-0985153

and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:

Public Disclosure Room
Room N-1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210