



600 East 84th Avenue  
Merrillville, IN 46410

# 2024 chairman's message

Looking back on the past year, I am awed by all that Centier Bank accomplished together, particularly our growth. In 2024, we further expanded our footprint throughout Indiana by opening or expanding six branches, including our first in Hendricks County, and welcoming new associates, customers, and community partners.

This growth elevated the Centier name in Fort Wayne when we added our name to the city's skyline. We renamed a historic downtown building the Centier Bank Building alongside a branch expansion and relocation. In addition, we grew from seven to nine total branches in Greater Indianapolis and relocated branches in Cedar Lake and Carmel to better serve those communities. We are looking forward to continuing this momentum throughout 2025.

Our commitment to the principles that make Centier Bank who we are for our associates, customers, and the banking industry endure.

We were also recognized with a number of accolades in 2024:

- Named the "Best Bank to Work For in Indiana" on American Banker's 2024 Best Banks to Work For list.
- Recognized by Forbes® as Indiana's top-rated bank for 2024, and the past seven consecutive years.
- Ranked #3 in the Indiana Chamber of Commerce Best Place to Work in Indiana list – and our first year being recognized in the "major company" category, which is a direct reflection of our expanded workforce around the state.
- Ranked the #19 best-performing community bank in the country in the \$3-10 billion asset category by S&P Global Market Intelligence, the highest-ranked Indiana bank.
- Named the Best Business Investment firm in Northwest Indiana and Best Company to Work for in Michiana by the 2024 Northwest Indiana Business Magazine Best of Business Awards.
- Ranked #1 for Best Bank and Best CEO and ranked #3 for Mortgages by The Times 2024 Best of the Region.

Like our growth, we are carrying this momentum forward into 2025. **For the first time, Centier Bank has been named the best retail bank for customer satisfaction in the North Central Region by the J.D. Power 2025 U.S. retail banking satisfaction study.** This is a tremendous honor that illustrates why welcoming our customers as guests and providing them with genuine guidance and hospitality is the most important service we can provide. This sentiment is the inspiration for our recent Be Our Guest brand refresh you may notice the next time you visit our website or your local branch.

I am grateful for every single individual who has made the past 130 years possible. I thank you, as a valued friend and member of our community, and invite you to celebrate our achievements together in this exciting new chapter.

Sincerely,

Michael E. Schrage  
Chairman of the Board



For J.D. Power 2025 award information, visit [jdpower.com/awards](https://www.jdpower.com/awards).