

News Release



FOR IMMEDIATE RELEASE

October 17, 2007

For information, contact:

Charlene Johnson, Sales & Marketing Specialist

BKD, LLP

314.231.5544, cjohnson@bkd.com

Andrea Cusick, Sr. Vice President Communications

Community Bankers Association of Illinois

800.736.2224, cbaicom@cbaicom.com

Apple River State Bank Receives 9th Annual BKD Award

*Community Bankers Association of Illinois & **BKD, LLP** co-sponsor award
to recognize high-performing member banks*

Decatur, Illinois – Robert J. Wingert, president of the Community Bankers Association of Illinois (CBAI), and Donald D. Hutson Jr., partner and BKD Financial Services Group leader with **BKD, LLP**, announced Apple River State Bank of Apple River, Illinois is the recipient of the 2007 BKD Award for Excellence and Innovation. Co-sponsored by CBAI and BKD, one of the 10 largest CPA and advisory firms in the United States, this ninth annual award recognizes high-performing CBAI members that demonstrate commitment to employees, customers, shareholders or community through exceptional programming.

“Apple River State Bank’s ‘Stagecoach Event Center & Fire Department’ initiative stood out from the field of award entries as a prime example of commitment to community,” said Wingert. “It symbolizes the best in community banking. We want to share this exemplary success story to encourage others and increase awareness of contributions community banks make to the communities they serve.”

Like many rural communities, Apple River struggles to remain active and thrive. The old fire

- more -

station, built in the early 1900s, once served as the residents' community center but its use continued to decline. The bank, its shareholders and employees teamed up to secure 75% of the funding needed for renovations. The Apple River community rallied to pledge the balance, adding donations of labor and materials to finish the project.

“We are thrilled to be recognized and appreciate the efforts of BKD and CBAI to highlight the positive impact independent banks like ours have on local communities,” William J. Wubben, president of Apple River State Bank. “The ‘Stagecoach Event Center & Fire Department’ is a high visibility project, and we hope it will contribute longstanding value for our area citizens.”

Hutson pointed to the bank's commitment and high level of involvement as representative of community banking philosophy and a key part of the mission of the BKD Award. “The ongoing positive impact of this program initiative will benefit the whole community,” Hutson said. “It's a prime example of outstanding corporate citizenship and exceptional performance. We hope this award stimulates other CBAI members to participate in the growth and success of their communities.”

Extraordinary programs honored since the award's inception range from innovative customer services to premier examples of corporate citizenship. Past recipients are: Country Bank, Aledo, 2006; Bradford National Bank, Greenville, 2005; The Bank of Marion, 2004; Bank of Springfield, 2003; Castle Bank N.A., DeKalb, 2002; Alpha Community Bank, Washburn, 2001; Bradford National Bank, Greenville, 2000; and The First National Bank of Dieterich, 1999.

Judges for 2007 included: Timothy Gover, Retired Professor of Finance, Eastern Illinois University; Michael Boer, Warren-Boynton State Bank, Springfield branch; David Nosbisch, Durand State Bank; Monica Dyson, Bank of Springfield; Tom Niebrugge, The First National Bank of Dieterich; Tim Schoon, Alpha Community Bank, Washburn; Monica Dyson, Bank of Springfield; Ray Altmix, Bank of Marion; and Dwayne Reynolds, Country Bank, Aledo.

About Community Bankers Association of Illinois (CBAI)

Community Bankers Association of Illinois (www.cbai.com) is a professional trade association representing more than 500 Illinois financial institutions and 130 associate members. The Association creates money-saving opportunities for its members, provides first-class educational seminars and schools and professionally lobbies for the Illinois community banker. Its members have \$56.5 billion in assets and employ approximately 18,000 individuals. CBAI, formed in 1974 with headquarters in Springfield, Illinois, celebrated its 30th year of service in 2004.

About BKD

BKD, LLP (www.bkd.com) is the CPA and advisory firm of choice for growing companies and high net-worth individuals. As one of the 10 largest such firms in the country, we help clients go beyond their numbers by applying our technical expertise, unmatched client service and disciplined delivery of solutions to their management and financial needs. BKD's approximately 1,700 personnel, including approximately 230 partners, are based in 27 offices within 11 states in the central United States. Praxity, AISBL, a global alliance of independent firms, enhances BKD's ability to serve the dynamic needs of multinational clients. Praxity™ is your gateway to tax, assurance and consulting services delivered by alliance firms committed to the highest standards required in international business. **BKD Financial Services Group** works with more than 1,200 community-based financial institutions and provides solutions that help strengthen financial performance, improve operations and mitigate risk.