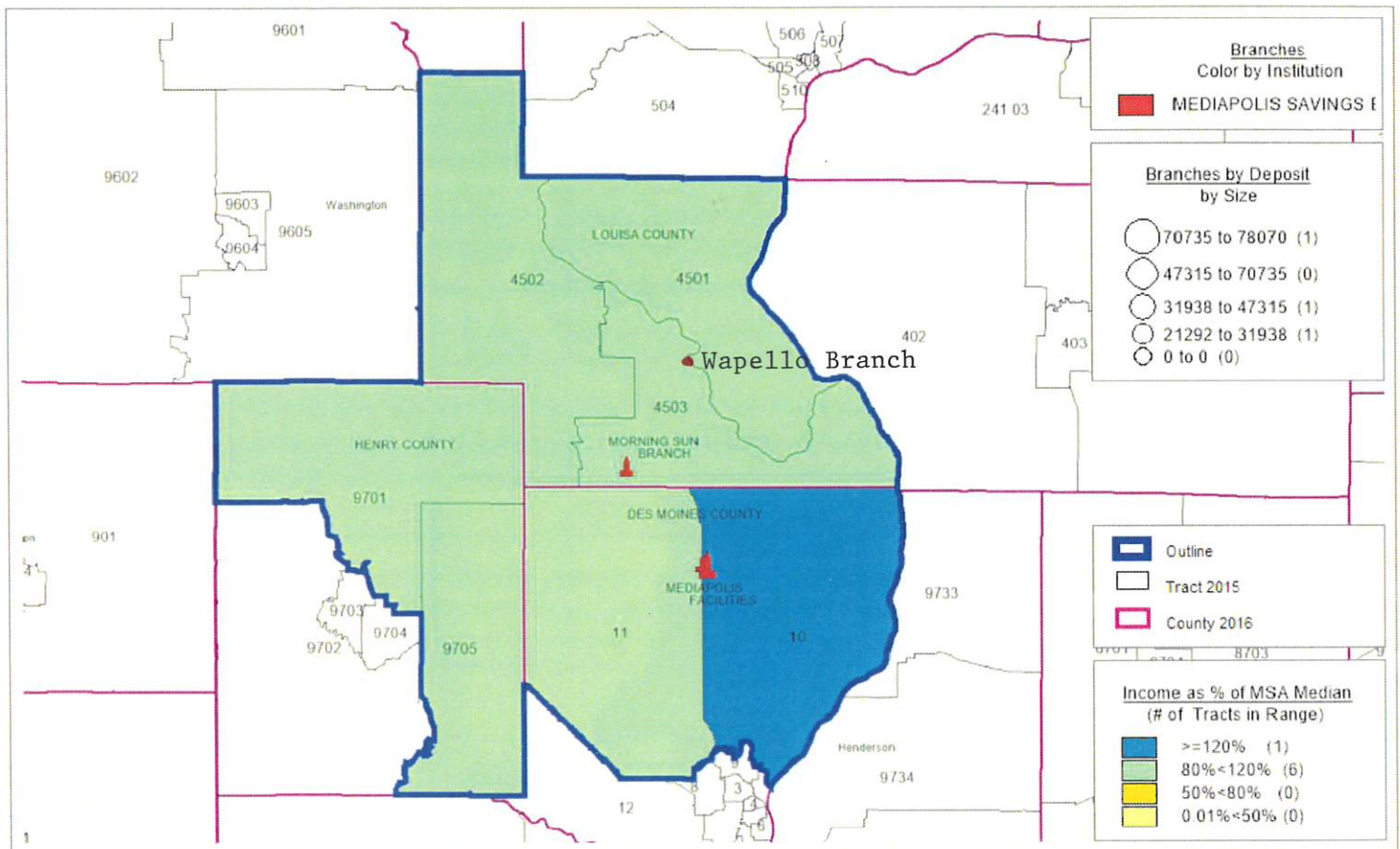


MEDIAPOLIS SAVINGS BANK ASSESSMENT AREA



MEDIAPOLIS SAVINGS BANK

LIST OF SERVICES

Main Bank

605 Main Street
Mediapolis, IA 52637
Census Tract 10

8 – 4:30 Mon - Friday
Closed Saturday
Closed Holidays

CREDIT SERVICES

A. Real Estate Loans

- 1 Residential
- 2 Agricultural Land
- 3 Commercial
- 4 Rural Acreages

B. Commercial Loans

- 1 Agricultural Loans
- 2 Business Loans

C. Installment Loans

- 1 Auto
- 2 Mobile Home
- 3 Recreational Vehicle
- 4 Personal

A. Transaction Accounts

- 1 Personal, Non Personal and Small Business Checking
- 2 Christmas Club
- 3 NOW Account
- 4 SUPER NOW Account
- 5 Money Market Account
- 6 Regular Savings Account
- 7 Signature Checking
- 8 Independence Checking
- 9 Sweep Accounts
- 10 Youth Savings Account
- 11 Electronic Banking/Mobile
- 12 Stash Account
- 13 Choice Account
- 14 School Advantage

B. Certificates of Deposit

- 1 CDARS

C. Retirement Accounts

- 1 IRA's – Regular, Simple, Roth, education, SEP's
- 2 Qualified Retirement Plans

D. Health Savings Accounts

MEDIAPOLIS SAVINGS BANK BRANCHES

This is a Branch Facility of:

| | | |
|--------------------------|-----------------------|-------------------------|
| Highway 61 Branch | Morning Sun Branch | Wapello Branch |
| 205 Wapello Street North | 20 E Highway 78 | 306 North Second Street |
| Mediapolis, IA 52637 | Morning Sun, IA 52640 | Wapello, IA 52653-1204 |

Geographies Served: 10, 11, 4501, 4502, 4503, 9701, and 9705

MEDIAPOLIS SAVINGS BANK BRANCH OPENINGS/CLOSINGS

| | |
|-------------------|-------------------|
| 1999 0 | 2012 0 |
| 2000 0 | 2013 0 |
| 2001 0 | 2014 0 |
| 2002 0 | 2015 1 |
| 2003 0 | 2016 0 |
| 2004 0 | 2017 0 |
| 2005 0 | 2018 0 |
| 2006 0 | 2019 0 |
| 2007 0 | 2020 0 |
| 2008 0 | 2021 0 |
| 2009 0 | 2022 1 |
| 2010 0 | 2023 0 |
| 2011 0 | |

Date

Public CRA Comments

| | |
|------------------|---------------------------|
| 11/3/2004 | Last FDIC CRA Exam |
| 3/31/2012 | Last FDIC CRA Exam |
| 6/24/2015 | Last FDIC CRA Exam |
| 4/19/2021 | Last FDIC CRA Exam |

MEDIAPOLIS SAVINGS BANK

LIST OF SERVICES

Highway 61 Branch

205 Wapello Street North
Mediapolis, IA 52637
Census Tract 11

8 – 4:30 Mon - Friday
8 – 11:00 Saturday
Closed Holidays

CREDIT SERVICES

A. Real Estate Loans

- 1 Residential
- 2 Agricultural Land
- 3 Commercial
- 4 Rural Acreages

B. Commercial Loans

- 1 Agricultural Loans
- 2 Business Loans

C. Installment Loans

- 1 Auto
- 2 Mobile Home
- 3 Recreational Vehicle
- 4 Personal

A. Transaction Accounts

- 1 Personal, Non Personal and Small Business Checking
- 2 Christmas Club
- 3 NOW Account
- 4 SUPER NOW Account
- 5 Money Market Account
- 6 Regular Savings Account
- 7 Signature Checking
- 8 Independence Checking
- 9 Sweep Accounts
- 10 Youth Savings Account
- 11 Electronic Banking/Mobile
- 12 Stash Account
- 13 Choice Account
- 14 School Advantage

B. Certificates of Deposit

- 1 CDARS

C. Retirement Accounts

- 1 IRA's – Regular, Simple, Roth, education, SEP's
- 2 Qualified Retirement Plans

D. Health Savings Accounts

MEDIAPOLIS SAVINGS BANK BRANCHES

This is a Branch Facility of:

Main Bank
605 Main Street
Mediapolis, IA 52637

Morning Sun Branch
20 E Highway 78
Morning Sun, IA 52640

Wapello Branch
306 North Second Street
Wapello, IA 52653-1204

Geographies Served: 10, 11, 4501, 4502, 4503, 9701, and 9705

MEDIAPOLIS SAVINGS BANK BRANCH OPENINGS/CLOSINGS

| | | | |
|------|---|------|---|
| 1999 | 0 | 2012 | 0 |
| 2000 | 0 | 2013 | 0 |
| 2001 | 0 | 2014 | 0 |
| 2002 | 0 | 2015 | 1 |
| 2003 | 0 | 2016 | 0 |
| 2004 | 0 | 2017 | 0 |
| 2005 | 0 | 2018 | 0 |
| 2006 | 0 | 2019 | 0 |
| 2007 | 0 | 2020 | 0 |
| 2008 | 0 | 2021 | 0 |
| 2009 | 0 | 2022 | 1 |
| 2010 | 0 | 2023 | 0 |
| 2011 | 0 | | |

Date

Public CRA Comments

11/3/2004

Last FDIC CRA Exam

3/31/2012

Last FDIC CRA Exam

6/24/2015

Last FDIC CRA Exam

4/19/2021

Last FDIC CRA Exam

MEDIAPOLIS SAVINGS BANK

LIST OF SERVICES

Morning Sun Branch

20 E Highway 78
Morning Sun, IA 52640
Census Tract 4503

8 – 4:30 Mon - Friday
Closed Saturday
Closed Holidays

CREDIT SERVICES

A. Real Estate Loans

- 1 Residential
- 2 Agricultural Land
- 3 Commercial
- 4 Rural Acreages

B. Commercial Loans

- 1 Agricultural Loans
- 2 Business Loans

C. Installment Loans

- 1 Auto
- 2 Mobile Home
- 3 Recreational Vehicle
- 4 Personal

A. Transaction Accounts

- 1 Personal, Non Personal and Small Business Checking
- 2 Christmas Club
- 3 NOW Account
- 4 SUPER NOW Account
- 5 Money Market Account
- 6 Regular Savings Account
- 7 Signature Checking
- 8 Independence Checking
- 9 Sweep Accounts
- 10 Youth Savings Account
- 11 Electronic Banking/Mobile
- 12 Stash Account
- 13 Choice Account
- 14 School Advantage

B. Certificates of Deposit

- 1 CDARS

C. Retirement Accounts

- 1 IRA's – Regular, Simple, Roth, education, SEP's
- 2 Qualified Retirement Plans

D. Health Savings Accounts

MEDIAPOLIS SAVINGS BANK BRANCHES

This is a Branch Facility of:

Main Bank
605 Main Street
Mediapolis, IA 52637

Highway 61 Branch
205 Wapello Street North
Mediapolis, IA 52637

Wapello Branch
306 North Second Street
Wapello, IA 52653-1204

Geographies Served: 10, 11, 4501, 4502, 4503, 9701, and 9705

MEDIAPOLIS SAVINGS BANK BRANCH OPENINGS/CLOSINGS

| | | | |
|------|---|------|---|
| 1999 | 0 | 2012 | 0 |
| 2000 | 0 | 2013 | 0 |
| 2001 | 0 | 2014 | 0 |
| 2002 | 0 | 2015 | 1 |
| 2003 | 0 | 2016 | 0 |
| 2004 | 0 | 2017 | 0 |
| 2005 | 0 | 2018 | 0 |
| 2006 | 0 | 2019 | 0 |
| 2007 | 0 | 2020 | 0 |
| 2008 | 0 | 2021 | 0 |
| 2009 | 0 | 2022 | 1 |
| 2010 | 0 | 2023 | 0 |
| 2011 | 0 | | |

Date

Public CRA Comments

11/3/2004

Last FDIC CRA Exam

3/31/2012

Last FDIC CRA Exam

6/24/2015

Last FDIC CRA Exam

4/19/2021

Last FDIC CRA Exam

MEDIAPOLIS SAVINGS BANK

LIST OF SERVICES

Wapello Branch

306 North Second Street
Wapello, IA 52653-1204
Census Tract 4503

8 – 4:30 Mon - Friday
8-11 Saturday
Closed Holidays

CREDIT SERVICES

A. Real Estate Loans

- 1 Residential
- 2 Agricultural Land
- 3 Commercial
- 4 Rural Acreages

B. Commercial Loans

- 1 Agricultural Loans
- 2 Business Loans

C. Installment Loans

- 1 Auto
- 2 Mobile Home
- 3 Recreational Vehicle
- 4 Personal

A. Transaction Accounts

- 1 Personal, Non Personal and Small Business Checking
- 2 Christmas Club
- 3 NOW Account
- 4 SUPER NOW Account
- 5 Money Market Account
- 6 Regular Savings Account
- 7 Signature Checking
- 8 Independence Checking
- 9 Sweep Accounts
- 10 Youth Savings Account
- 11 Electronic Banking/Mobile
- 12 Stash Account
- 13 Choice Account
- 14 School Advantage

B. Certificates of Deposit

C. Retirement Accounts

- 1 CDARS
- 1 IRA's – Regular, Simple, Roth, education, SEP's
- 2 Qualified Retirement Plans

D. Health Savings Accounts

MEDIAPOLIS SAVINGS BANK BRANCHES

This is a Branch Facility of:

| | | |
|----------------------|--------------------------|-----------------------|
| Main Bank | Highway 61 Branch | Morning Sun Branch |
| 605 Main Street | 205 Wapello Street North | 20 E Highway 78 |
| Mediapolis, IA 52637 | Mediapolis, IA 52637 | Morning Sun, IA 52640 |

Geographies Served: 10, 11, 4501, 4502, 4503, 9701, and 9705

MEDIAPOLIS SAVINGS BANK BRANCH OPENINGS/CLOSINGS

| | | | |
|------|---|------|---|
| 1999 | 0 | 2012 | 0 |
| 2000 | 0 | 2013 | 0 |
| 2001 | 0 | 2014 | 0 |
| 2002 | 0 | 2015 | 1 |
| 2003 | 0 | 2016 | 0 |
| 2004 | 0 | 2017 | 0 |
| 2005 | 0 | 2018 | 0 |
| 2006 | 0 | 2019 | 0 |
| 2007 | 0 | 2020 | 0 |
| 2008 | 0 | 2021 | 0 |
| 2009 | 0 | 2022 | 1 |
| 2010 | 0 | 2023 | 0 |
| 2011 | 0 | | |

Date

Public CRA Comments

| | |
|------------------|---------------------------|
| 11/3/2004 | Last FDIC CRA Exam |
| 3/31/2012 | Last FDIC CRA Exam |
| 6/24/2015 | Last FDIC CRA Exam |
| 4/19/2021 | Last FDIC CRA Exam |

MEDIAPOLIS SAVINGS BANK

Loan to Deposit Ratios

| | | | | |
|-----------------------|----------------|----------------|----------------|----------------|
| Date | 12/31/2023 | 9/30/2023 | 6/30/2023 | 3/31/2023 |
| Loan to Deposit Ratio | 82.53% | 85.42% | 77.75% | 75.74% |
| Date | 12/31/2022 | 9/30/2022 | 6/30/2022 | 3/31/2022 |
| Loan to Deposit Ratio | 73.17% | 85.42% | 73.20% | 74.75% |
| Date | 12/31/2021 | 9/30/2021 | 6/30/2021 | 3/31/2021 |
| Loan to Deposit Ratio | 79.09% | 80.76% | 77.35% | 89.67% |
| Date | 12/31/2020 | 9/30/2020 | 6/30/2020 | 3/31/2020 |
| Loan to Deposit Ratio | 85.28% | 86.38% | 93.36% | 99.63% |
| Date | 12/31/2019 | 9/30/2019 | 6/30/2019 | 3/31/2019 |
| Loan to Deposit Ratio | 98.53% | 100.09% | 101.69% | 102.28% |
| Date | 12/31/2018 | 9/30/2018 | 6/30/2018 | 3/31/2018 |
| Loan to Deposit Ratio | 102.49% | 105.62% | 104.71% | 104.20% |
| Date | 12/31/2017 | 9/30/2017 | 6/30/2017 | 3/31/2017 |
| Loan to Deposit Ratio | 107.49% | 103.76% | 110.75% | 104.31% |
| Date | 12/31/2016 | 9/30/2016 | 6/30/2016 | 3/31/2016 |
| Loan to Deposit Ratio | 106.17% | 95.16% | 100.44% | 92.40% |
| Date | 12/31/2015 | 9/30/2015 | 6/30/2015 | 3/31/2015 |
| Loan to Deposit Ratio | 104.50% | 97.71% | 96.16% | 96.57% |
| Date | 12/31/2014 | 9/30/2014 | 6/30/2014 | 3/31/2014 |

| | | | | |
|-----------------------|---------------|---------------|---------------|---------------|
| Loan to Deposit Ratio | 90.00% | 85.73% | 79.98% | 77.44% |
| Date | 12/31/2013 | 9/30/2013 | 6/30/2013 | 3/31/2013 |
| Loan to Deposit Ratio | 78.28% | 77.28% | 77.35% | 77.40% |
| Date | 12/31/2012 | 9/30/2012 | 6/30/2012 | 3/31/2012 |
| Loan to Deposit Ratio | 82.71% | 81.07% | 79.71% | 82.63% |
| Date | 12/31/2011 | 9/30/2011 | 6/30/2011 | 3/31/2011 |
| Loan to Deposit Ratio | 85.93% | 86.45% | 84.68% | 85.56% |
| Date | 12/31/2010 | 9/30/2010 | 6/30/2010 | 3/31/2010 |
| Loan to Deposit Ratio | 92.12% | 93.45% | 93.50% | 95.38% |
| Date | 12/31/2009 | 9/30/2009 | 6/30/2009 | 3/31/2009 |
| Loan to Deposit Ratio | 92.31% | 93.30% | 84.74% | 84.08% |
| Date | 12/31/2008 | 9/30/2008 | 6/30/2008 | 3/31/2008 |
| Loan to Deposit Ratio | 79.76% | 80.94% | 74.96% | 70.81% |
| Date | 12/31/2007 | 9/30/2007 | 6/30/2007 | 3/31/2007 |
| Loan to Deposit Ratio | 72.44% | 74.85% | 68.69% | 64.59% |
| Date | 12/31/2006 | 9/30/2006 | 6/30/2006 | 3/31/2006 |
| Loan to Deposit Ratio | 55.15% | 60.16% | 56.44% | 56.06% |
| Date | 12/31/2005 | 9/30/2005 | 6/30/2005 | 3/31/2005 |
| Loan to Deposit Ratio | 54.17% | 54.46% | 53.73% | 52.74% |
| Date | 12/31/2004 | 9/30/2004 | 6/30/2004 | 3/30/2004 |
| Loan to Deposit Ratio | 52.33% | 49.81% | 45.46% | 45.61% |