

**We Put People First.™**

Contact: John Gardner, President  
Peoples Bank & Trust  
(866) 670-3455  
JGardner@BankPBT.com

*Small Local Bank, Peoples Bank & Trust, Makes National Lending List*

Pana, IL. – January 11, 2021 – Peoples Bank & Trust is proud to have achieved a national ranking as one of the top 12 USDA Rural Development lenders in the United States. This ranking recognizes Peoples' dedication for working with guaranteed loan programs designed to aid economic opportunities and quality of life for rural businesses, farmers, and families.

Peoples Bank & Trust focuses on being a contributing partner in each of the communities they serve. This focus has provided a proven record of working with and assisting small, independent and family-owned businesses. The USDA recently recognized their top financial partners who have been working diligently to provide much needed lending support and Peoples Bank & Trust was acknowledged for their exceptional work. "We are proud to be recognized alongside some of the largest lenders in the country," John Gardner, President of Peoples Bank & Trust, said. "However, we are even more proud of doing so while working with small, local businesses. We pride ourselves on personal service and not the 'one size fits all' mentality of so many other lenders."

Placing a focus on serving customers using the strong competencies in lending services, obtaining knowledge of available programs, and identifying unique solutions that fit customer needs, Peoples Bank & Trust makes it easy for customers to accomplish their goals. "We're committed to serving the businesses that are the economic engine of Central Illinois," said Gardner. "Farm Service Agency, Small Business Administration and Rural Development lending options for business investment is at the heart of how we deliver benefit to customers."

Additionally, this commitment to customers has earned Peoples Bank & Trust the status of being a Preferred FSA Lender. In the area of guaranteed farm loans, the bank is one of only 13 lenders based in Illinois to earn this recognition. When speaking about this lender status, John Gardner stated, "We help customers secure lending through a very unique set of policies and procedures developed by our team to benefit our customers. Our business bankers know what it is like to be in the shoes of our customers. We dig deep to identify, locate, and secure loan options that fit their specific needs. Quite simply, we have tools that others don't."

Altamont  
511 S. Main Street  
Altamont, IL 62411

Charleston  
1810 Lincoln Avenue  
Charleston, IL 61920

Morrisonville  
409 Carlin Street  
Morrisonville, IL 62546

Palmyra  
142 W. State Street  
Palmyra, IL 62674

Pana  
200 S. Locust Street  
Pana, IL 62557

Springfield  
2840 Mansion Road  
Springfield, IL 62711

Taylorville  
1221 Springfield Road  
Taylorville, IL 62568

Tower Hill  
Route 16  
Tower Hill, IL 62571

Waverly  
197 W. State Street  
Waverly, IL 62692

White Hall  
102 S. Main Street  
White Hall, IL 62092

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Additionally, Peoples Bank & Trust is an Express SBA Lender, a program designed by the Small Business Administration to help lenders more easily meet the financing needs of small businesses. This program can truly provide a financial lifeline for companies. "Knowing the specifics of these complicated government programs is the key to making it work for area companies. Our lenders have in-depth experience securing lending through SBA programs on behalf of qualifying customers," stated Gardner.

Peoples Bank & Trust is a locally owned and managed independent community bank with ten offices located in Pana, Taylorville, Altamont, Tower Hill, Charleston, Springfield, Morrisonville, Palmyra, Waverly, and White Hall. Peoples is a full-service bank offering outstanding customer service to consumers, small businesses, and farmers in Central Illinois. People First Bancshares, Inc., with corporate offices in Pana, Illinois, is the holding company for Peoples Bank & Trust.

For more information on Peoples Bank & Trust's banking services or how they can help with lending needs, contact the bank at 888-728-1954 or visit [www.BankPBT.com](http://www.BankPBT.com)