



## COMMUNITY REINVESTMENT ACT – WRITTEN COMMENTS

ACCESSbank is committed to the improvement of the communities it serves, including low and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our facility based assessment area. The following information is provided as a part of our CRA public file:

### Written Comments

Year to Date	2024	None
Calendar Year	2023	None
Calendar Year	2022	None

# **PUBLIC DISCLOSURE**

November 15, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Access Bank  
Certificate Number: 58727

8712 West Dodge Road  
Omaha, Nebraska 68114

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

1100 Walnut Street, Suite 2100  
Kansas City, Missouri 64106

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.

## TABLE OF CONTENTS

INSTITUTION RATING .....	1
DESCRIPTION OF INSTITUTION .....	2
DESCRIPTION OF ASSESSMENT AREA .....	2
SCOPE OF EVALUATION .....	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	14
APPENDICES .....	15
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA.....	15
GLOSSARY .....	16

## 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.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and assessment area credit needs.
- A majority of the small business and home mortgage loans reviewed were located inside the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels.
- The institution did not receive any complaints regarding its Community Reinvestment Act (CRA) performance since the previous evaluation. As a result, examiners did not evaluate the bank's record of responding to CRA-related complaints.

**The Community Development Test is rated Satisfactory.**

The institution demonstrated adequate responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity as well as the need and availability of community development activities inside the assessment area.

### **Discriminatory or Other Illegal Credit Practices**

Illegal credit practices, inconsistent with helping to meet community credit needs, were identified at the November 15, 2021 Compliance Examination. The examination cited a substantive violation of Section 1024.14 of Regulation X, which implements Section 8 of the Real Estate Settlement Procedures Act. The institution's overall CRA Rating was not lowered from a "Satisfactory" because the impact and severity of this violation was minimal compared to the overall scale of the bank's business and lending activity.

## DESCRIPTION OF INSTITUTION

Access Bank is headquartered in Omaha, Nebraska and is solely owned by 3MV Bancorp, Inc., a one-bank holding company. The FDIC assigned a CRA rating of “Satisfactory” at the bank’s October 22, 2018 Performance Evaluation, where examiners used Interagency Intermediate Small Institution Examination Procedures.

Access Bank operates six full-service offices and one limited-service office all in the state of Nebraska. The bank offers traditional credit products including commercial, agricultural, residential real estate, and consumer loans. Commercial lending continues to be the bank’s primary focus. Additionally, the bank originates a significant volume of mortgage loans sold on the secondary market. The bank offers a variety of deposit products including checking, savings, and certificates of deposit accounts. Alternative banking services include internet banking, mobile banking, bill payments, person-to-person payments, and automated teller machines (ATMs).

The institution’s June 30, 2021 Reports of Condition and Income reflect total assets of \$857.3 million, total loans of \$566.3 million, and total deposits of \$739.0 million. The following table reflects the bank’s loan portfolio composition.

<b>Loan Portfolio Distribution as of 6/30/2021</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	69,852	12.4
Secured by Farmland	1,327	0.2
Secured by 1-4 Family Residential Properties	85,175	15.0
Secured by Multifamily (5 or more) Residential Properties	44,616	7.9
Secured by Nonfarm Nonresidential Properties	218,952	38.7
<b>Total Real Estate Loans</b>	<b>419,922</b>	<b>74.2</b>
Commercial and Industrial Loans	131,556	23.2
Agricultural Production and Other Loans to Farmers	7,029	1.2
Consumer Loans	2,878	0.5
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	4,929	0.9
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>566,314</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet the assessment areas’ credit needs.

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Access Bank has one assessment area, the Omaha Metropolitan Assessment Area, which includes the entirety of Douglas and Sarpy counties. The assessment area

makes up a portion of the Omaha-Council Bluffs, NE-IA Metropolitan Statistical Area (MSA). The Omaha Metropolitan Assessment Area contains 28 low-income and 43 moderate-income census tracts according to the 2015 American Community Survey (ACS). Two of the bank’s offices and two ATMs are located in moderate-income census tracts. The assessment area is unchanged from the previous evaluation.

**Economic and Demographic Data**

The following table provides select demographic data for the Omaha Metropolitan Assessment Area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	199	14.1	21.6	36.2	28.1	0.0
Population by Geography	706,847	10.5	21.1	36.9	31.5	0.0
Housing Units by Geography	289,932	10.9	21.8	38.9	28.4	0.0
Owner-Occupied Units by Geography	172,022	5.7	18.2	38.4	37.7	0.0
Occupied Rental Units by Geography	98,502	17.1	27.5	41.0	14.4	0.0
Vacant Units by Geography	19,408	25.0	24.6	33.2	17.2	0.0
Businesses by Geography	55,575	6.4	15.3	42.8	35.5	0.0
Farms by Geography	1,759	3.9	11.7	42.8	41.7	0.0
Family Distribution by Income Level	174,986	20.6	17.5	20.7	41.2	0.0
Household Distribution by Income Level	270,524	23.4	16.4	18.1	42.0	0.0
Median Family Income MSA - 36540 Omaha-Council Bluffs, NE-IA MSA		\$73,632	Median Housing Value			\$154,606
			Median Gross Rent			\$840
			Families Below Poverty Level			9.0%

*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.*

Douglas and Sarpy counties are both primarily metropolitan in nature. Omaha is the largest city in the assessment area with a population of 478,203, followed by Bellevue with a population of 53,324, according to 2015 ACS data.

The assessment area supports a diverse makeup of industries. According to 2020 D&B data, service industries represent the largest portion of the business sector at 39.2 percent followed by non-classifiable establishments at 18.0 percent. Additional sectors with strong concentrations include retail trade (11.4 percent), finance/insurance/real estate (10.5 percent), and construction (8.2 percent). The number of business located in the assessment area increased by 14,257 since the previous evaluation.

The majority of businesses are small with 88.7 percent operating from a single location, 62.0 percent employing 4 or fewer employees, and 84.1 percent with gross annual revenue of \$1 million

or less. However, the assessment area also serves as headquarters to many large corporations such as Union Pacific, Berkshire Hathaway, and Kiewit. Additionally, Offutt Air Force Base is located in the assessment area. Ample employment opportunities are available with both large and small businesses.

In early 2020, the COVID-19 pandemic began to spread across the nation resulting in numerous business closings. As a result, unemployment increased throughout the assessment area peaking at a high in April 2020 of 8.3 percent. Unemployment has since declined to more normalized levels, which has helped stabilize the economy. As of August 2021, the unemployment rate for the assessment area was 2.0 percent, which compared closely to the State of Nebraska at 1.8 percent.

Examiners used information from the Federal Financial Institution Examination Council (FFIEC) to analyze home mortgage loans under the Borrower Profile criterion. The following table reflects the FFIEC-estimated 2018, 2019, and 2020 median family income for the Omaha-Council Bluffs, NE-IA MSA as well as the respective low-, moderate-, middle-, and upper-income categories.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Omaha-Council Bluffs, NE-IA MSA Median Family Income (36540)</b>				
2018 (\$81,300)	<\$40,650	\$40,650 to <\$65,040	\$65,040 to <\$97,560	≥\$97,560
2019 (\$86,100)	<\$43,050	\$43,050 to <\$68,880	\$68,880 to <\$103,320	≥\$103,320
2020 (\$86,900)	<\$43,450	\$43,450 to <\$69,520	\$69,520 to <\$104,280	≥\$104,280
<i>Source: FFIEC</i>				

**Competition**

The Omaha Metropolitan Assessment Area is highly competitive for financial services. According to 2020 FDIC Deposit Market Share data, 65 financial institutions operated 223 offices within the assessment area. Of these institutions, Access Bank ranked 11<sup>th</sup> with a deposit market share of 1.9 percent of total assessment area deposits. The bank competes with these institutions, as well as credit unions, for financial services.

Significant competition for home mortgage loans exists as well, with 412 lenders reporting 67,560 home mortgage loans in the assessment area in 2020. Of these lenders, Access Bank ranked 23<sup>rd</sup> with a mortgage market share of 1.3 percent.

**Community Contact**

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

Examiners reviewed a community contact with a representative from a business and economic development organization. The contact stated that the local economy is strong with a large amount of business and economic growth. There have been many new small businesses opening in 2021 after a slow-down during the pandemic. The contact stated that small businesses struggled with

temporary closures in 2020, but are now back to pre-pandemic economic conditions. Small businesses were able to get loans and other support to make it through the pandemic and only a small number of businesses failed. The contact stated that loans for new small businesses are the primary credit need and that financial institutions are meeting that need. The contact indicated that small businesses have many different banks from which to choose.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners concluded that small business and home mortgage lending represent the assessment area's primary credit needs. Furthermore, community development needs include economic development, affordable housing, and revitalizing/stabilizing low- and moderate-income census tracts.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated October 22, 2018, to the current evaluation dated November 15, 2021. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate the bank's performance. These procedures include two tests: 1) Lending Test and 2) Community Development Test. Refer to the Appendices for information on each test.

### **Activities Reviewed**

Examiners selected small business and home mortgage loans to evaluate the bank's lending performance. Examiners selected these products based on the bank's business strategy, assessment area credit needs, and the number and dollar volume of loans originated during the evaluation period. Other loan products, such as agricultural and consumer loans, do not represent major product lines. As such, examiners did not review any other loan products, as they would not provide material support for conclusions or the rating.

Examiners selected the calendar year 2020 as the review period for small business loans. Bank management indicated this review period was an accurate representation of the institution's lending activity throughout the evaluation period. Although the bank participated in the Small Business Administration's (SBA) Paycheck Protection Program (PPP), bank management stated that the majority of borrowers participating in the program were existing customers of the bank. 2020 D&B data provides a standard of comparison for the small business loans reviewed.

Examiners reviewed all home mortgage originations reported on the bank's 2018, 2019, and 2020 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. Although examiners reviewed 2018, 2019, and 2020 HMDA data, examiners did not note any material differences between the three years that affect conclusions. Therefore, this evaluation only presents the bank's 2020 HMDA data under the Geographic Distribution and Borrower Profile analyses. The 2020 HMDA aggregate data and 2015 ACS data provide a standard of comparison for the home mortgage loans reviewed.

For the Assessment Area Concentration analysis, examiners reviewed all small business and home



mortgage loans originated and purchased during the review period. For the Geographic Distribution and Borrower Profile analyses, examiners reviewed all small business and home mortgage loans originated or purchased during the review period that were located inside the assessment. The following table provides details on the loans reviewed. The bank-provided loan download did not include paid off loans; therefore, only small business loans originated and purchased during 2020 and still outstanding at the time of the evaluation were included for review.

<b>Loan Products Reviewed</b>						
<b>Loan Category</b>	<b>Assessment Area Concentration</b>		<b>Geographic Distribution</b>		<b>Borrower Profile</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Small Business						
2020	156	39,271	111	27,819	111	27,819
Home Mortgage						
2018	484	107,156	412	76,600	412	76,600
2019	591	151,807	488	98,119	488	98,119
2020	878	222,567	712	162,124	712	162,124
<i>Source: Bank Data</i>						

Small business loans contributed more weight in drawing overall conclusions than home mortgage loans because commercial lending represents the largest portion of the loan portfolio and is the bank’s primary business focus. Further, while examiners reviewed both the number and dollar volume of loans, and presented both figures throughout the evaluation, examiners emphasized performance by number of loans when conducting the Geographic Distribution and Borrower Profile analyses because the number of loans is a better indicator of geographies, businesses, and individuals served.

For the Community Development Test, bank management provided examiners with data on community development loans, qualified investments, and community development services since the prior CRA evaluation. Examiners also considered prior-period qualified investments that were still outstanding at the start of the evaluation.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

Access Bank demonstrated satisfactory performance under the Lending Test. Reasonable performance under the Loan-to-Deposit Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile criteria support this conclusion.

#### **Loan-to-Deposit Ratio**

Access Bank’s loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. The bank’s net loan-to-deposit ratio, calculated from Reports of Condition and Income data, averaged 89.0 percent over the past 11 quarters from December 31, 2018, to June 30, 2021. This represents a nominal decline since the previous evaluation when it was 90.2 percent.

Examiners compared Access Bank’s average net loan-to-deposit ratio to three similarly-situated financial institutions to evaluate the bank’s performance. The institutions were selected based on their asset size, geographic location, and lending focus. As shown in the following table, Access Bank’s net loan-to-deposit ratio is comparable to the similarly-situated institutions, reflecting reasonable performance.

<b>Loan-to-Deposit (LTD) Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 6/30/2021 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Access Bank Omaha, Nebraska</b>	<b>857,278</b>	<b>89.0</b>
Dundee Bank Omaha, Nebraska	436,501	101.8
Core Bank Omaha, Nebraska	718,258	95.1
Security National Bank Omaha, Nebraska	1,242,575	80.1

*Source: Reports of Condition and Income 12/31/2018 – 6/30/2021*

**Assessment Area Concentration**

A majority of the small business and home mortgage loans reviewed were located inside the assessment area. The following table provides details.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Small Business										
2020	111	71.2	45	28.8	156	27,819	70.8	11,452	29.2	39,271
Home Mortgage										
2018	412	85.1	72	14.9	484	76,600	71.5	30,556	28.5	107,156
2019	488	82.6	103	17.4	591	98,119	64.6	53,688	35.4	151,807
2020	712	81.1	166	18.9	878	162,124	72.8	60,442	27.2	222,567
<b>Subtotal</b>	<b>1,612</b>	<b>82.5</b>	<b>341</b>	<b>17.5</b>	<b>1,953</b>	<b>336,843</b>	<b>70.0</b>	<b>144,686</b>	<b>30.0</b>	<b>481,529</b>

*Source: Bank Data. Due to rounding, totals may not equal 100.0%.*

**Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable small business and home mortgage lending performance in the assessment area’s low- and moderate-income census tracts supports this conclusion.

***Small Business***

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The percentage of small business loans in low-income census tracts is slightly less than the percentage of businesses located in those tracts, while the percentage of small business loans in moderate-income census tracts exceeds the percentage of business located in those tracts.

Overall, the bank’s performance is reasonably comparable to the percentage of businesses located in low- and moderate-income census tracts. The following table provides details.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	6.4	3	2.7	838	3.0
Moderate	15.3	19	17.1	4,629	16.6
Middle	42.8	60	54.1	13,552	48.7
Upper	35.5	29	26.1	8,800	31.6
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>111</b>	<b>100.0</b>	<b>27,819</b>	<b>100.0</b>

*Source: 2020 D&B Data; Bank Data.  
Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The percentage of home mortgage loans in both low- and moderate-income census tracts slightly exceeds the aggregate performance data, reflecting reasonable performance. The following table provides details.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	5.7	2.7	27	3.8	5,829	3.6
Moderate	18.2	11.5	88	12.4	13,550	8.4
Middle	38.4	33.6	244	34.3	49,851	30.7
Upper	37.7	52.2	353	49.6	92,894	57.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>712</b>	<b>100.0</b>	<b>162,124</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data; 2020 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. Examiners focused on the percentage small business loans to businesses with gross annual revenues of \$1 million or less and the percentage of home mortgage loans to low- and moderate-income borrowers. Reasonable small business and home mortgage lending performance supports this conclusion.

### ***Small Business***

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The percentage of loans made to businesses with gross annual revenue of \$1 million or less is significantly lower than the percentage of businesses reporting revenue in this category. However,

although Access Bank does not report CRA data, examiners considered aggregate performance of CRA reporters as an indicator of businesses served by other institutions in the area. Aggregate performance data reflects that 44.7 percent of small business loans were to businesses with gross annual revenues of \$1 million or less.

Additionally, the bank demonstrated a willingness to meet the credit needs of businesses of varying sizes, including small businesses, by originating SBA PPP loans during the COVID-19 pandemic. The 23 loans made to businesses without revenues available were SBA PPP loans. Examiners utilized loan size as a proxy for the loans with revenues not available to evaluate the bank’s performance further. A majority of SBA PPP loans, by number, had loan sizes of \$100,000 or less, indicating that the bank is helping to serve the needs of small businesses in the assessment area. The following tables provide details.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	84.1	48	43.2	11,898	42.8
>\$1,000,000	5.8	40	36.0	12,135	43.6
Revenue Not Available	10.1	23	20.7	3,786	13.6
<b>Totals</b>	<b>100.0</b>	<b>111</b>	<b>100.0</b>	<b>27,819</b>	<b>100.0</b>

*Source: 2020 D&B Data; Bank Data.  
Due to rounding, totals may not equal 100.0%*

<b>Distribution of PPP Loans by Loan Size</b>				
<b>Loan Size</b>	<b>Count</b>	<b>Percent</b>	<b>Dollars (000s)</b>	<b>Percent</b>
< \$100,000	13	56.5	501	13.2
\$100,000 - \$249,999	6	26.1	786	20.8
\$250,000 - \$1,000,000	4	17.4	2,499	66.0
<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>3,786</b>	<b>100.0</b>

*Source: Bank Data*

### ***Home Mortgage***

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. The percentage of home mortgage loans made to low-income borrowers is slightly less than the aggregate performance data, while the percentage of home mortgage loans made to moderate-income borrowers exceeds the aggregate performance data. Overall, the bank’s performance is comparable with the aggregate performance data, reflecting reasonable performance. The following table provides details.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	20.6	5.9	40	5.6	5,619	3.5
Moderate	17.5	16.3	135	19.0	21,952	13.5
Middle	20.7	20.2	167	23.5	33,507	20.7
Upper	41.2	35.4	317	44.5	87,502	54.0
Not Available	0.0	22.1	53	7.4	13,544	8.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>712</b>	<b>100.0</b>	<b>162,124</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data.  
Due to rounding, totals may not equal 100.0%*

### **Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

### **COMMUNITY DEVELOPMENT TEST**

Access Bank's performance under the Community Development Test is satisfactory. Overall, the institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services. However, the bank's level of community development services is marginal. Examiners considered the bank's capacity and the need and availability of such opportunities in the assessment area to evaluate the bank's performance. Since the bank was responsive to the community development needs of its assessment area, community development activities benefiting the broader statewide or regional area were also considered in the analysis.

### **Community Development Loans**

Access Bank originated 1,067 community development loans totaling approximately \$121.5 million since the previous evaluation. This includes 1,026 PPP loans totaling approximately \$109.3 million. The PPP, established by the Coronavirus Aid, Relief, and Economic Security Act, and implemented through the SBA, helped small businesses maintain their payroll, hire back employees, and cover applicable overhead expenses during the COVID-19 pandemic. The bank's PPP loans financed businesses and resulted in permanent job creation, retention, and/or improvement for low- and moderate-income individuals.

The bank's volume of community development loans represented 14.2 percent of total assets and 21.8 percent of net loans as of June 30, 2021. The bank's volume of community development lending increased from 2.2 percent of total assets and 2.7 percent of net loans at the prior evaluation. The increase was due to PPP loans. The bank's level of community development lending is comparable to three similarly-situated institutions as noted in the following table. All three comparable banks participated in the SBA PPP and such loans were included in the community development loan analysis.

<b>Comparable Intermediate Small Banks</b>		
<b>Bank</b>	<b>Total CD Loans to Total Assets</b>	<b>Total CD Loans to Net Loans</b>
Access Bank	14.2	21.8
Comparable Bank #1	20.0	24.4
Comparable Bank #2	10.2	12.6
Comparable Bank #3	2.2	8.0

*Source: Bank Data, Reports of Condition and Income*

The following table illustrates community development loans by area and purpose.

<b>Community Development Lending by Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
AA	2	380	1	75	876	98,890	13	4,153	<b>892</b>	<b>103,498</b>
Statewide	2	2,238	0	0	90	3,753	0	0	<b>92</b>	<b>5,991</b>
Regional	0	0	0	0	80	11,250	3	743	<b>83</b>	<b>11,993</b>
<b>Total</b>	<b>4</b>	<b>2,618</b>	<b>1</b>	<b>75</b>	<b>1,046</b>	<b>113,893</b>	<b>16</b>	<b>4,896</b>	<b>1,067</b>	<b>121,482</b>

*Source: Bank Data*

The bank originated 175 community development loans totaling approximately \$18.0 million to entities in a broader statewide or regional area, which includes 167 PPP loans totaling approximately \$14.3 million. Examiners included these loans in evaluating the bank's performance since Access Bank has been responsive to the community development needs of its assessment area.

The following table illustrates community development loans by purpose and year.

<b>Community Development Lending</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2018 (Partial)	0	0	0	0	0	0	2	423	<b>2</b>	<b>423</b>
2019	0	0	0	0	8	1,368	6	1,778	<b>14</b>	<b>3,146</b>
2020	2	1,300	0	0	602	74,236	6	960	<b>610</b>	<b>76,496</b>
YTD 2021	2	1,318	1	75	436	38,289	2	1,735	<b>441</b>	<b>41,417</b>
<b>Total</b>	<b>4</b>	<b>2,618</b>	<b>1</b>	<b>75</b>	<b>1,046</b>	<b>113,893</b>	<b>16</b>	<b>4,896</b>	<b>1,067</b>	<b>121,482</b>

*Source: Bank Data*

Below are notable examples of Access Bank's community development loans:

- The bank made a \$327,765 loan to finance the start-up of a restaurant located in a moderate-income census tract that will create jobs for low- and moderate-income individuals.

- The bank made a \$300,000 loan to a non-profit organization that builds affordable homes for low- and moderate-income individuals to purchase. The loan funded the construction of four single-family homes in low- and moderate-income census tracts in Omaha.

### **Qualified Investments**

Access Bank purchased, retained, or made 58 qualified investments and donations totaling approximately \$1.9 million during the evaluation period. The volume of qualified investments represented 0.2 percent of total assets and 2.4 percent of total securities as of June 30, 2021. The bank's volume of qualified investments increased from less than 0.1 percent of total assets and less than 0.1 percent of total securities at the prior evaluation. As noted in the following table, Access Bank's level of qualified investment volume is reasonably comparable to three similarly-situated institutions.

<b>Comparable Intermediate Small Banks</b>		
<b>Bank</b>	<b>Total CD Investments to Total Assets</b>	<b>Total CD Investments to Total Securities</b>
Access Bank	0.2	2.4
Comparable Bank #1	0.1	1.8
Comparable Bank #2	0.3	10.8
Comparable Bank #3	1.0	2.1

*Source: Bank Data, Reports of Condition and Income*

The following table illustrates qualified investments by purpose and year.

<b>Qualified Investments</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	1	181	0	0	0	0	0	0	1	181
2018 (Partial)	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
YTD 2021	1	1,590	0	0	0	0	0	0	1	1,590
<b>Subtotal</b>	<b>2</b>	<b>1,771</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,771</b>
Qualified Grants & Donations	12	16	43	65	1	1	0	0	56	82
<b>Total</b>	<b>14</b>	<b>1,787</b>	<b>43</b>	<b>65</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>1,853</b>

*Source: Bank Data*

Below are notable examples of Access Bank's qualified investments:

- The bank purchased a pool of mortgage-backed securities that includes loans to low- and moderate-income borrowers and loans located in low- and moderate-income census tracts in Douglas County.

- In 2019 and 2020, the bank donated \$5,000 to a non-profit organization that works with a consortium of financial institutions to offer affordable mortgage lending products in order to increase homeownership for low- and moderate-income individuals.

### **Community Development Services**

Access Bank representatives provided 12 instances of financial expertise or technical assistance to various community development-related organizations within its assessment area during the evaluation period. The bank’s volume of community development services is the same as the previous evaluation. Examiners compared the bank’s level of community development services to three similarly-situated institutions. Access Bank’s level of community development services is significantly less than all three comparable banks.

<b>Comparable Intermediate Small Banks</b>	
<b>Bank</b>	<b>Number of Services</b>
Access Bank	12
Comparable Bank #1	103
Comparable Bank #2	54
Comparable Bank #3	37

*Source: Bank Data, Reports of Condition and Income*

The following table illustrates community services by purpose and year.

<b>Community Development Services</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2018 (Partial)	0	2	0	0	2
2019	0	2	0	0	2
2020	0	4	0	0	4
YTD 2021	0	4	0	0	4
<b>Total</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>12</b>

*Source: Bank Data*

In addition to community development services, the bank offers alternative banking services that are readily accessible to assessment area residents, including low- and moderate-income individuals. This includes internet banking, mobile banking, person-to-person payments, and two ATMs located in moderate-income census tracts. The bank also has two full-service branches located in moderate-income census tracts. Additionally, Access Bank participates in the Nebraska Lawyers Trust Account Foundation’s Interest on Lawyers Trust Account program, which provides free legal assistance to low-income individuals.



## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Illegal credit practices inconsistent with helping to meet community credit needs were identified at the November 15, 2021 Compliance Examination. The examination cited substantive violations of Section 1024.14 of Regulation X, which implements Section 8 of Real Estate Settlement Procedures Act. The violations involved the payment of illegal referral fees.

Access Bank's overall CRA Rating was not lowered from a "Satisfactory" because the impact and severity of this violation was minimal compared to the overall scale of the bank's business and lending activity. In addition, the bank ceased certain practices immediately upon discovery and committed to full corrective action. Management committed to enhance its compliance management system and implement appropriate oversight to prevent recurrence.

## APPENDICES

### INTERMEDIATE 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).

#### **Community Development Test**

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## 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.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

**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.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**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 Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**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.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**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.





## COMMUNITY REINVESTMENT ACT – BRANCH LOCATIONS

ACCESSbank is committed to the improvement of the communities it serves, including low and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our assessment area. The following information is provided as a part of our CRA public file.

1. The Bank has seven full-service facilities with ATM's on Premises. The bank's branches, their street addresses, geographies, and hours of operation are:

### Midtown

8712 West Dodge Road, Omaha, NE 68114

MSA-State-County-Census Tract: 36540-31-055-0066.06 (Moderate Income Census Tract)

Opened: 12/17/12

#### Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday  
Closed on Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday  
9:00 AM to Noon-Saturday

### Shadow Lake

774 Olson Drive, Suite 101, Papillion, NE 68046

MSA-State-County-Census Tract: 36540-31-153-0106.20 (Upper Income Census Tract)

Opened: 12/08/14

#### Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday  
Closed on Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday  
9:00 AM to Noon-Saturday

### Village Pointe

203 North 180<sup>th</sup> Street, Omaha, NE 68118

MSA-State-County-Census Tract: 36540-31-055-0075.24 (Upper Income Census Tract)

Opened: 11/16/15

#### Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday  
9:00 AM to Noon-Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday  
9:00 AM to Noon-Saturday



La Vista

7223 South 84<sup>th</sup> Street, La Vista, NE 68128

MSA-State-County-Census Tract: 36540-31-153-0106.14 (Middle Income Census Tract)

Opened: 7-25-74 (Original Bank of Nebraska location)

Acquired: 5-6-17

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM to Noon Saturday

Center Mall

1941 South 42<sup>nd</sup> Street, Suite 216, Omaha, NE 68105

MSA-State-County-Census Tract: 36540-31-055-0034.01 (Moderate Income Census Tract)

Opened: 10-30-85 (Original Bank of Nebraska location)

Acquired: 5-6-17

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In & Walk Up: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM to Noon Saturday

Oakview

2710 South 140<sup>th</sup> Street, Omaha, NE 68144

MSA-State-County-Census Tract: 36540-31-055-0074.09 (Middle Income Census Tract)

Opened: 7-6-98 (Original Bank of Nebraska location)

Acquired: 5-6-17

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM To Noon Saturday



Aksarben

6405 Center St, Omaha, NE 68106

MSA-State-County-Census Tract: 36540-31-055-0070.01 (Moderate Income Census Tract)

Opened: 3-7-22

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday  
9:00 AM to Noon Saturday  
Drive-In: 8:30 AM to 5:30 PM Monday-Friday  
9:00 AM To Noon Saturday

Two ATM's located off premises at:

Ralston Keno

5130 S 72<sup>nd</sup> St. Ralston, NE 68127

MSA-State-County-Census Tract: 36540-31-055-74.59 (Moderate Income Census Tract)

2. There are no differences in offerings between our branch locations.

3. ACCESSbank offers the following products and services:

Consumer Checking Accounts	Business Checking Accounts
Consumer Saving Accounts	Business Saving Accounts
Consumer Certificate of Deposit	Business Money Market
Consumer Money Market	Business Loans
Consumer Loans	Commercial Real Estate Loans
Residential Real Estate Loans	Business Certificates of Deposit
VISA Debit & Credit Cards	Treasury Management
Online Banking (Consumer & Business)	Remote deposit capture (Business)
Mobile Banking & Mobile Deposit (Consumer & Business)	Business Debit & Credit Cards
Safe Deposit Box	Wire Transfers
Cashier Checks	E-Statements
ATM transactions-Nationwide	Overdraft Protection Loans
Health Savings Accounts	Zelle
Construction Loans	Contactless Payments



- 4. ACCESSbank offers competitive and affordable services. Please see attached/enclosed brochure(s) showing our current deposit product offerings and services fees.
- 5. Net loans to total deposits as of the dates shown;

ACCESSbank			
March 31, 2020:	97.67%	March 31, 2021:	82.76%
June 30, 2020:	98.94%	June 30, 2021:	76.63%
September 30, 2020:	88.73%	September 30, 2021:	76.59%
December 31, 2020:	85.30%	December 31, 2021:	69.12%
March 31, 2022:	70.61%	March 31, 2023:	75.52%
June 30, 2022:	74.39%	June 30, 2023:	85.27%
September 30, 2022:	75.90%	September 30, 2023:	92.67%
December 31, 2022:	75.20%	December 31, 2023:	94.78%

Bob Sutton, CRA Officer  
ACCESSbank

*This statement has not been reviewed or confirmed for accuracy or relevance by the Federal Deposit Insurance Corporation.*



## COMMUNITY REINVESTMENT ACT

### BRANCH LOCATIONS OPENED OR CLOSED

ACCESSbank is committed to the improvement of the communities it serves, including low and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our assessment area. The following information is provided as a part of our CRA public file.

1. The bank opened the Aksarben location on March 7<sup>th</sup>, 2022.

Aksarben

6405 Center St, Omaha, NE 68106

MSA-State-County-Census Tract: 36540-31-055-0070.01 (Moderate Income Census Tract)

Opened: 3-7-22

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM To Noon Saturday

2. No other branches have been opened or closed in the current year and/or the previous two calendar years.



## COMMUNITY REINVESTMENT ACT RETAIL BANKING SERVICES OFFERED

ACCESSbank is committed to the improvement of the communities it serves, including low and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our assessment area. The following information is provided as a part of our CRA public file.

1. ACCESSbank offers the following products and services:

Consumer Checking Accounts	Business Checking Accounts
Consumer Saving Accounts	Business Saving Accounts
Consumer Certificate of Deposit	Business Money Market
Consumer Money Market	Business Loans
Consumer Loans	Commercial Real Estate Loans
Residential Real Estate Loans	Business Certificates of Deposit
VISA Debit & Credit Cards	Treasury Management
Online Banking (Consumer & Business)	DEPOSITbeam (remote deposit capture)
Mobile Banking & Mobile Deposit (Consumer & Business)	Business Debit & Credit Cards
Safe Deposit Box	Wire Transfers
Cashier Checks	E-Statements
ATM transactions-Nationwide	Overdraft Protection Loans
Health Savings Accounts	Zelle
Construction Loans	Contactless Payments

2. There are no differences in offerings between our branch locations.



# Schedule of Fees

Fees Effective August 26, 2022

<b>Account Research</b>	-----	\$30.00 per hour
<b>Bill Pay</b>		
Personal Bill Pay	-----	Free
Business Bill Pay	-----	Free
<b>Cashier's Check</b>	-----	\$5.00 per check
<b>Check Collection</b>	-----	\$25.00 each + other bank charges
<b>Debit Card</b>		
Card Replacement	-----	\$5.00 each replaced card
Card - Rush Order	-----	\$50.00 each rushed card
<b>Dormant Account (Under \$100.00)</b>	-----	\$8.00 per statement cycle
<b>Early Closure Account</b>	-----	\$30.00 one-time fee
(Less than 180 days from Opening Date)		
<b>Foreign ATM</b>	-----	Free
<b>Garnishments/Levies</b>	-----	\$75.00 each
<b>Health Savings Accounts</b>	-----	Free
<b>IRA Set-Up Fee</b>	-----	\$50.00 per account
<b>Line of Credit Advance Fee</b>	-----	Free
<b>MICR Reject</b>	-----	\$2.00 per item
<b>Night Drop Annual Fee</b>	-----	\$25.00
<b>Non-Sufficient Funds/Overdraft Fee (1)(2)</b>		
Returned Item	-----	\$30.00 per item, \$120 daily maximum
Returned Deposited Item	-----	\$8.00 per item
Paid Item	-----	\$35.00 per item, \$120 daily maximum
Reoccurring Overdraft	-----	\$10.00 each 5th business day
(Overdrafts crafted by Check, In-Person Withdrawal, or by other electronic means)		
(1) A Non-Sufficient Funds fee is assessed when an item is presented for payment against your account and we return the item at our discretion to the payee because your account has or will have a negative balance.		
(2) An Overdraft fee is assessed when an item is presented for payment against your account and the item is paid at our discretion which results in your account having a negative balance.		
<b>Online Banking</b>	-----	Free
<b>Safe Deposit</b>		
Safe Deposit Box	-----	Varies by size - Call Branch for availability and pricing
Safe Deposit Box Replacement or Drill	-----	Cost from Vendor
<b>Statements</b>		
Copy of Statement	-----	\$5.00 per statement
E-Statement	-----	Free
Image Statement	-----	\$3.00 per statement cycle
<b>Stop Payment</b>	-----	\$30.00 each
<b>Wire Transfer</b>		
Incoming	-----	\$10.00 each
Outgoing Domestic	-----	\$20.00 each
Outgoing International in US Dollars	-----	\$50.00 each + Other Bank Charges
Outgoing International in Other Currency	-----	\$75.00 + Other Bank Charges

# TRUTH IN SAVINGS DISCLOSURES

## CHECKING ACCOUNTS

Account Number:

Date Opened:

The interest rates and annual percentage yields stated in this disclosure are accurate as of 06/10/2022. If you would like more current rate and yield information please call us at 402.763.6000.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and plural includes the singular.

The terms of this disclosure are subject to change by ACCESSbank. You will be notified of any changes to these items by a notice on or in your periodic statement. The change will normally be effective 30 days after you receive notice.

Certain other fees and services may apply. Refer to the Schedule of Fees.

We reserve the right at any time to require not less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

**Dormant Account Fee** is charged once a checking account has no activity for 12 consecutive months, or a savings account has no activity for 24 consecutive months.

**Bonuses** - Refer a Friend Bonus - Applicable to all checking account products. When you refer a friend by name and they open a checking account which includes direct deposit and statement enrollment, ACCESSbank will deposit \$100 into your account and will deposit \$50 into the account of your friend. Bonus payments will be made by the 15<sup>th</sup> of the month following the first direct deposit into the new account. Void after 60 days from account opening. This bonus is considered interest and will be reported on a 1099-INT. Account eligibility conditions apply.

**Free Online Banking, Bill Pay, and Mobile Banking**

**Free Debit Card**

**Free eStatement or Paper Statement:** Check images available for \$.30 per month

### Basic ACCESS

**Minimum Opening Deposit:** \$100.00

**Other terms:** This account does not earn interest.

### Classic ACCESS

**Variable Rate:** The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

**Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Compounding and Crediting:** Interest will be compounded monthly.

Balance Tiers	Interest Rate	Yield
Daily balance of \$1,000 - \$9,999.99	_____	_____
Daily balance of \$10,000 - \$24,999.99	_____	_____
Daily balance of \$25,000 - \$99,999.99	_____	_____
Daily balance of \$100,000 and over	_____	_____

Interest will be credited to your account monthly.

**Minimum Opening Deposit:** \$100.00

**Minimum Balance:** \$1,000.00 daily balance to obtain the disclosed APY.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Effect of closing an account:** If you close your account before interest is credited, you will receive accrued interest.

**Maintenance Fee:** \$0.00

Must be of age 60 to qualify for account and to receive additional account benefits.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change:** We may change the interest rate on your account at any time.

### Total ACCESS

**Variable Rate:** The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual

**Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Compounding and Crediting:** Interest will be compounded monthly.

percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0.01- \$24,999.99	_____	_____
Daily balance \$25,000 and above.	_____	_____

\*If requirements met - interest is as follows:

Daily balance of \$0.01- \$24,999.99	_____	_____
Daily balance \$25,000 and above.	_____	_____

\*If requirements are not met - interest is as follows:

Daily balance of \$0.01- \$24,999.99	_____	_____
Daily balance \$25,000 and above.	_____	_____

Interest will be credited to your account monthly.

**Minimum Opening Deposit:** \$100.00

**Minimum Balance:** \$0.01 daily balance to obtain disclosed APY.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Effect of closing an account:** If you close your account before interest is credited, you will receive accrued interest.

**Maintenance Fee:** \$12.00

The Maintenance Fee will apply if the daily balance in the account falls below \$1,000 any day of the statement cycle.

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change:** We may change the interest rate on your account at any time.

**\*To receive the annual percentage yield (APY) on balances up to \$24,999.99, the following qualifiers must be met per statement cycle: (1) Direct Deposit or ACH debit; (2) Minimum of 10 debit card transactions made and posted to the account (excluding ATMs) & must be \$5 or more per transaction to qualify as 1 of the 10 transactions; and (3) receive monthly e-statements. One account per primary accountholder.**

### ACCESS Health Savings

**Variable Rate:** The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual

**Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Compounding and Crediting:** Interest will be compounded monthly.

percentage yield may change.

Balance Tiers



**Interest Rate**

**Annual  
Percentage  
Yield**

Interest will be credited to your account each statement cycle.

**Minimum  
Opening Deposit:**  
\$100.00

Daily balance of \$0 - \$999.99

\_\_\_\_\_

\_\_\_\_\_

Daily balance of \$1,000 - \$4,999.99

\_\_\_\_\_

\_\_\_\_\_

Daily balance of \$5,000 and over

\_\_\_\_\_

\_\_\_\_\_

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change:** We may change the interest rate on your account at any time.

**Minimum Balance:** \$1,000.00 daily balance to obtain disclosed APY.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Effect of closing an account:** If you close your account before interest is credited, you will receive accrued interest.

**Maintenance Fee:** \$0.00

## Executive Checking

**Variable Rate:** The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual

percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$1,000 - \$9,999.99	_____	_____
Daily balance of \$10,000 - \$24,999.99	_____	_____
Daily balance of \$25,000 - \$99,999.99	_____	_____
Daily balance of \$100,000 - \$249,999.99	_____	_____
Daily balance of \$250,000.00 and over	_____	_____

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change:** We may change the interest rate on your account at any time.

## Executive Money Market

**Variable Rate:** The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0.01 - \$24,999.99	_____	_____
Daily balance of \$25,000 - 99,999.99	_____	_____
Daily balance of \$100,000 - \$249,999.99	_____	_____
Daily balance of \$250,000 - \$499,999.99	_____	_____
Daily balance of \$500,000 - \$999,999.99	_____	_____
Daily balance of \$1,000,000 and over	_____	_____

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change:** We may change the interest rate on your account at any time.

**Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

## ACCESSmoneymarket

**Variable Rate:** The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual

percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0.01 - \$999.99	_____	_____
Daily balance of \$1,000.00 - \$24,999.99	_____	_____
Daily balance of \$25,000 - 99,999.99	_____	_____
Daily balance of \$100,000 - \$249,999.99	_____	_____
Daily balance of \$250,000 - \$499,999.99	_____	_____
Daily balance of \$500,000 - \$999,999.99	_____	_____
Daily balance of \$1,000,000 and over	_____	_____

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Frequency of Rate Change:** We may change the interest rate on your account at any time.

## ACCESSsavings

**Variable Rate:** The interest rate and annual percentage yield are variable rates. The interest rate and annual percentage yield may change.

	Interest Rate	Annual Percentage Yield
Daily balance of \$0.01+ (non-tiered)	_____	_____

**Determination of Rate:** At our discretion, we may change the interest rate on your account.

**Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Compounding and Crediting:** Interest will be compounded monthly.

Interest will be credited to your account monthly.

**Minimum Opening Deposit:** \$500.00

**Minimum Balance:** \$1,000.00 daily balance to obtain disclosed APY.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Effect of closing an account:** If you close your account before interest is credited, you will receive accrued interest.

**Maintenance Fee:** \$30.00

To avoid a monthly service charge of \$30.00, a daily balance of at least \$5,000 must be maintained in this account or you must have a combined portfolio balance in loans or deposits of \$5,000.00.

**Compounding and Crediting:** Interest will be compounded monthly. Interest will be credited to your account monthly.

**Minimum Opening Deposit:** \$1,000.00

**Minimum Balance:** \$0.01 daily balance to obtain disclosed APY.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Effect of closing an account:** If you close your account before interest is credited, you will receive accrued interest.

**Transaction Limitations:** If six (6) debits are exceeded in any statement cycle you will be charged \$10 per withdrawal for each succeeding debit.

**Maintenance Fee:** \$30.00

To avoid a monthly service charge of \$30.00, a daily balance of at least \$5,000 must be maintained in this account or you must have a combined portfolio balance in loans or deposits of \$5,000.00.

**Balance Computation Method:** We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Compounding and Crediting:** Interest will be compounded monthly. Interest will be credited to your account monthly.

**Minimum Opening Deposit:** \$1,000.00

**Minimum Balance:** \$0.01 daily balance to obtain disclosed APY.

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

**Effect of closing an account:** If you close your account before interest is credited, you will receive accrued interest.

**Transaction Limitations:** If six (6) debits are exceeded in any statement cycle you will be charged \$10 per withdrawal for each succeeding debit.

**Maintenance Fee:** \$0.00

**Minimum Opening Deposit:** \$100.00

**Minimum Balance:** \$0.01 daily balance to obtain disclosed APY

**Accrual of Interest on Noncash Deposits:** Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash

**Frequency of Rate Change:** We may change the interest rate on your account at any time.

**Balance Computation Method:** We use the daily balance method to calculate

interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**Compounding and Crediting:** Interest will be compounded quarterly. Interest will be credited to your account quarterly.

items (for example, checks).

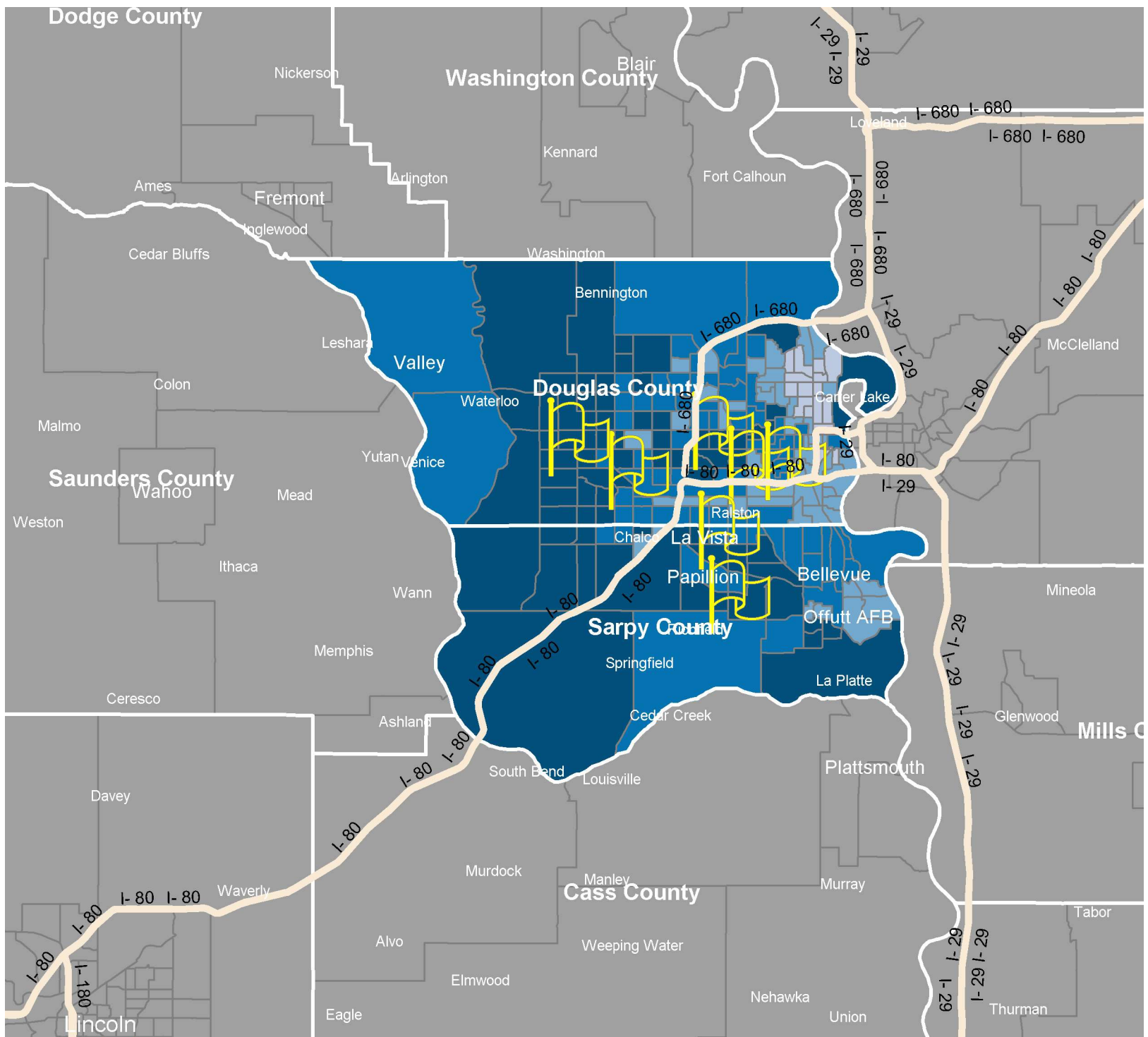
**Effect of closing an account:** If you close your account before interest is credited, you will receive accrued interest.

**Transaction Limitations:** If six (6) debits are exceeded in any statement cycle, you will be charged \$1 per withdrawal for each succeeding debit.

**Maintenance Fee:** \$0.00

# ACCESSbank - 2024 CRA Facility Based Assessment Area

2024 ACCESSbank AA\*



## Income Level

- NA
- Low
- Moderate
- Middle
- Upper

 Bank Branches

2023 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 055 - DOUGLAS COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0002.00	Moderate	No	70.90	\$109,200	\$77,423	\$62,206	3627	46.35	1681	856	1431
31	055	0003.00	Low	No	41.31	\$109,200	\$45,111	\$36,250	2518	75.34	1897	361	1000
31	055	0004.00	Low	No	46.39	\$109,200	\$50,658	\$40,700	1849	49.92	923	469	873
31	055	0005.00	Upper	No	146.40	\$109,200	\$159,869	\$128,446	3411	39.11	1334	398	305
31	055	0006.00	Low	No	25.28	\$109,200	\$27,606	\$22,180	1461	81.79	1195	146	534
31	055	0007.00	Low	No	38.46	\$109,200	\$41,998	\$33,750	1214	87.56	1063	108	488
31	055	0008.00	Moderate	No	60.46	\$109,200	\$66,022	\$53,051	2175	88.69	1929	362	829
31	055	0011.00	Low	No	33.41	\$109,200	\$36,484	\$29,316	2724	88.40	2408	278	861
31	055	0012.00	Low	No	42.74	\$109,200	\$46,672	\$37,500	3917	80.27	3144	519	1111
31	055	0016.00	Low	No	35.38	\$109,200	\$38,635	\$31,042	3800	31.45	1195	0	33
31	055	0018.00	Middle	No	113.50	\$109,200	\$123,942	\$99,583	5209	34.00	1771	402	236
31	055	0019.00	Moderate	No	60.67	\$109,200	\$66,252	\$53,232	1888	55.03	1039	90	193
31	055	0020.00	Moderate	No	62.29	\$109,200	\$68,021	\$54,651	3647	80.64	2941	517	1062
31	055	0021.00	Low	No	44.93	\$109,200	\$49,064	\$39,423	2387	63.13	1507	303	800
31	055	0022.00	Moderate	No	59.43	\$109,200	\$64,898	\$52,143	1197	32.50	389	241	503
31	055	0023.00	Moderate	No	65.11	\$109,200	\$71,100	\$57,125	2335	38.93	909	557	809
31	055	0024.00	Moderate	No	54.14	\$109,200	\$59,121	\$47,500	3928	74.90	2942	499	1141
31	055	0025.00	Moderate	No	69.90	\$109,200	\$76,331	\$61,326	2684	61.55	1652	515	840
31	055	0026.00	Moderate	No	51.19	\$109,200	\$55,899	\$44,917	2433	81.34	1979	432	602
31	055	0027.00	Moderate	No	57.13	\$109,200	\$62,386	\$50,129	2667	83.01	2214	439	646
31	055	0028.00	Moderate	No	77.67	\$109,200	\$84,816	\$68,150	3730	81.21	3029	809	1112
31	055	0029.00	Moderate	No	51.23	\$109,200	\$55,943	\$44,947	5582	85.02	4746	761	1393
31	055	0030.00	Moderate	No	66.51	\$109,200	\$72,629	\$58,352	7656	70.77	5418	1742	2220
31	055	0031.00	Moderate	No	73.12	\$109,200	\$79,847	\$64,156	4128	66.33	2738	853	1316
31	055	0032.00	Moderate	No	60.07	\$109,200	\$65,596	\$52,708	2567	84.38	2166	356	606
31	055	0033.00	Low	No	43.82	\$109,200	\$47,851	\$38,452	2356	77.08	1816	378	669

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0034.01	Moderate	No	65.22	\$109,200	\$71,220	\$57,225	3810	48.95	1865	1015	1630
31	055	0034.02	Moderate	No	73.58	\$109,200	\$80,349	\$64,559	2487	32.61	811	656	968
31	055	0035.00	Middle	No	84.58	\$109,200	\$92,361	\$74,213	4490	32.65	1466	1373	1662
31	055	0036.00	Middle	No	84.46	\$109,200	\$92,230	\$74,103	4060	17.76	721	1325	1731
31	055	0037.00	Middle	No	112.55	\$109,200	\$122,905	\$98,750	2361	16.73	395	773	1019
31	055	0038.00	Moderate	No	73.21	\$109,200	\$79,945	\$64,236	3891	43.23	1682	691	1073
31	055	0039.00	Moderate	No	70.07	\$109,200	\$76,516	\$61,475	2378	65.56	1559	124	505
31	055	0040.00	Moderate	No	71.23	\$109,200	\$77,783	\$62,500	3299	40.53	1337	281	369
31	055	0042.00	Moderate	No	66.82	\$109,200	\$72,967	\$58,625	1412	43.34	612	133	485
31	055	0043.00	Middle	No	87.35	\$109,200	\$95,386	\$76,635	3086	35.13	1084	491	757
31	055	0044.00	Middle	No	81.41	\$109,200	\$88,900	\$71,429	1323	24.04	318	362	667
31	055	0045.00	Middle	No	103.13	\$109,200	\$112,618	\$90,481	3175	16.57	526	1162	1085
31	055	0046.00	Middle	No	105.45	\$109,200	\$115,151	\$92,523	2373	21.83	518	684	1042
31	055	0047.00	Upper	No	226.92	\$109,200	\$247,797	\$199,091	3047	14.60	445	817	843
31	055	0048.00	Middle	No	90.80	\$109,200	\$99,154	\$79,669	4315	31.77	1371	821	1255
31	055	0049.00	Moderate	No	51.73	\$109,200	\$56,489	\$45,385	4665	47.85	2232	589	1218
31	055	0050.00	Middle	No	92.65	\$109,200	\$101,174	\$81,285	3675	36.60	1345	390	1104
31	055	0051.00	Moderate	No	66.01	\$109,200	\$72,083	\$57,917	2406	58.40	1405	406	686
31	055	0052.00	Low	No	34.06	\$109,200	\$37,194	\$29,890	1770	88.19	1561	114	448
31	055	0053.00	Low	No	38.80	\$109,200	\$42,370	\$34,044	2445	83.03	2030	389	915
31	055	0054.00	Moderate	No	58.24	\$109,200	\$63,598	\$51,096	3349	70.26	2353	598	1203
31	055	0055.00	Upper	No	129.21	\$109,200	\$141,097	\$113,365	5323	24.80	1320	1727	2180
31	055	0056.00	Middle	No	83.01	\$109,200	\$90,647	\$72,830	3972	28.37	1127	1119	1714
31	055	0057.00	Moderate	No	61.86	\$109,200	\$67,551	\$54,276	4422	45.30	2003	1269	1894
31	055	0058.00	Moderate	No	72.80	\$109,200	\$79,498	\$63,878	4817	61.62	2968	1351	1737
31	055	0059.01	Low	No	33.93	\$109,200	\$37,052	\$29,769	2375	77.68	1845	299	991
31	055	0059.02	Low	No	47.35	\$109,200	\$51,706	\$41,542	2431	89.55	2177	415	858
31	055	0060.00	Low	No	36.89	\$109,200	\$40,284	\$32,365	4076	81.04	3303	633	1601
31	055	0061.01	Low	No	36.80	\$109,200	\$40,186	\$32,289	2632	81.99	2158	336	923

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0061.02	Low	No	41.27	\$109,200	\$45,067	\$36,215	4267	76.75	3275	909	1681
31	055	0062.02	Moderate	No	62.85	\$109,200	\$68,632	\$55,145	4854	55.27	2683	1026	1667
31	055	0063.01	Moderate	No	64.63	\$109,200	\$70,576	\$56,705	2741	67.20	1842	583	783
31	055	0063.02	Moderate	No	59.93	\$109,200	\$65,444	\$52,579	4752	82.32	3912	857	1189
31	055	0063.03	Moderate	No	53.19	\$109,200	\$58,083	\$46,667	3206	65.56	2102	538	946
31	055	0064.00	Middle	No	87.95	\$109,200	\$96,041	\$77,169	4869	27.91	1359	1623	2303
31	055	0065.03	Middle	No	103.86	\$109,200	\$113,415	\$91,125	2707	26.89	728	1002	1085
31	055	0065.04	Middle	No	83.64	\$109,200	\$91,335	\$73,385	3293	25.08	826	1070	1366
31	055	0065.05	Middle	No	93.98	\$109,200	\$102,626	\$82,457	1932	43.06	832	412	514
31	055	0065.06	Moderate	No	66.05	\$109,200	\$72,127	\$57,950	4035	66.07	2666	647	1125
31	055	0066.03	Moderate	No	69.23	\$109,200	\$75,599	\$60,739	2612	44.91	1173	450	660
31	055	0066.04	Middle	No	82.86	\$109,200	\$90,483	\$72,700	4033	28.99	1169	1099	1528
31	055	0066.05	Middle	No	91.99	\$109,200	\$100,453	\$80,708	3201	23.40	749	350	387
31	055	0066.06	Moderate	No	77.64	\$109,200	\$84,783	\$68,117	2901	32.26	936	541	789
31	055	0067.01	Upper	No	184.35	\$109,200	\$201,310	\$161,736	3901	18.05	704	1113	1113
31	055	0067.03	Middle	No	101.01	\$109,200	\$110,303	\$88,625	3046	23.44	714	839	1059
31	055	0067.04	Upper	No	159.81	\$109,200	\$174,513	\$140,208	1872	14.00	262	479	559
31	055	0068.03	Upper	No	121.48	\$109,200	\$132,656	\$106,579	2031	16.74	340	658	743
31	055	0068.04	Upper	No	218.94	\$109,200	\$239,082	\$192,083	1636	11.49	188	602	635
31	055	0068.05	Upper	No	160.04	\$109,200	\$174,764	\$140,408	3270	8.84	289	1017	1149
31	055	0068.06	Upper	No	135.47	\$109,200	\$147,933	\$118,856	2400	29.63	711	429	527
31	055	0069.03	Middle	No	107.80	\$109,200	\$117,718	\$94,583	2532	18.88	478	686	787
31	055	0069.04	Upper	No	129.48	\$109,200	\$141,392	\$113,600	4049	13.86	561	1138	1274
31	055	0069.05	Middle	No	91.77	\$109,200	\$100,213	\$80,517	1867	19.34	361	435	608
31	055	0069.06	Middle	No	111.75	\$109,200	\$122,031	\$98,047	3228	20.85	673	919	1176
31	055	0070.01	Moderate	No	68.92	\$109,200	\$75,261	\$60,466	5425	36.50	1980	294	542
31	055	0070.02	Middle	No	85.79	\$109,200	\$93,683	\$75,272	3491	31.05	1084	939	1216
31	055	0070.03	Moderate	No	64.11	\$109,200	\$70,008	\$56,250	2477	46.79	1159	616	917

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0071.01	Moderate	No	67.79	\$109,200	\$74,027	\$59,479	3386	48.38	1638	993	1263
31	055	0071.02	Middle	No	86.34	\$109,200	\$94,283	\$75,750	3680	44.84	1650	885	1331
31	055	0073.03	Middle	No	103.53	\$109,200	\$113,055	\$90,833	3037	10.67	324	1084	1163
31	055	0073.04	Upper	No	125.10	\$109,200	\$136,609	\$109,762	1396	21.20	296	545	616
31	055	0073.09	Middle	No	96.75	\$109,200	\$105,651	\$84,884	4472	35.20	1574	1290	1643
31	055	0073.10	Moderate	No	67.33	\$109,200	\$73,524	\$59,078	2809	33.68	946	736	874
31	055	0073.11	Middle	No	89.87	\$109,200	\$98,138	\$78,846	3391	51.75	1755	538	614
31	055	0073.12	Moderate	No	50.46	\$109,200	\$55,102	\$44,276	2378	44.11	1049	403	505
31	055	0073.14	Upper	No	146.21	\$109,200	\$159,661	\$128,281	4932	20.30	1001	1312	1453
31	055	0073.15	Upper	No	130.60	\$109,200	\$142,615	\$114,583	5587	22.27	1244	1760	1907
31	055	0073.16	Upper	No	164.16	\$109,200	\$179,263	\$144,023	4085	21.27	869	1085	1174
31	055	0073.17	Middle	No	117.46	\$109,200	\$128,266	\$103,059	5227	21.92	1146	1378	1719
31	055	0073.18	Upper	No	157.22	\$109,200	\$171,684	\$137,941	9594	12.42	1192	2391	2610
31	055	0073.19	Middle	No	104.68	\$109,200	\$114,311	\$91,846	5348	58.25	3115	1323	1472
31	055	0073.20	Middle	No	100.49	\$109,200	\$109,735	\$88,166	3693	51.72	1910	1174	1322
31	055	0074.06	Middle	No	101.22	\$109,200	\$110,532	\$88,810	5228	17.06	892	1477	1626
31	055	0074.07	Upper	No	122.41	\$109,200	\$133,672	\$107,396	3323	22.21	738	804	1005
31	055	0074.08	Middle	No	85.82	\$109,200	\$93,715	\$75,295	4398	26.47	1164	1026	1320
31	055	0074.09	Middle	No	93.45	\$109,200	\$102,047	\$81,989	2383	20.14	480	735	912
31	055	0074.24	Middle	No	112.32	\$109,200	\$122,653	\$98,546	3128	32.13	1005	689	903
31	055	0074.29	Upper	No	147.32	\$109,200	\$160,873	\$129,250	3331	10.78	359	1093	1256
31	055	0074.31	Upper	No	155.75	\$109,200	\$170,079	\$136,645	4505	17.80	802	1169	1231
31	055	0074.32	Middle	No	83.53	\$109,200	\$91,215	\$73,292	3267	36.42	1190	804	942
31	055	0074.33	Middle	No	87.09	\$109,200	\$95,102	\$76,410	4273	32.51	1389	1029	1411
31	055	0074.34	Middle	No	80.69	\$109,200	\$88,113	\$70,798	3291	39.62	1304	478	892
31	055	0074.35	Middle	No	87.60	\$109,200	\$95,659	\$76,861	3577	33.44	1196	1223	1596
31	055	0074.36	Moderate	No	74.01	\$109,200	\$80,819	\$64,934	4548	38.15	1735	902	1112
31	055	0074.38	Middle	No	118.68	\$109,200	\$129,599	\$104,130	2034	17.50	356	691	705
31	055	0074.39	Middle	No	117.14	\$109,200	\$127,917	\$102,778	4675	22.89	1070	1417	1564

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0074.40	Middle	No	83.34	\$109,200	\$91,007	\$73,125	2409	40.97	987	230	295
31	055	0074.41	Upper	No	161.79	\$109,200	\$176,675	\$141,944	2690	15.84	426	768	821
31	055	0074.42	Middle	No	118.25	\$109,200	\$129,129	\$103,750	4877	14.39	702	1802	1874
31	055	0074.43	Upper	No	164.13	\$109,200	\$179,230	\$144,000	3420	15.61	534	1093	1149
31	055	0074.44	Moderate	No	62.37	\$109,200	\$68,108	\$54,727	4810	38.42	1848	80	226
31	055	0074.45	Middle	No	105.37	\$109,200	\$115,064	\$92,450	2491	32.84	818	660	704
31	055	0074.46	Upper	No	189.27	\$109,200	\$206,683	\$166,058	4067	11.68	475	1261	1297
31	055	0074.47	Upper	No	120.53	\$109,200	\$131,619	\$105,745	2828	17.04	482	794	968
31	055	0074.48	Upper	No	152.13	\$109,200	\$166,126	\$133,472	2889	8.97	259	1036	1013
31	055	0074.49	Upper	No	143.51	\$109,200	\$156,713	\$125,913	3243	11.04	358	1024	1057
31	055	0074.50	Middle	No	114.69	\$109,200	\$125,241	\$100,625	3470	16.02	556	1084	1260
31	055	0074.51	Upper	No	130.02	\$109,200	\$141,982	\$114,077	5770	20.33	1173	1575	1830
31	055	0074.52	Upper	No	139.89	\$109,200	\$152,760	\$122,734	5089	12.30	626	1693	1762
31	055	0074.53	Upper	No	145.58	\$109,200	\$158,973	\$127,722	3254	14.32	466	1275	1328
31	055	0074.54	Middle	No	109.84	\$109,200	\$119,945	\$96,370	4746	14.33	680	1192	1478
31	055	0074.55	Middle	No	87.11	\$109,200	\$95,124	\$76,429	1975	27.24	538	288	486
31	055	0074.56	Moderate	No	79.78	\$109,200	\$87,120	\$70,000	2424	24.09	584	656	867
31	055	0074.57	Moderate	No	77.75	\$109,200	\$84,903	\$68,214	2829	29.20	826	478	487
31	055	0074.58	Moderate	No	77.22	\$109,200	\$84,324	\$67,750	3146	41.99	1321	453	618
31	055	0074.59	Moderate	No	73.17	\$109,200	\$79,902	\$64,196	3397	23.79	808	857	1137
31	055	0074.60	Upper	No	177.11	\$109,200	\$193,404	\$155,385	4334	14.07	610	1331	1372
31	055	0074.61	Upper	No	149.68	\$109,200	\$163,451	\$131,322	6232	18.73	1167	1722	1890
31	055	0074.62	Middle	No	104.93	\$109,200	\$114,584	\$92,067	4789	19.75	946	1341	1645
31	055	0074.63	Middle	No	99.24	\$109,200	\$108,370	\$87,069	4452	23.63	1052	1160	1367
31	055	0074.64	Middle	No	103.09	\$109,200	\$112,574	\$90,446	3182	17.85	568	948	895
31	055	0074.65	Middle	No	92.96	\$109,200	\$101,512	\$81,557	4506	30.83	1389	1061	1338
31	055	0074.66	Middle	No	88.66	\$109,200	\$96,817	\$77,788	5826	26.90	1567	1031	1289
31	055	0074.67	Middle	No	93.92	\$109,200	\$102,561	\$82,400	5032	34.20	1721	955	1123

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0074.68	Middle	No	96.70	\$109,200	\$105,596	\$84,844	2392	25.33	606	725	849
31	055	0074.69	Upper	No	133.35	\$109,200	\$145,618	\$117,000	4565	20.44	933	1365	1618
31	055	0074.70	Middle	No	85.01	\$109,200	\$92,831	\$74,583	6242	28.47	1777	1512	1735
31	055	0074.71	Upper	No	140.87	\$109,200	\$153,830	\$123,590	3865	21.94	848	978	1040
31	055	0074.72	Middle	No	110.10	\$109,200	\$120,229	\$96,597	4345	15.40	669	1491	1552
31	055	0074.73	Moderate	No	69.81	\$109,200	\$76,233	\$61,250	410	43.41	178	2	30
31	055	0074.74	Upper	No	284.95	\$109,200	\$311,165	\$250,001	1547	20.23	313	519	527
31	055	0075.04	Middle	No	89.36	\$109,200	\$97,581	\$78,403	3575	9.51	340	1152	1705
31	055	0075.05	Upper	No	143.49	\$109,200	\$156,691	\$125,893	4842	10.90	528	1306	1433
31	055	0075.06	Upper	No	132.58	\$109,200	\$144,777	\$116,324	3407	15.29	521	892	1160
31	055	0075.08	Middle	No	110.34	\$109,200	\$120,491	\$96,806	2735	8.48	232	1039	1308
31	055	0075.09	Upper	No	206.37	\$109,200	\$225,356	\$181,063	7388	9.15	676	2061	2214
31	055	0075.14	Upper	No	218.79	\$109,200	\$238,919	\$191,953	4448	11.08	493	1347	1562
31	055	0075.15	Upper	No	171.52	\$109,200	\$187,300	\$150,486	5331	17.15	914	1414	1448
31	055	0075.16	Upper	No	137.42	\$109,200	\$150,063	\$120,565	4727	14.28	675	1256	1396
31	055	0075.17	Upper	No	126.59	\$109,200	\$138,236	\$111,064	7409	16.83	1247	1967	2171
31	055	0075.18	Upper	No	130.20	\$109,200	\$142,178	\$114,231	4560	13.40	611	723	823
31	055	0075.19	Upper	No	143.92	\$109,200	\$157,161	\$126,273	6043	16.95	1024	1325	1622
31	055	0075.20	Upper	No	181.46	\$109,200	\$198,154	\$159,203	4742	20.48	971	922	922
31	055	0075.21	Upper	No	128.66	\$109,200	\$140,497	\$112,880	4078	23.59	962	992	1167
31	055	0075.22	Upper	No	154.11	\$109,200	\$168,288	\$135,208	1798	17.91	322	369	436
31	055	0075.23	Upper	No	194.37	\$109,200	\$212,252	\$170,533	2839	10.21	290	726	742
31	055	0075.24	Upper	No	157.93	\$109,200	\$172,460	\$138,558	4502	17.21	775	1065	1204

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 153 - SARPY COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	153	0101.03	Middle	No	105.43	\$109,200	\$115,130	\$92,500	4709	20.90	984	1262	1447
31	153	0101.04	Middle	No	85.41	\$109,200	\$93,268	\$74,938	2175	39.82	866	502	605
31	153	0101.05	Middle	No	92.51	\$109,200	\$101,021	\$81,162	3058	28.55	873	715	843
31	153	0101.06	Moderate	No	67.05	\$109,200	\$73,219	\$58,833	4394	31.29	1375	826	1399
31	153	0101.07	Middle	No	97.90	\$109,200	\$106,907	\$85,897	3995	40.48	1617	1064	1228
31	153	0101.08	Middle	No	100.41	\$109,200	\$109,648	\$88,100	4073	40.39	1645	1062	1224
31	153	0102.03	Upper	No	133.01	\$109,200	\$145,247	\$116,699	5626	21.53	1211	1509	1744
31	153	0102.04	Middle	No	85.71	\$109,200	\$93,595	\$75,203	3495	31.62	1105	716	840
31	153	0102.05	Upper	No	120.23	\$109,200	\$131,291	\$105,484	3436	26.19	900	785	930
31	153	0102.06	Upper	No	121.25	\$109,200	\$132,405	\$106,382	4067	28.01	1139	1040	1482
31	153	0102.07	Upper	No	131.15	\$109,200	\$143,216	\$115,064	2408	28.03	675	499	635
31	153	0102.08	Upper	No	127.05	\$109,200	\$138,739	\$111,469	4374	21.79	953	977	1215
31	153	0102.09	Middle	No	116.04	\$109,200	\$126,716	\$101,806	3426	22.85	783	881	1018
31	153	0103.02	Moderate	No	68.73	\$109,200	\$75,053	\$60,300	841	40.31	339	0	227
31	153	0103.05	Moderate	No	63.67	\$109,200	\$69,528	\$55,865	1792	39.23	703	0	626
31	153	0103.06	Moderate	No	72.13	\$109,200	\$78,766	\$63,287	2737	35.84	981	0	969
31	153	0104.01	Moderate	No	75.86	\$109,200	\$82,839	\$66,563	2991	37.98	1136	610	922
31	153	0104.02	Moderate	No	58.50	\$109,200	\$63,882	\$51,328	3669	26.38	968	824	1719
31	153	0105.02	Middle	No	86.41	\$109,200	\$94,360	\$75,818	4479	36.99	1657	1265	1615
31	153	0105.03	Middle	No	91.88	\$109,200	\$100,333	\$80,612	3519	37.08	1305	960	1315
31	153	0105.04	Middle	No	105.62	\$109,200	\$115,337	\$92,667	3160	37.50	1185	929	1000
31	153	0105.05	Middle	No	82.97	\$109,200	\$90,603	\$72,799	3846	45.87	1764	960	1368
31	153	0106.14	Middle	No	83.87	\$109,200	\$91,586	\$73,583	5131	29.86	1532	1223	1634
31	153	0106.15	Middle	No	103.27	\$109,200	\$112,771	\$90,607	1944	25.00	486	830	966
31	153	0106.16	Upper	No	143.67	\$109,200	\$156,888	\$126,048	4474	15.20	680	1197	1318
31	153	0106.17	Upper	No	130.52	\$109,200	\$142,528	\$114,514	5347	16.18	865	1472	1687

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	153	0106.19	Middle	No	98.66	\$109,200	\$107,737	\$86,563	4239	22.46	952	832	1010
31	153	0106.20	Upper	No	123.95	\$109,200	\$135,353	\$108,750	6314	18.91	1194	1315	1537
31	153	0106.21	Middle	No	93.87	\$109,200	\$102,506	\$82,358	5862	24.51	1437	1147	1374
31	153	0106.22	Upper	No	140.38	\$109,200	\$153,295	\$123,164	3773	18.55	700	836	909
31	153	0106.23	Middle	No	111.04	\$109,200	\$121,256	\$97,424	5822	17.69	1030	1442	1688
31	153	0106.24	Upper	No	138.03	\$109,200	\$150,729	\$121,103	6552	19.81	1298	1635	1875
31	153	0106.25	Middle	No	113.60	\$109,200	\$124,051	\$99,667	5183	18.21	944	1166	1316
31	153	0106.26	Middle	No	104.19	\$109,200	\$113,775	\$91,411	5591	15.74	880	1674	1945
31	153	0106.27	Upper	No	127.34	\$109,200	\$139,055	\$111,724	3219	14.45	465	824	999
31	153	0106.29	Upper	No	149.31	\$109,200	\$163,047	\$131,000	3765	16.18	609	661	803
31	153	0106.30	Upper	No	153.56	\$109,200	\$167,688	\$134,725	6442	13.51	870	1573	1729
31	153	0106.31	Upper	No	141.79	\$109,200	\$154,835	\$124,398	5160	6.38	329	1530	1776
31	153	0106.32	Upper	No	137.69	\$109,200	\$150,357	\$120,801	6663	10.09	672	1496	1632
31	153	0106.33	Moderate	No	76.59	\$109,200	\$83,636	\$67,196	3258	19.77	644	1091	1127
31	153	0106.34	Upper	No	124.10	\$109,200	\$135,517	\$108,882	2756	15.57	429	856	999
31	153	0106.35	Upper	No	142.92	\$109,200	\$156,069	\$125,395	2856	17.47	499	719	719
31	153	0106.36	Upper	No	161.91	\$109,200	\$176,806	\$142,049	5347	10.08	539	1341	1361
31	153	0106.37	Upper	No	144.56	\$109,200	\$157,860	\$126,827	3956	26.09	1032	847	906
31	153	0106.38	Upper	No	138.42	\$109,200	\$151,155	\$121,447	4400	19.34	851	1271	1291
31	153	0107.01	Upper	No	137.33	\$109,200	\$149,964	\$120,486	2559	6.84	175	676	830
31	153	0107.02	Middle	No	108.99	\$109,200	\$119,017	\$95,625	3721	7.09	264	1356	1580

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



### **Home Mortgage Disclosure Act Notice**

HMDA data regarding our residential mortgage lending is available online for review.

The data depicts the geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions is also available at this website.