

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

MEMORANDUM

TO: All 401(k) Plan Participants Mini CD Fund
FROM: 401(k) Plan Committee
RE: Quarterly Statement ending 12/31/2018
DATE: 12/31/2018

Attached is your account statement for the Fourth Quarter 2018.

The average rate of return to investors for the Fourth quarter of 2018 is in excess of 3.27% net of administrative expenses. The fund paid out administrative expenses for the quarter of \$225.00; interest to investors of \$83,818.33; and had total earnings of \$83,593.33.

The plan assets as of December 31, 2018 are as follows:

INVESTMENTS	Weighted Rate	FACE AMOUNT
Money Market Account	1.08%	\$ 75,099.56
Various Bank Cert. of Deposit	2.65%	\$ 9,724,000.00
Total Investments		<u>\$ 9,799,099.56</u>

The committee is very pleased with the performance of the fund. Thank you for your continual support.