Gary H. Johnson Timeline

Prior to 1981

Grew up on a farm in Galesburg IL.

May 1981

Graduated from the University of Illinois with an Ag Econ Degree.

June 1981

Started as a Loan Officer at PCA Freeport. Was lucky enough to work with two exceptional bankers; Doug Cross and Greg Cross.

May 1983

Married Linda Brown, a Monmouth girl. Moved to German Valley in 1984. Had our first child, Todd, in 1985 and Morgan in 1988.

December 1987

Joined German American State Bank as a loan officer! German American State Bank was a \$25 million dollar bank when I first started, now it is a \$250 million dollar bank. Special thanks to Jim Schneiderman ,who was the president at that time,



and the great board of directors. Kerry Hoops was hired shortly after, making us a dynamic duo.

1985-1988

Saw some crazy times while surviving a financial recession. Rates sky rocketed....13% CDs and 16-18% loan rates. Hello IFDA! Grain embargo happened lowering prices to \$2 corn and \$5 beans.

February 2000

Completed new home in German Valley further growing my roots within the community.

2007-2008

Mortgage loan crisis happened with prime rate rising to 8.25%. Remember countrywide loans – government bailout.

2007-2014

These were the glory years in ag. Remember \$6.54 corn and \$13.50 beans? Those were the days! During this time prime rate dropped to 3.25% from 2009-2015. Say hello to new bins, buildings, equipment and farms!

November 2016

Cubs win World Series after 100 years! Yep, only 10 behind the Cardinals.

December 2017

Gary celebrates 30 years with German American State Bank!!!

March 2020

Covid-19 hits and the world is forever changed. Welcome SBA Paycheck Protection Program, masks and zoom!

August 31, 2020

My last day at German American State Bank after over 32 years! A big thank you to all the customers, staff, officers and directors. Could not have done it without you!