

DeWitt Savings Bank

January 2025

Community Reinvestment Act Statement



Dear Customer:

DeWitt Savings Bank was chartered in 1887 to serve the various savings and credit needs of individuals, businesses, and organizations within our community.

This pamphlet was prepared for our depositors, loan customers and members of our community, pursuant to the Community Reinvestment Act of 1977. There are several parts of this pamphlet, each serving a separate purpose.

The first part of the pamphlet is the "Community Reinvestment Act Notice," a required part of the Community Reinvestment Act Statement.

The second part of the pamphlet lists the addresses of our home and branch offices and each office's individual business hours. Also, this part will include a description of our lending area and maps of these areas.

The third part of the pamphlet lists the types of credit and deposit accounts that we offer. Due to limitations of space, this listing cannot contain all the conditions and terms of these services. Our loan officers and account representatives will be pleased to provide you with detailed information upon request.

The final part of this pamphlet contains a brief description of activities in which DeWitt Savings Bank has engaged to ascertain the credit needs of our communities.

We hope the information within this pamphlet will be helpful to you. If you have any questions, please do not hesitate to contact Justin Fentress, Chief Executive Officer.

Sincerely,

Justin Fentress
President & CEO

DEWITT SAVINGS BANK OFFICES AND HOURS:

Home Office- 302 W. Main St.
Clinton, IL 61727
Geographic Location Block #9717
(see attached)

Lobby Hours 8:00 A.M. - 4:00 P.M. Monday thru Thursday
8:00 A.M. - 5:00 P.M. Friday
8:00 A.M. - 12:00 P.M. Saturday

Drive-up Hours 8:00 A.M. - 5:00 P.M. Monday thru Thursday
8:00 A.M. - 6:00 P.M. Friday
8:00 A.M. - 12:00 P.M. Saturday

Branch Office- 130 N. Main St.
Moweaqua, IL 62550
Geographic Location Block #9591
(see attached)

Lobby Hours 8:00 A.M. - 4:00 P.M. Monday thru Wednesday
8:00 A.M. - 12:00 P.M. Thursday
8:00 A.M. - 5:00 P.M. Friday
8:00 A.M. - 12:00 P.M. Saturday

Drive-up Hours 8:00 A.M. - 5:30 P.M. Monday thru Wednesday, Friday
8:00 A.M. - 12:00 P.M. Thursday and Saturday

LOAN UNDERWRITING LENDING AREAS:

HOME OFFICE - Includes Census Tract numbers #9716, #9717, #9718 and #9715 all within DeWitt County.

BRANCH OFFICE - Includes Census Tract numbers #9591, which includes all of Moweaqua, Flat Branch, Penn, Pickaway, Todds Point Township and Okaw Township.

List of services offered at the home and branch offices. There are no material differences in the services offered and all costs and rates are the same.

Loan Products Include

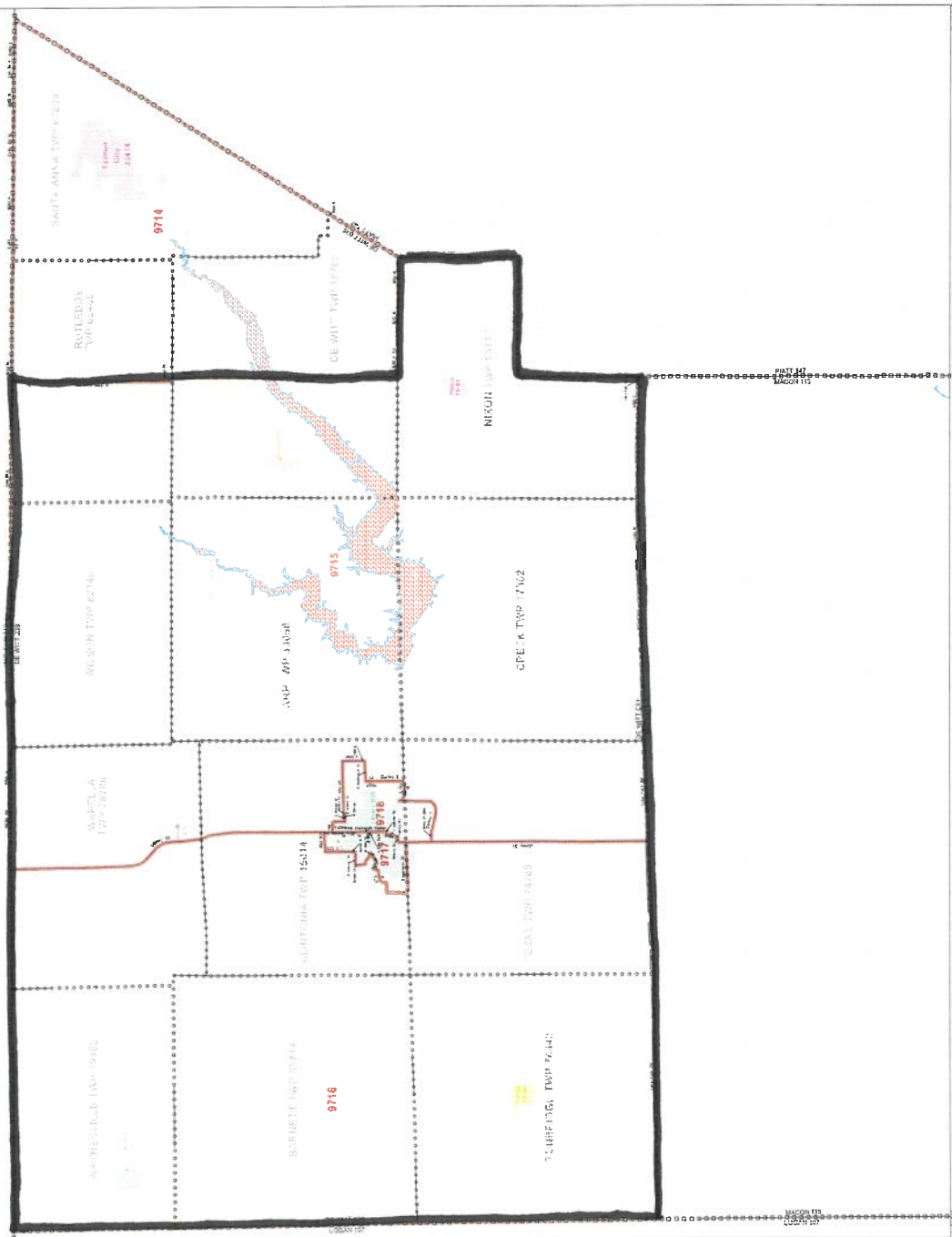
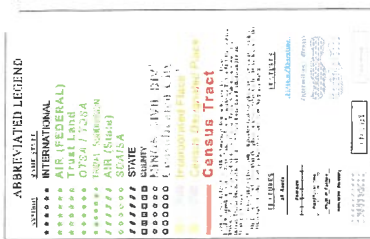
1. Residential 1-4 family mortgages
2. Secured and unsecured home improvement loans
3. Rural Development Loans
4. Line of Credit Loans
5. Affordable Housing Low- & Moderate-Income Grant Program
6. Multi-family loans (more than 5 units)
7. Small farm loans
8. Commercial property
9. Share loans
10. Unsecured loans
11. Vehicle loans
12. Secured consumer loans
13. Unsecured consumer loans
14. Construction loans
15. Land loans
16. Boat and RV loans

Deposit Products Include

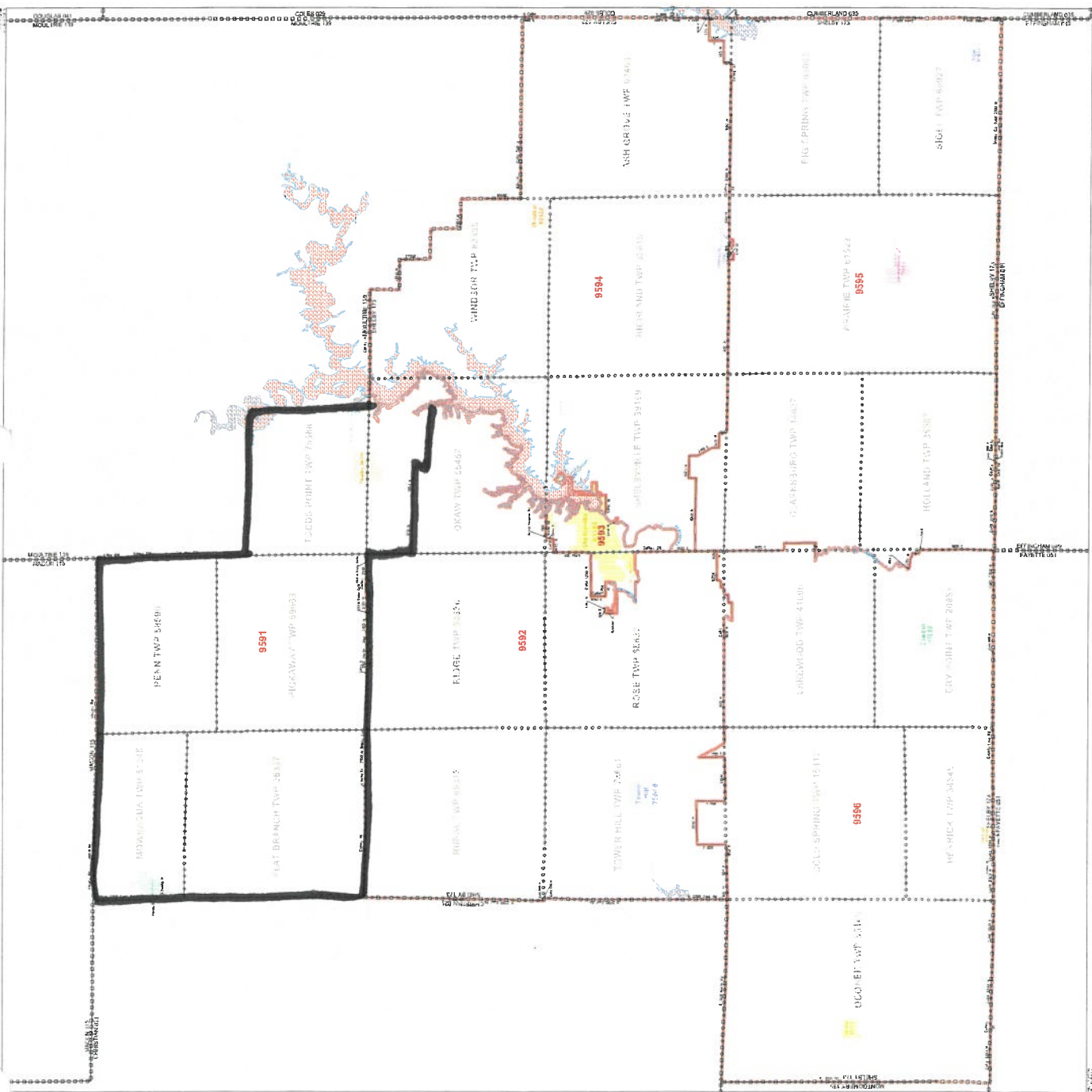
1. E-Statement No Frills Account
2. The DSB Checking Account
3. SecureID Account
4. The Champions Club Account

5. EZ Management Investment account
6. N-Vest Money Market
7. Statement Savings
8. Christmas Club Savings
9. Kids Club Savings
10. 3-month certificate
11. 6-month certificate
12. 1-year certificate
13. 2-year certificate
14. 3-year certificate
15. 5-year certificate
16. 18-month IRA accounts
17. 36-month IRA accounts
18. Jumbo certificates

Home Office: Includes Census Tract numbers 9715, 9716, 9717, and 9718 all within DeWitt County. (9717 & 9718 are within Clinton's city limits, 971**6** being the west side of Clinton and 971**5** the east.)



CENSUS TRACT OUTLI AP (CENSUS 2000)



BY: Hines (17)
 SOL: Shelby 113.
 SHEET 1 OF 1 PARANT SHEET



(11) $\sum_{i=1}^n \sum_{j=1}^n a_{ij} x_i x_j = 0$ is a $\mathbb{Z}_2$ -linear equation over $\mathbb{Z}_2$ with n variables and $\binom{n}{2}$ coefficients. The number of solutions is 2^{n-1} if n is even and 2^{n-2} if n is odd.

COMMUNITY REINVESTMENT ACT NOTICE

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the regional director, FDIC, 300 Riverside Plaza, Suite 1700, Chicago, IL 60606-3447. You may send written comments about our performance in helping to meet community credit needs to President, DeWitt Savings Bank, 302 W. Main St., Clinton, IL 61727 and FDIC Regional Manager. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC.

DSB AND OUR COMMUNITY

BOARD MEMBERS AND EMPLOYEES

Board members are not only chosen for their business expertise but also for their commitment to the community. All our board members have or are serving on various

community boards and committees whose goals are to better the community in some way.

Employees are also encouraged to become involved in community organizations, and many do. These shared experiences, no doubt, make our employees better individuals as well as better employees and help us keep in touch with the needs of our community.

ADVERTISING

Digital, radio and newspaper advertising are used regularly. Our new message center next to our building has also been utilized to great advantage.

CUSTOMER SUGGESTIONS

All suggestions you, our customer, are encouraged and will be given consideration. If a quick response is warranted for a particular suggestion, then one is made as quickly as possible.

COUNSELING

Pre-purchase counseling has become popular and we at DeWitt Savings Bank are always willing to talk with you at any point during or prior to a purchase. We participated in the first Affordable Housing Fair held in August of 1996 just for this purpose. Future fairs will probably be held in the spring of each year. Please contact us any time for further details.

PUBLIC DISCLOSURE

September 20, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

DeWitt Savings Bank
Certificate Number: 29535

302 W. Main Street
Clinton, IL 61727

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

DeWitt Savings Bank's (DSB) satisfactory Community Reinvestment Act (CRA) performance under the lending test supports the overall rating. The following factors support the institution's rating:

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a majority of its home mortgage and consumer purpose loans in the assessment area.
- The assessment area does not include any low- and moderate-income geographies, therefore, examiners did not evaluate the Geographic Distribution criterion, as it would not result in any meaningful conclusions.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

DESCRIPTION OF INSTITUTION

Background

DSB is a \$139.8 million bank headquartered in the Clinton, Illinois and operates in DeWitt and Shelby Counties, both rural counties in central Illinois. It is a mutually owned, state-chartered savings bank and has no affiliates. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated August 31, 2015, based on Interagency Small Institution Examination Procedures.

Operations

DSB operates two full-service branches in its assessment area, one in Clinton (population 7,062), in central DeWitt County, Illinois and one in the village of Moweaqua (population 1,985) in northern Shelby County, Illinois. The bank did not open or close any branches during the evaluation period and had no merger or acquisition activities since the previous evaluation.

The bank offers a range of loan deposit products primarily focusing on home mortgage and consumer lending. The bank is an active automobile lender and purchases automobile loans from dealers active in the local market. Retail credit products also include consumer installment loans and home mortgage loans for home purchase, refinance, construction, and home equity lines of credit. The bank participates in government programs offering down-payment assistance and other flexible loan terms in conjunction with its home mortgage program. Deposit offerings include checking, savings, money market deposit accounts, and certificates of deposits. The bank offers Internet banking, electronic bill pay, and has automated teller machines (ATMs) at each branch location.

Ability and Capacity

The bank reported assets of \$139.8 million as of June 30, 2021, including total loans of \$65.3 million and deposits totaling \$114.5 million. Since the previous evaluation in 2015, total assets have increased 35.6 percent, total deposits increased 27.5 percent, and total loans increased 30.7 percent. Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs. The following table illustrates the bank's loan portfolio as of June 30, 2021.

Loan Portfolio Distribution as of 06/30/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	2,067	3.2
Secured by Farmland	95	0.1
Secured by 1-4 Family Residential Properties	37,134	56.9
Secured by Multifamily (5 or more) Residential Properties	—	—
Secured by Nonfarm Nonresidential Properties	3,551	5.4
Total Real Estate Loans	42,847	65.6
Commercial and Industrial Loans	474	0.7
Agricultural Production and Other Loans to Farmers	—	—
Consumer Loans	21,997	33.7
Obligations of State and Political Subdivisions in the U.S.	—	—
Other Loans	—	—
Lease Financing Receivable (net of unearned income)	—	—
Less: Unearned Income	—	—
Total Loans	65,318	100.0
<i>Source: Reports of Condition and Income</i>		

DESCRIPTION OF ASSESSMENT AREA

Each financial institution is required to define one or more assessment area within which its CRA performance will be evaluated. DSB's assessment area is comprised of census tracts from two non-contiguous counties in central Illinois. Specifically, the bank selected four of five tracts from DeWitt County (9715, 9716, 9717, and 9718) and one of four tracts from Shelby County (9591). Both counties are part of the Illinois Non-MSA areas as neither county is designated as part of an MSA.

The assessment area meets the requirements of the CRA regulation, as it consists of whole geographies, includes tracts in which the bank's main office is located, and does not arbitrarily exclude any low- or moderate-income geographies. The following sections contain economic and demographic information for the assessment area.

The Department of Housing and Urban Development categorizes individual census tracts as low-, moderate-, middle-, or upper-income based on the individual geography's median family income (MFI) as a percentage of the Illinois Non-MSA. Based on information from the 2015 ACS, the bank's assessment area is comprised of three middle-income geographies and two upper-income geographies. This represents a change from the previous examination when no tracts were designated as upper-income tracts and two were designated as moderate-income tracts. DeWitt County was removed from the Bloomington, IL MSA in 2018. Therefore, the MFI used to determine tract designations changed for DeWitt County. As of the 2015 ACS, tract 9718, which had previously been designated as a moderate-income tract, is now designated as a middle-income tract. Further, tracts 9715 and 9716, which were designated as middle-income tracts, are now designated as upper-income tracts. Finally, the bank's one tract in Shelby County was designated as a moderate-income tract at the prior evaluation. As of the 2015 ACS, this tract is now designated as a middle-income tract.

Economic and Demographic Data

The bank's assessment area is primarily rural in nature. The largest city in the assessment area is Clinton where the bank's primary branch is located. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	60.0	40.0	0.0
Population by Geography	17,344	0.0	0.0	61.8	38.2	0.0
Housing Units by Geography	7,904	0.0	0.0	62.8	37.2	0.0
Owner-Occupied Units by Geography	5,587	0.0	0.0	57.7	42.3	0.0
Occupied Rental Units by Geography	1,583	0.0	0.0	83.2	16.8	0.0
Vacant Units by Geography	734	0.0	0.0	57.8	42.2	0.0
Businesses by Geography	856	0.0	0.0	67.2	32.8	0.0
Farms by Geography	105	0.0	0.0	44.8	55.2	0.0
Family Distribution by Income Level	4,680	20.0	21.8	25.1	33.0	0.0
Household Distribution by Income Level	7,170	26.5	15.5	19.3	38.8	0.0
Median Family Income Non-MSAs – IL		\$59,323	Median Housing Value			\$104,862
			Median Gross Rent			\$599
			Families Below Poverty Level			9.8%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Employment opportunities in both DeWitt and Shelby counties include health care and social assistance, manufacturing, retail trade, and educational services. As noted in the table below, the COVID-19 pandemic affected the unemployment rate considerably. However, both counties have unemployment rates are below both the state and national averages, as of July 2021.

Unemployment Rates				
Area	2018	2019	2020	July 2021
	%	%	%	%
DeWitt County	5.0	4.2	6.5	4.9
Shelby County	4.2	3.7	6.4	4.3
Illinois	4.4	4.0	9.5	7.0
National	3.9	3.7	8.1	5.7
<i>Source: Bureau of Labor Statistics and Illinois Department of Employment Security</i>				

Examiners used the 2020 FFIEC-updated MFI level to analyze home mortgage and consumer loans under the Borrower Profile criterion. The table below contains information on the median family incomes by category.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$65,800)	<\$32,900	\$32,900 to <\$52,640	\$52,640 to <\$78,960	≥\$78,960
<i>Source: FFIEC</i>				

Competition

The assessment area is moderately competitive in the market for financial services. The FDIC Summary of Deposits data, as of June 30, 2021, reflects 22 offices of 11 financial institutions, not including credit unions, operating within the assessment area. DSB ranked fourth with a deposit market share of 11.09 percent. The top three institutions hold 60.39 percent of the market share, collectively. When looking at county-level data, DSB holds 16.8 percent of the deposits in DeWitt County and 3.4 percent of the deposits from Shelby County.

Community Contact(s)

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available.

Examiners reached out to a community contact with knowledge of the credit needs and opportunities in the area, especially as they relate to consumer purpose lending, including home mortgage lending. The contact stated that the area weathered the COVID-19 pandemic better than most rural areas and did not see a decline in tax revenues or demand and opportunity for retail services. Like many other areas, housing stock has been moving quickly and opportunities for new construction have been available. However, the majority of stock have been middle- to upper-range housing. The availability of affordable housing has been limited. Further, despite the slowdown in auto manufacturing, the used car industry has been thriving in the area, creating demand and opportunities for such financing.

Credit Needs

Considering information from the community contact, bank management, and the demographic and economic data, examiners determined that affordable housing loans and automobile financing represent primary credit needs in the area. In particular, the percentage of low- and moderate-income families in the assessment area at 41.8 percent highlights the need for affordable housing.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Institution Examination Procedures for this evaluation, which covers the period from the prior evaluation dated August 31, 2015 to the current evaluation dated September 20, 2021.

Activities Reviewed

Bank records and management discussions revealed that the bank's major product lines are home mortgage and consumer-purpose loans. These conclusions considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period, specifically focusing on 2020 as a representative year. While lending activity in 2020 was higher than in previous years because of home mortgage refinance activity, refinance activity was mainly for existing customers, so the customer base represented in 2020 is similar to that of all years in the evaluation period.

Examiners evaluated the bank's performance using home mortgage and consumer loan data from January 1, 2020 to December 31, 2020. Performance for both products is equally weighted. Small business and small farm lending was not considered in the evaluation as such loans are not a product focus and make up a such a small percentage of overall lending that an analysis of such lending would not provide meaningful information. Examiners analyzed 97.4 percent of the 2020 portfolio by dollar and 97.6 percent by number by including home mortgage and consumer lending.

Since the bank operates in non-MSA areas only, the bank is not subject to home mortgage data collection requirements under HMDA. As such, examiners compared home mortgage and consumer lending to 2015 ACS family and household demographic data, respectively. While all loans were reviewed for the assessment area concentration criteria, only a sample of those originated inside the assessment area were analyzed for the borrower distribution criteria. The 2020 universe and sample sizes used for this analysis are in the next table.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage	282	35,883	55	6,914
Consumer	358	6,926	58	974
Source: Bank Data				

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

DSB demonstrated reasonable performance under the lending test. Loan-to-Deposit, Assessment Area Concentration, and Borrower Profile performance primarily supports this conclusion.

Loan-to-Deposit Ratio

DSB's net Loan-to-Deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's most recent net LTD, as of June 30, 2021, was 56.8 percent. The average net LTD ratio was 62.6 percent over the past 24 quarters from September 30, 2015 to June 30, 2021. This ratio ranged from a high of 71.8, as of December 31, 2017, to a low of 55.4, as of March 31, 2016. Loans and deposits have both grown at similar rates over the review period.

Examiners evaluated DSB's LTD ratio by comparing it to four similarly-situated banks. Examiners selected these comparator banks based on asset size, geographic location, and lending focus. DSB had the second highest average net LTD ratio of the five banks.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 06/30/2021 (\$000s)	Average Net LTD Ratio (%)
DeWitt Savings Bank	139,794	62.64
Similarly-Situated Institution #1	162,862	82.01
Similarly-Situated Institution #2	252,793	57.99
Similarly-Situated Institution #3	197,254	53.10
Similarly-Situated Institution #4	218,015	22.59
Source: Reports of Condition and Income 9/30/2015- 06/30/2021		

Assessment Area Concentration

The bank made a majority of home mortgage and consumer loans, by both number and dollar volume, with its assessment area. The following table shows the bank's concentration of loans inside and outside of the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	187	66.3	95	33.7	282	22,608	63.0	13,275	37.0	35,883
Consumer	242	67.6	116	32.4	358	4,624	66.8	2,302	33.2	6,926
Source: Bank Data										

Geographic Distribution

The assessment area does not include any low- and moderate-income geographies; therefore this criterion was not evaluated, as it would not result in meaningful conclusions. However, the bank's lending was dispersed throughout the five census tracts in the assessment area with no noticeable gaps in lending penetration.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. The bank's performance in home mortgage and consumer lending support this conclusion. Examiners focused on the number of home mortgage and consumer loans to low- and moderate-income borrowers, as this is a better indicator for the number of individuals served.

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels, including low- and moderate-income borrowers. The bank's record of lending to both low- and moderate-income borrowers supports this conclusion. Examiners focused on the comparison of the number of loans to the percentage of low- and moderate-income families residing in the assessment area as of the 2015 ACS.

Lending to low-income borrowers trailed the percentage of low-income families residing in the area. However, this disparity can be attributed to the level of families below the poverty level (at 9.8 percent). These families typically do not possess the financial means to qualify for or afford a home mortgage loan due to financial constraints, which results in reduced home mortgage lending opportunities. When accounting for this, the level of lending to low-income borrowers closely mirrors the opportunities to lend to low-income families. Similarly, the level of lending to moderate-income individuals is similar to the percentage of moderate-income families in the assessment area, as demonstrated in the following table.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	20.0	6	10.9	230	3.3
Moderate	21.8	11	20.0	659	9.5
Middle	25.1	11	20.0	1,037	15.0
Upper	33.0	27	49.1	4,988	72.1
Totals	100.0	55	100.0	6,914	100.0
Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%					

Consumer Loans

The distribution of consumer loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. As reflected in the next table, the level of lending to low-income borrowers lagged the percentage of households that are low-income by both number and dollar amount. However, the level of lending to moderate-income borrowers was nearly double that of area demographics by number, and more than double by dollar. These lending levels demonstrate management's efforts to meet the credit needs in the area.

Distribution of Consumer Loans by Borrower Income Level					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	26.5	11	19.0	67	7.0
Moderate	15.5	17	29.3	325	33.4
Middle	19.3	14	24.1	262	26.9
Upper	38.8	16	27.6	320	32.8
Total	100.0	58	100.0	974	100.0
Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%					

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the overall rating of the institution.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Public Comments in the Last Two Years

No public comments in the last two years.

No branches have been closed in the previous two years.

LOAN DEPOSIT RATIO

	Loans (RC4b)	Deposits (RC13a)	Ratio
March 2022	64,737	136,180	48%
June 2022	71,051	131,282	55%
September 2022	74,053	126,610	59%
December 2022	74,226	112,552	66%
March 2023	74,746	129,773	58%
June 2023	75,195	125,551	60%
September 2023	80,015	119,482	67%
December 2023	78,492	119,167	66%
March 2024	87,721	126,438	69%
June 2024	85,739	124,769	69%
September 2024	84,459	119,751	71%
December 2024			



ESTIMATED LOAN FEES

Record Mortgage	\$80
Record Deed	\$80
Record Release	\$80
Credit Report	\$75/\$147
Flood Determination	\$14.50
Title Work/Policy	See Schedule Purchases \$150
Appraisal	\$450 to \$700
Market Analysis	\$150
Origination fee	\$575
Doc Prep Fee	\$185

FEE SCHEDULE

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$29.00 will be charged per item for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, other electronic means, or by bank charges on the account.

**Nonsufficient Funds Fees may be charged for each resubmission of a debit or re-presentation of an item.	\$29.00
1st Continuous Overdraft Charge/Recurring Overdraft Charge - If your account is overdrawn for 2 or more consecutive days, we will charge an additional \$2.00. You will be charged \$2.00 per day until the account has a positive balance.	\$2.00
Account Balancing Assistance - per hour	\$10.00
Account Research Fee - per hour	\$10.00
Automatic Transfer of Funds for Overdraft Protection	\$10.00
Cashier's Checks	\$3.00
Copy of Check	\$3.00
Debit Card Replacement - per card	\$5.00
Dormant account fee will be charged after 24 months of inactivity	\$2.00
Garnishments	\$40.00
Levies	\$40.00
Money Orders	\$2.00
Night Deposit Bags - locked	\$15.00
Nonsufficient Funds (Overdraft Charge, Return NSF Charge)	\$29.00
Photocopies - per page	\$0.25
Safe Deposit Box Late Rent Payment - per month	\$2.00
Safe Deposit Box Rental - 10 X 10	\$65.00
Safe Deposit Box Rental - 3 X 10	\$30.00
Safe Deposit Box Rental - 3 X 5	\$15.00
Safe Deposit Box Rental - 5 X 10	\$40.00
Safe Deposit Box Rental - 5 X 5	\$20.00
Statement Reconstruction	\$3.00
Stop Payments - each	\$20.00
Subpoenas	\$40.00
Wire Transfer Incoming	\$15.00
Wire Transfer Outgoing	\$25.00

