

KEEP UP WITH THE LATEST NEWS AND ANNOUNCEMENTS!

AT A GLANCE

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- The President's Pulse: Everything in Between
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What's New?



Southern Hills Community Bank named Bank of the Year!

Pictured below is President, Lindsay Cloud, speaking at the Ohio Bankers League Main Event after our team accepted the prestigious Bank of the Year award.

What makes this award extra special is why we were chosen—our workplace culture, leadership transparency, commitment to empowering our employees, community outreach and strategic growth initiatives.

We're not a place where people simply clock in for a short time... we're a place where people stay, grow, and build lifelong careers.

We champion families and local businesses every day, and this award shines a spotlight on the dedication and heart our team brings to the community.

Thank you to our customers for trusting us, and thank you to our employees for making our bank a place worth celebrating every single day.





The President's Pulse

I recently had the distinct honor of accepting our **Bank of the Year** award from the Ohio Bankers League on a stage in Columbus in the presence of nearly 500 fellow bankers and industry leaders.

When I was preparing for our acceptance speech, I focused on one word regarding how I felt about our small community bank in Southern Ohio receiving this prestigious statewide award. That one word was **GRATEFUL**.

During my speech, I shared why I believe the word "grateful" is often overlooked. Many of us are asked what we're grateful for, and we naturally think of meaningful things like family, health, and friends.

I took the time to write down my list of what I am grateful for and I came up with the following answers - my family, my faith, my health, my friends, the health of my family and friends, my home, and my career.

I then transitioned to my career and I came up with the following list - my coworkers, all of the goals we have met this year, the professional growth I have seen with my team, successfully relocating one of our offices and, of course, winning Bank of the Year.

I knew all of those great things didn't happen overnight, so, I am also grateful for - the challenges, the learning moments, the days we fell short of our goals, the long and demanding workdays, and **everything in between**.

This is when I realized it is for those reasons, we are Bank of the Year. We are grateful for the hard times, because it pulls us closer, it makes us stronger and we get the opportunity to support one another. We don't just celebrate the big wins, we celebrate the small, the large and **everything in between**. We support each other because we are truly like family. We find a way to celebrate no matter what. **We keep striving for the absolute best because we want what is best for our customers, our communities and for each other.**

I ended my speech with thanking my team for their hard work and dedication but most importantly, the opportunity to support them throughout their career journey and **everything else in between**.

Just like our team supports each other, **we are here to support you** with your journey through life, finances and **everything else in between**.

Thank you for trusting in us,

Lindsay M. Cloud, President

Noteworthy



Our 5-STAR rating remains in tact for over 12 years.

FOR IMMEDIATE RELEASE - DECEMBER 2025

5-Star Southern Hills Community Bank Investing in the Success of People and Communities



Leesburg, Ohio - December 2025: Southern Hills Community Bank, Leesburg, OH is proud to announce it is starting 2026 with another 5-Star Superior rating from BauerFinancial, the Nation's Premier Bank Rating Firm. A 5-Star Superior rating indicates that Southern Hills Community Bank is one of the strongest banks in the nation, excelling in areas of capital, loan quality, stability and more. This marks the 49th consecutive quarter that Southern Hills Community Bank has earned this top rating, (that's over 12 years!), which secures it an even more elite status as an "Exceptional Performance Bank", an honor reserved solely for banks that have maintained a 5-Star rating for ten years (40 consecutive quarters) or longer. "Because community banks put their focus on local people and small businesses, they are perfectly positioned to provide the specialized support that is unique to their area," assures Karen L. Dorway, president of BauerFinancial. "Community banks, like Southern Hills Community Bank, promote local growth by investing back into the same neighborhoods their deposits come from. By fostering these local relationships, they accomplish two goals: they are highly capitalized, and they are accountable to their customers." Established in 1884, Southern Hills Community Bank has been reinvesting in its local communities for 142 years. Today, its focus remains as it always has, to meet the needs of its customers, even as those needs evolve.

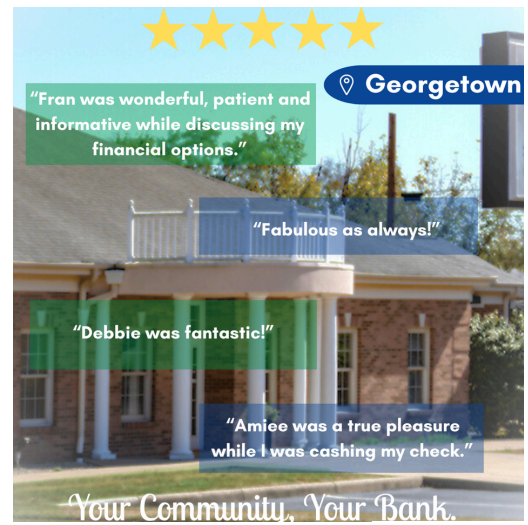
Our Customers Say It Best and We Want Your Feedback!



TAKE OUR SURVEY!

At the heart of what we do is a simple goal: to serve you better every day. The best way for us to continue improving our products, services, and overall experience is by hearing directly from you – our customers.

We've made it easy to share your thoughts. Simply scan the QR code provided to take a quick 2-question survey!



Employee Highlights



Celebrating our team - recent work anniversaries and awards

Linda Beckelhimer - 36 yrs Betsy Pasley - 41 yrs Matt Roberts - 7 yrs Cara-Lyn Rohrback - 7 yrs Charlene Huffer - 13 yrs



Brenda Brown - 3 yrs Tim Priest 7 yrs Sarah Hardyman - 15 yrs Amiee Havens - 14 yrs Amy Vogler - 4 yrs JoAnna Dugan - 19 yrs

"Knock Your Socks Off" Winners

The "Knock Your Socks Off" award is a recognition given to a CSR or Branch Manager who goes above and beyond their normal job duties and truly knocks our socks off with their hard work!



Heather Burba
Branch Manager
Hillsboro



Brenda Brown
Branch Manager
Lynchburg

Employee of the Month



September 2025
Sarah Hardyman
Accounting Operations



October 2025
Trinisen Wagner
CSR, Greenfield

Products & Services Spotlight



SHCB Credit Cards - Get cash back or a budget-friendly low rate

Consumer Credit Cards - multiple options to fit your lifestyle

- ✓ No annual fees and no penalty rates
- ✓ Unlimited rewards and cash rewards
- ✓ Paperless statements
- ✓ Text and email fraud alerts
- ✓ Cell phone protection
- ✓ Travel Accident Insurance (150k)

Business Credit Cards - manage everyday expenses and make game-changing purchases

- ✓ No annual fees and no penalty rates
- ✓ Travel Accident Insurance (150k)
- ✓ Unlimited rewards and cash rewards

Giving Back



Committed to the communities we serve



Giving Back with Heart - Our Employee-Led Donation Program

Through our employee-led donation program, where employees donate \$5 to wear jeans once a month, we raise funds to support local causes.

We recently delivered a carload of much-needed supplies to the Brown County Humane Society!

A huge thank-you to our employees who organized, donated, and delivered – your compassion and teamwork continue to make a difference, both in our community and beyond!

How can we assist you?



Need assistance or have a question?? Please contact us, we would love to hear from you! You will talk to a real person. Every time. No menus, no waiting, just a friendly voice.

Leesburg

(937) 780-2431

Monday, Tuesday, Thursday:
9:00 A.M. - 4:00 P.M.

Wednesday: Closed

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: 9:00 A.M. - 12:00 P.M.

Greenfield

(937) 981-3685

Monday - Thursday:
9:00 A.M. - 4:00 P.M.

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: 9:00 A.M. - 12:00 P.M.

Hillsboro

(937) 402-4008

Monday-Thursday:
9:00 A.M. - 4:00 P.M.

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: 9:00 A.M. - 12:00 P.M.

Lynchburg

(937) 364-2861

Monday, Tuesday, Thursday:
9:00 A.M. - 4:00 P.M.

Wednesday: Closed

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: 9:00 A.M. - 12:00 P.M.

Ripley

(937) 392-4375

Monday - Thursday:
9:00 A.M. - 4:00 P.M.

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: 9:00 A.M. - 12:00 P.M.

Georgetown

(937) 378-6134

Monday - Thursday:
9:00 A.M. - 4:00 P.M.

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: 9:00 A.M. - 12:00 P.M.

West Union

(937) 544-2842

Monday - Thursday:
9:00 A.M. - 4:00 P.M.

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: Closed.

Peebles

(937) 587-3594

Monday - Thursday:
9:00 A.M. - 4:00 P.M.

Friday: 9:00 A.M. - 5:30 P.M.

Saturday: 9:00 A.M. - 12:00 P.M.