



Social Impact Report

As of June 30, 2018

County Bancorp, Inc. / Investors Community Bank

At Investors Community Bank and our holding company, County Bancorp, Inc., we are committed to making a difference and creating positive changes in the communities we serve. Here are some highlights of our recent social impact:

Small Business Lending

- As of April 30, 2018 Investors Community Bank has originated or renewed 158 small business loans totaling \$41,294,576 and 533 small farm loans totaling \$102,247,072 (as defined by the FDIC for CRA purposes).
- We are a US Small Business Administration Preferred Lender. Total activity under various SBA programs over the past 12 months are as follows: 19 SBA 7a/XP loans for the last 12-month period for a total of \$4,406,400; and 5 SBA 504 loans approved in FY 2018 (9/30/18 end date) per SBA's database totaling \$13,021,500.
- In 2016 we were recognized by the Small Business Administration (SBA) as being the state's top lender with the most 504 loan participations.
- As an active user of the USDA Farm Service Agency Government Guaranteed loan program, we were the second leading originator of these guarantees in the country at last count. In 2017 we originated more than \$50 million in new Farm Service Agency Government guaranteed loans.
- We have originated loans under the USDA B&I program in the past for borrowers who fit their underwriting criteria.
- We furthered our commitment to micro and small businesses in Wisconsin by making a substantial investment in The Wisconsin Women's Business Initiative Corporation (WWBIC)'s Loan Opportunity fund.



Affordable Housing/Community Development Lending

- The bank made six affordable housing loans totaling \$1.4 million in the past 12 months. One loan was related to construction while the others were existing homes, financing the purchase of affordable housing for borrowers.
- Our community facility lending during the past 12 months includes the origination of a construction loan for the Ce-

- rebral Palsy Organization in Brown County, WI to facilitate the construction of an activity facility.
- Other neighborhood revitalization projects include a recent commitment to a historic renovation of a vacant building in downtown Manitowoc, WI to facilitate apartment living, which is in large demand in this area. This will also rehabilitate a former department store that has been vacant for years into reuse of the property.

Philanthropy

- In 2017 we donated nearly \$700,000 to nonprofit organizations in our markets. This includes cash donations, in kind donations and nonprofit event sponsorships that benefited 244 nonprofit organizations throughout our markets, such as Big Brothers Big Sisters, Cerebral Palsy (CP) Inc., Boys & Girls Club, Manitowoc/Two Rivers YMCA, Capitol Civic Centre, Manitowoc Community Clinic, Court Appointed Special Advocates (CASA) of Brown County, Alzheimer's Association, Boy Scouts of America, ThedaCare, Habitat for Humanity, Salvation Army and UW Manitowoc Foundation.
- The bank offers a Community Impact Program where each employee can designate \$200 annually to a charity of his/her choice.

In 2017 this resulted in 122 employees designating \$24,300 toward local nonprofit organizations such as CAP Services, Big Brothers Big Sisters, YMCA, Ronald McDonald House, Vince Lombardi Cancer Foundation, NEW Community Shelter, Children's Hospital, Salvation Army and more.

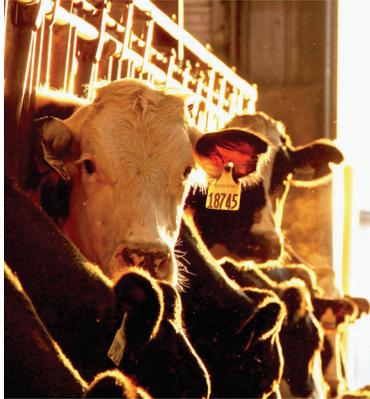
- Our support of area non profits extends into other areas as well. In 2018 the bank donated more than 300 pieces of excess furniture to local charities in the Manitowoc area. In 2017 we offered a "giving back" money market special. With each money market account opened the bank donated \$20 to a local charity selected by the customer,

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resulting in more than \$3,000 being donated. And we hold several food, school supply and adopt-a-family drives to help those in need throughout the year.

- Volunteerism is an important part of our culture as well. In 2017, employees donated 3,690 hours of volunteer time to local non profits.
- We have a program that offers paid time off for volunteer work. In 2017, employees received 2 hours of paid time off for volunteer work. Total number of hours recorded were 118. In 2018, employees received 4 hours of paid time off for volunteer work. As of June 30, 2018, the number of hours reported was 57.
- Our bank leaders are encouraged to serve on the boards of local non profits as another way to give back. Examples include The Haven (homeless shelter), Progress Lakeshore (economic development corporation), InCourage (domestic violence center), Ascend, Inc., Wisconsin Business Development (WBD), The Chamber of Manitowoc County, ThedaCare and the YMCA.



Environmental Initiatives

- ICB services approximately \$1.3 billion in ag loans; 85% to dairy farmers. Today's modern dairy farmers are required to and voluntarily employ a substantial amount of environmentally friendly practices on their farms. Larger farms with at least 1,000 animal units are required to be permitted as a Concentrated Animal Feeding Operation "CAFO" and, as such, are required to follow stringent environmental management practices. We are starting to see other environmentally oriented technologies being employed as well, such as manure digesters, waste water treatment systems, LED lighting, milk plate coolers, etc.
- Within our own bank facilities we are continually looking for opportunities to improve energy efficiencies and have starting to install automated motion detection lighting switches, LED lights and more efficient heating systems.

Diversity & Governance

- At the board level of our bank and holding company, we are mindful of having a diverse leadership team. The makeup of our board of directors includes a diversity of backgrounds and experiences, including the addition of two female directors.
- Internally, through our recruitment process, we are able to reach diverse populations within our footprint. We par-

ticipate in career fairs specifically promoted to a protected class or colleges with a diverse population. We also nurture relationships with representatives for persons with disabilities, veterans and a variety of multi-cultural organizations and community outreach programs

- We endorse and sponsor events that promote diversity within our organizational footprint, such as Fusion, hosted by Advancing Women's Development; WBA's Women in Banking Conference; Miracle League of the Lakeshore; and the Wisconsin Women's Business Initiative Corporation (WWBIC).
 - All performance based compensation metrics are approved by our compensation committee annually. We target a balanced scorecard, balancing risk and reward. We also have a risk matrix that identifies potential risks and the counterbalance to each. In addition, we have fallout provisions which, at certain levels of performance, would preclude the incentive from being paid.

Education

- Because financial literacy is so important, especially at a young age, we are huge advocates of Junior Achievement (JA) and support this initiative in all markets. This includes financial support as well as several employees who volunteer their time teaching financial literacy in the schools through JA.
- Educating customers on cybersecurity, fraud awareness and related concerns is something we strive to do on a regular basis using several media: articles in our consumer newsletter, Financial Sense; social media posts; articles on our bank web site and through our business blogs; holding annual seminars for customers in partnership with local law enforcement to educate them on fraud and cybersecurity topics; and our "Safe Banking for Seniors" program.
- In 2017 we financially supported several early childhood education programs, after-school supplemental education programs and addiction education: Big Brothers Big Sisters mentoring programs, YMCA educational programs, Lakeshore Community Action Program (CAP) educational programs, CASA and Marco Services addiction treatment.
- We are in the process of creating a scholarship program for students pursuing a college degree in the agriculture field.

Municipal Bonds

- Our bank has purchased \$15.125 million in Municipals in the State of Wisconsin over the past four years, for an average of \$3.781 million per year.