



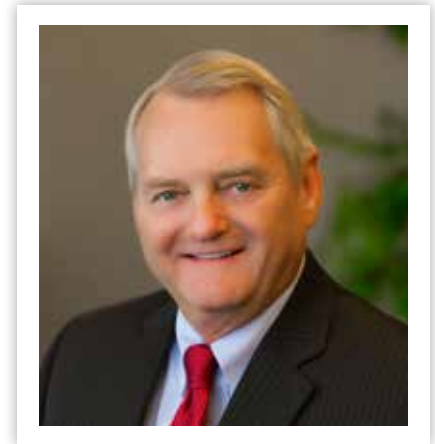
GBC Bank Extends Thanks as Long-Serving Board Members Retire

GBC Bank announced the retirement of two long-serving members of its Board of Directors, Jim Miller and Steve Smith, effective December 31, 2025. Their combined leadership, dedication, and commitment have helped guide the bank through years of growth and service to the community.

Jim Miller, who joined the board in 1990, served as GBC Bank's 14th President and CEO from 2002 until his retirement in 2012. Jim's career at GBC Bank began in 1970 as a trainee at the Fortville Office. During his 55 years of service at GBC Bank, the bank saw substantial growth with new branches in the Cumberland, McCordsville, New Palestine, and Fishers markets.



Jim Miller



Steve Smith

"Jim is one of the few, unique bankers who dedicated his entire professional life to one bank as he climbed the ladder to become the leader – including President and CEO as well as Chairman of the Board. He elevated the bank to levels unimagined by those who founded this unique institution in the 19th Century. This community, as well as this bank, are fortunate to have such a talented and likeable person in such important positions. We'd like to wish the best of luck to Jim Miller", said John Kennedy, GBC Bank Chairperson.

Steve Smith began his GBC Bank board service in 2009. Steve owned an independent insurance agency, Steven A. Smith Agency, Inc in New Palestine, from 1980 until his retirement in 2015. Steve has also served on the board of directors for the Community Foundation of Hancock County and The Hancock County Arts Council.

"Steve has been a steady and thoughtful presence on our board for more than a decade. His past board experience, combined with his deep understanding and care for our community, made him invaluable, especially when reviewing and approving credit decisions. Steve often brought the conversation back to what mattered most: our employees, customers, shareholders, and the community. GBC Bank is a better bank from the years of oversight from Steve Smith. We are grateful for his service and wish him the very best in retirement", said Mike Graf, GBC Bank President and CEO.

COMMUNITY
SHRED DAY

AT PARK CHAPEL CHRISTIAN CHURCH
APRIL 25, 2026 FROM 9AM-1PM



From the Chief Operating Officer



As winter slowly loosens its grip and the first signs of spring begin to appear, longer days, warmer breezes, and the earliest hints of green, communities everywhere start to feel a renewed sense of optimism. Spring has a way of reminding us that growth is possible, that new beginnings are within reach, and that the foundations we have built matter more than ever. In many ways, the role of community banks mirrors this seasonal shift: steady, reliable, and essential to the health and renewal of the places we call home.

Community banking plays a vital role in strengthening local economies by providing personalized financial services, fostering trust-based relationships, and supporting the unique needs of individuals and small businesses. Unlike large national and regional institutions, community banks reinvest deposits back into the neighborhoods they serve, financing local enterprises, homeownership, and community development projects. Their intimate understanding of local markets allows for more flexible decision making and tailored lending, which helps fuel entrepreneurship, consumer financial success, and long-term economic stability. Community banks function as anchors within their regions, promoting financial inclusion, sustaining local growth, and enhancing the overall well-being of the communities they call home.

As spring approaches, a season defined by renewal and forward momentum, it becomes even more evident how essential these banking relationships are. Just as seeds require the right soil to flourish, local families and businesses thrive when supported by financial partners who understand their history, challenges, and aspirations. Community banks like GBC Bank offer more than transactions, we offer guidance, encouragement, and a long-term commitment to local success.

The decisions made at community banks are not influenced by far-off boardrooms or nationwide formulas. They are shaped by firsthand knowledge of what residents need, what local businesses are striving to build, and what makes our community unique. This closeness creates a level of responsiveness and care that larger institutions simply cannot match.

Growth begins at the local level, nurtured by people who believe in their community's potential. GBC Bank embodies that belief every day, steadying the local economy, supporting small businesses, and investing in the future of their neighbors. GBC Bank has been fortunate to be a cornerstone of growth and success in Hancock County for the past 155 years by embracing our core values of being caring, professional and responsive in everything we do, every single day.

As warmer days approach and communities look toward the opportunities a new season brings, the role of GBC Bank remains as vital as ever: to help local dreams take root and to ensure the places we live in continue to grow, thrive, and prosper.

On behalf of our entire staff at GBC Bank, thank you for being a part of our success each and every day.

Warmest Regards,



Justin R. Proctor, Senior Vice President and Chief Operating Officer

How are we doing?

**GIVE US FEEDBACK
ON GOOGLE**



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Making the Most of Tax Season



Ryan Renfroe
Chief Retail Banking Officer



Tax season is a good reminder to take a fresh look at your finances, not just your return, but how your everyday accounts are working for you.

For many households, refunds or year-end adjustments are an opportunity to strengthen savings, pay down balances, or create more flexibility. Directing a portion of a refund into savings can help build a cushion for the rest of the year, while keeping funds accessible for upcoming expenses.

It's also a common time to plan home projects or larger purchases. For homeowners, a home equity line of credit can be a flexible option for managing those costs without disrupting long-term savings.

Finally, don't overlook everyday spending habits. Using a debit card for routine purchases can help simplify budgeting, track expenses more clearly, and avoid interest charges tied to revolving balances.

If you'd like to talk through options or simply want a second set of eyes on your accounts, our team is always here to help.



SHOW YOUR SCHOOL SPIRIT

WITH A GBC BANK SCHOOL SPIRIT DEBIT CARD
FOR PERSONAL AND BUSINESS CHECKING ACCOUNTS

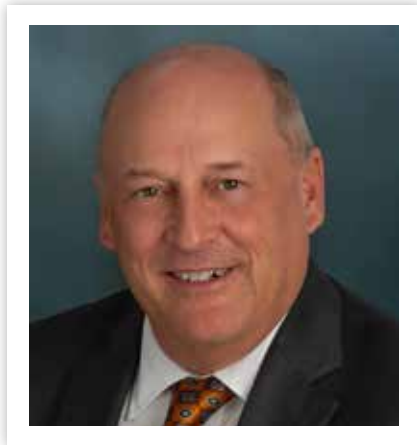


Get instant, secure access to bank statements anywhere, anytime when you sign up to receive e-statements on our app.

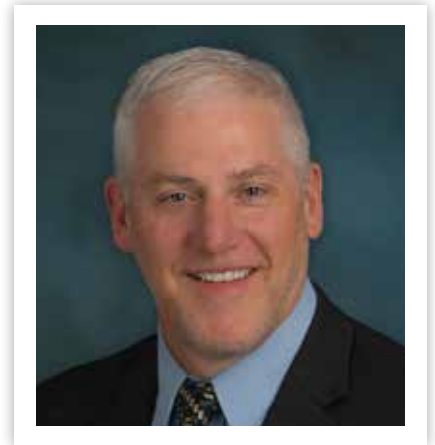


GBC Bank Announces Appointment of Two New Board Members

GBC Bank is pleased to announce the appointment of two distinguished business leaders, Dennis Dye and Rodney Retzner, to its Board of Directors, effective February 1, 2026. Their experience, leadership, and commitment to community and professional excellence will further support GBC Bank's mission of delivering personalized financial solutions and strengthening the communities it serves.



Dennis Dye



Rodney Retzner

Dennis Dye serves as Executive Vice President of Capital Management for Shiel Sexton, where he leverages more

than 25 years of development and construction industry experience. In his current role, Mr. Dye is responsible for investing capital alongside development partners on construction-related projects. He also serves on Shiel Sexton's board and chairs the company's Audit and Finance Committee. A graduate of Butler University with a bachelor's degree in accounting and an MBA from Indiana University Indianapolis, Dennis is deeply involved in community and civic organizations. His service includes leadership roles with the Indiana Sports Corporation and the Dean's Advisory Council at Butler's Lacy School of Business, among others.

Rodney Retzner brings deep legal and business experience to the Board. He is a Partner in the Estate Planning and Administration Practice at Krieg DeVault LLP, where his work focuses on estate and business succession planning, trust administration, and related litigation matters. Mr. Retzner has worked with closely-held family businesses and individual clients across a wide range of planning and administration needs, helping clients navigate complex transitions with thoughtful, practical solutions. He holds a J.D. from the University of Cincinnati College of Law and a mechanical engineering degree from Rose-Hulman, and is recognized as a top attorney in his field.

"We are excited to welcome Dennis and Rodney to our Board of Directors," said Mike Graf, President and CEO of GBC Bank. "Rodney's expertise in strategic planning and legal stewardship, combined with Dennis' extensive background in capital management and community leadership, will be invaluable as GBC Bank continues to grow and enhance the services we offer. Their shared commitment to service and community aligns perfectly with GBC Bank's values."

The addition of these board members reflects GBC Bank's ongoing dedication to strengthening its governance with experienced leaders who bring diverse perspectives and deep professional insights.

Striving to be one of Central Indiana's
**LEADING PLACES TO
WORK AND BANK**

GBC Notes is published quarterly for customers of GBC Bank to provide information about the Bank, educational banking tools and community involvement. This newsletter is published solely for informational purposes and we believe its content to be reliable but accuracy is not guaranteed. The information contained in this newsletter may change at any time and without notice. The articles in this newsletter are not a substitute for financial or legal advice, please consult a licensed professional before making any decisions.

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