



Community Reinvestment Act

Public File

Written Comments

Stockgrowers State Bank has not received any written comments from the public that specifically relate to the Bank's CRA performance during the current year or prior two calendar years.

PUBLIC DISCLOSURE

February 12, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Stockgrowers State Bank
Certificate Number: 18165

225 Main Street
Maple Hill, Kansas 66507

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.

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INSTITUTION RATING

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

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

The Stockgrowers State Bank's Satisfactory Community Reinvestment Act (CRA) performance under the applicable performance criteria supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of the home mortgage, small business, and small farm loans reviewed are in the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses and farms of different revenue sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

The Stockgrowers State Bank (SSB) is a full-service financial institution headquartered in Maple Hill, Kansas. One-bank holding company Maple Hill Bancshares, Inc., Maple Hill, Kansas, continues to wholly own the bank. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated March 19, 2018, based on Interagency Small Institution Examination Procedures. The institution does not have any affiliates or subsidiaries that perform lending activities.

The bank operates in northeast Kansas from its main office in Maple Hill and its three full-service branches in Alma, Paxico, and Silver Lake. The Silver Lake branch opened in January 2021, which is new since the previous CRA evaluation. All four offices are west of Topeka, Kansas in rural areas of Wabaunsee and Shawnee counties. The bank offers home mortgage, commercial, agricultural, and consumer loans. Home mortgage, small business, and small farm loans are all primary focuses for the bank.

SSB offers a variety of deposit products and services, including checking accounts, savings accounts, and certificates of deposits. The bank has three ATMs, which are located at the Alma

branch, the Silver Lake branch, and an off-premises location in Maple Hill. In addition, the bank offers online banking through its website, as well as a mobile app.

As of December 31, 2023, SSB had \$109.6 million in total assets, which increased 30.7 percent from the previous evaluation. Additionally, the bank has total loans of approximately \$70.0 million, and total deposits of \$83.7 million. The loan portfolio distribution is illustrated in the following table.

Loan Portfolio Distribution as of December 31, 2023		
Loan Category	\$(000s)	%
Construction and Land Development	2,266	3.2
Secured by Farmland	9,894	14.1
1-4 Family Residential	23,851	34.1
Multi-family (5 or more) Residential	1,472	2.1
Commercial Real Estate	8,871	12.7
Total Real Estate Loans	46,354	66.2
Commercial and Industrial	13,295	19.0
Agricultural	4,047	5.8
Consumer	1,349	1.9
Other	4,990	7.1
Less: Unearned Income	–	–
Total Loans	70,035	100.0
<i>Source: Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. SSB’s sole assessment area includes all of Wabaunsee, Shawnee, Jackson, and Osage counties. The four counties make up a portion of the Topeka, KS MSA. The assessment area has not changed since the prior evaluation, though census tract demographics have changed slightly with updates from the 2020 U.S. Census data.

Economic and Demographic Data

The assessment area is comprised of 56 census tracts, including 4 low-, 12 moderate-, 31 middle-, and 9 upper-income census tracts. SSB’s offices are all located in middle- or upper-income tracts in rural areas west of Topeka. The low- and moderate-income tracts are generally concentrated in eastern Topeka, and all are a significant distance from any of the bank’s offices. The following table provides demographic information on the assessment area.

Demographic Information of the Assessment Area					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	56	7.1	21.4	55.4	16.1
Population by Geography	214,784	5.8	19.6	51.8	22.7
Housing Units by Geography	96,928	6.2	20.1	53.6	20.1
Owner-Occupied Units by Geography	59,689	3.3	14.3	56.2	26.2
Occupied Rental Units by Geography	28,048	10.5	29.9	49.0	10.7
Businesses by Geography	16,282	5.3	22.6	50.1	22.0
Farms by Geography	832	0.7	8.8	67.8	22.7
Family Distribution by Income Level	55,463	18.5	18.7	24.4	38.5
Median Family Income MSA – 45820 Topeka, KS MSA		\$75,758	Median Housing Value		\$130,066
Families Below Poverty Level		7.4%	Median Housing Rent		\$818
<i>Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100%</i>					

The 2023 D&B data indicates that service industries represent the largest portion of businesses in the assessment area at 37.7 percent; followed by retail trade at 11.8 percent; and finance, insurance, and real estate at 11.0 percent. This data also indicates that a notable number of area businesses are relatively small, with 89.5 percent of businesses having nine or fewer employees, and 87.2 percent operating from a single location.

The Federal Financial Institutions Examination Council’s (FFIEC’s) estimated 2023 median family income levels were used to analyze home mortgage loans under the Borrower Profile criterion. The income categories for the Topeka, KS MSA are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023 (\$82,700)	<\$41,350	\$41,350 to <\$66,160	\$66,160 to <\$99,240	≥\$99,240
<i>Source: FFIEC</i>				

Competition

Competition for financial services is notable. According to FDIC Deposit Market Share data as of June 30, 2023, there are 28 banks operating 85 offices in the assessment area. SSB’s market share of these deposits is 1.4 percent, which ranked 17th. In addition to area banks, there is also competition from non-bank lenders, such as government agencies and credit unions.

Community Contact

Examiners contact third parties active in the assessment area to help gain insight into the area’s economy, demographic trends, and business environment. This information not only helps in identifying credit needs and opportunities, but also assists in determining whether local financial institutions are responsive to those needs.

Examiners conducted a community contact interview with an individual knowledgeable of Wabaunsee County and the local economy. The contact indicated the local economy has been

stable in recent years. The area has had limited growth, as the population is aging and there is a lack of affordable housing stock, which limits the potential for new residents. The contact stated agricultural loans are a primary credit need, followed by residential and commercial loans. The contact also stated that local financial institutions are adequately meeting the credit needs of the communities in the area.

Credit Needs

Examiners identified the credit needs of the assessment area based on information from the community contact, bank management, and demographic and economic data. Based on this information, examiners determined that home mortgage, small business, and small farm loans are all notable credit needs.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 19, 2018, to the current evaluation dated February 12, 2024. Examiners used Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance.

Activities Reviewed

For the Lending Test, examiners reviewed home mortgage, small business, and small farm loans to evaluate performance for this evaluation. Examiners selected the loan products based on the bank's business strategy and loan volume during the evaluation period. All three loan categories received equal weight in determining overall conclusions.

For all three loan categories, examiners focused on loans originated in 2023, as the bank's lending was deemed representative of the bank's performance during the entire evaluation period. Bank records for 2023 showed 57 home mortgage loans totaling \$9.2 million, 36 small business loans totaling \$4.1 million, and 40 small farm loans totaling \$3.0 million. Examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. All loans inside of the assessment area were further reviewed to evaluate the Geographic Distribution and Borrower Profile criteria. The number of loans reviewed for Geographic Distribution and Borrower Profile included 25 home mortgage loans totaling \$4.5 million, 29 small business loans totaling \$3.3 million, and 31 small farm loans totaling \$2.0 million.

Examiners used 2020 U.S. Census data and 2023 D&B data as a standard of comparison to determine performance for the bank's home mortgage loans and small business and farm loans, respectively. Although both the number and dollar volume of loans were analyzed, examiners emphasized performance by number of loans because it is a better indicator of the number of individuals, businesses, and farms served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

SSB demonstrates satisfactory performance under the Lending Test. Performance under all applicable criteria supports this conclusion.

Loan-to-Deposit Ratio

SSB's average net loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. SSB's net loan-to-deposit ratio, calculated from Reports of Condition and Income data, averaged 77.7 percent over the past 24 calendar quarters since the prior evaluation. As shown in the following table, the bank's ratio is similar to other comparable institutions' loan-to-deposit ratios. Examiners selected the comparable institutions based on their asset size, geographic location, and lending focus.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 12/31/2023 (\$000s)	Average Net LTD Ratio (%)
The Stockgrowers State Bank, Maple Hill, Kansas	109,587	77.7
Flint Hills Bank, Eskridge, Kansas	148,446	54.5
Kaw Valley State Bank, Eudora, Kansas	76,701	43.6
First Security Bank, Overbrook, Kansas	90,513	84.8
The Kansas State Bank, Overbrook, Kansas	86,662	60.5
<i>Source: Reports of Condition and Income 3/31/2018 - 12/31/2023 (24 quarters)</i>		

Assessment Area Concentration

As shown in the following table, a majority of reviewed loans are inside the assessment area. Specifically, a majority of the small business and small farm loans are inside the assessment area while a majority of the home mortgage loans are outside the assessment area. However, one borrower accounted for numerous home mortgage loans outside the assessment area, which notably skews the percentages. When evaluating home mortgage lending based on the number of borrowers served rather than the number of loans, a majority of the bank's home mortgage borrowers (65.5 percent) are inside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	25	43.9	32	56.1	57	4,524	49.3	4,661	50.7	9,185
Small Business	29	80.6	7	19.4	36	3,334	82.3	716	17.7	4,050
Small Farm	31	77.5	9	22.5	40	2,033	68.0	956	32.0	2,989
Total	85	63.9	48	36.1	133	9,891	61.0	6,333	39.0	16,224
<i>Source: Bank Data</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the percentage of loans in the assessment area’s low- and moderate-income census tracts, while also considering the distant location of the bank’s offices in relation to these tracts (refer to the Description of Assessment Area section). The bank’s reasonable performance in home mortgage, small business, and small farm lending supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, SSB’s lending levels are comparable to demographic data in both the low- and moderate-income areas.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	3.3	1	4.0	52	1.1
Moderate	14.3	3	12.0	936	20.7
Middle	56.2	13	52.0	1,455	32.2
Upper	26.2	8	32.0	2,082	46.0
Totals	100.0	25	100.0	4,524	100.0
<i>Source: 2020 Census data; Bank Data</i>					

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. SSB’s lending levels are modestly below demographic data in both the low- and moderate-income categories. However, the low- and moderate-income tracts in the assessment area are generally located in eastern Topeka, Kansas, and the bank’s branches are all located a significant distance west of the city. Additionally, the bank’s assessment area contains a notable level of competition, with 28 different banks operating 85 branch offices. These banks are primarily located in the city of Topeka, and are better prepared to serve these low- and moderate-income tracts. As such, the bank’s performance is considered reasonable. The following table reflects the noted distribution.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.3	0	0.0	0	0.0
Moderate	22.6	4	13.8	1,300	39.0
Middle	50.1	19	65.5	1,930	57.9
Upper	22.0	6	20.7	104	3.1
Totals	100.0	29	100.0	3,334	100.0
<i>Source: 2023 D&B Data; Bank Data.</i>					

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. The bank did not originate any small farm loans in low- or moderate-income tracts in its assessment area. However, based on the demographics of the assessment area from the 2020 U.S. Census, there are only 6 and 73 farms within the low- and moderate-income tracts, respectfully. These tracts are generally located in eastern Topeka, Kansas, a significant distance from the bank's physical branches. Lastly, there is notable competition located within Topeka, Kansas that is better positioned to serve these areas. As such, the bank's performance is considered reasonable.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses and farms of different revenue sizes. This conclusion is supported by the bank's reasonable home mortgage, small business, and small farm lending performance. For this criterion, examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers, and the percentage of small business and small farm loans to operations with gross revenues of \$1 million or less.

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. The bank's level of lending to low-income borrowers lags the demographic data; however, US Census data indicates 7.4 percent of assessment area families are below poverty level and would likely not qualify for home financing given the median home value of the area. The bank's lending performance to moderate-income borrowers is comparable to demographic data. As such, the bank's home mortgage lending is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	18.5	3	12.0	457	10.1
Moderate	18.7	4	16.0	189	4.2
Middle	24.4	4	16.0	993	22.0
Upper	38.5	14	56.0	2,885	63.8
Total	100.0	25	100.0	4,524	100.0

Source: 2020 U.S. Census; Bank Data. Due to rounding, totals may not equal 100.0%

Small Business Loans

The distribution of loans to businesses of different revenue sizes is reasonable. As illustrated in the following table, the bank’s level of lending to businesses with gross revenues of \$1 million or less is comparable to the demographic data for this revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤\$1,000,000	82.6	22	75.9	1,674	50.2
>\$1,000,000	4.8	7	24.1	1,660	49.8
Revenue Not Available	12.6	0	0.0	0	0.0
Totals	100.0	29	100.0	3,334	100.0

Source: 2023 D&B Data; Bank Data

Small Farm Loans

The distribution of loans to farms of different revenue sizes is reasonable. The following table indicates the bank’s performance is comparable to demographic data.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
≤\$1,000,000	99.0	30	96.8	1,783	87.7
>\$1,000,000	0.7	1	3.2	250	12.3
Revenue Not Available	0.2	0	0.0	0	0.0
Totals	100.0	31	100.0	2,033	100.0

Source: 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Branch Information

Maple Hill (Main)

225 Main Street
PO Box 8
Maple Hill, KS 66507-0008
Phone: 785-256-4241
Census Tract: 4831.00

Hours:
Monday-Friday 8:30am-4:30pm
Lobby and Drive-up

Paxico

306 Main Street
PO Box 98
Paxico, KS 66526-0098
785-636-5288
Census Tract: 4831.00

Hours:
Monday-Friday 8:30am-12:30pm
Lobby and Drive-up

Alma

304 Missouri Avenue
PO Box 217
Alma, KS 66401-0217
785-765-3311
Census Tract: 4831.00

Hours:
Monday-Friday 8:30am-4:30pm
Lobby

Silver Lake

10030 NW 24 Hwy
PO Box 187
Silver Lake, KS 66539-187
785-319-2020
Census Tract: 0035.00

Hours:
Monday-Friday 8 :30am-4:30pm
Lobby and Drive-up

ATM Locations:

306 Missouri Ave., Alma, KS 66401
10030 NW Hwy 24, Silver Lake, KS 66539

Opened and Closed Branches

No branches have been opened or closed during the current year or previous two years.

List of Products, Services and Fees

All branches

Deposit Accounts:

Checking:

- *Freedom Checking
- *Silver Checking
- *Gold Checking
- *Business Standard Checking
- *Business Platinum Checking

Savings:

- *Freedom Savings (under 18yo)
- *Freedom Savings (Adult)
- *Business Savings

Time Deposits:

- *Certificate of Deposits and Individual Retirement Accounts (IRA)
 - Terms of 3 months, 6 months, 12 months, 18 months, 24 months, 30 months, 36 months, 48 months, 60 months.

Loans:

- *Residential Loans
- *Commercial Loans
- *Commercial Real Estate Loans
- *Agricultural Loans
- *Agricultural Real Estate Loans
- *Consumer Loans

List of Products, Services and Fees

All branches

Services and Fees:

***Debit Cards:**

\$0.00 Initial Card (no fee)
\$15.00 Replacement card

***Safe Deposit Boxes:**

\$20.00/yr 3x5
\$25.00/yr 4x5
\$30.00/yr 5x5
\$35.00/yr 3x10
\$40.00/yr 5x10
\$50.00/yr 6x10
\$60.00/yr 10x10
\$100.00 Drilling (minimum charge)
\$20.00 Key Deposit (due at opening)
\$10.00 Late fee (after 30 days past due)
\$20.00 Key Replacement (lost/broken)

***Wires:**

\$30.00 Outgoing (Inside U.S.)
\$30.00 plus cost Outgoing (International)
\$0.00 incoming wire (no fee)

***Faxes & Copies:**

\$1.00 Incoming Fax for first sheet, plus \$.50 for each additional sheet
\$2.00 Outgoing Fax for first sheet, plus \$.50 for each additional sheet
\$.25 copies for each page

***Additional Fees:**

\$30.00 Overdraft Fee per item
\$30.00 Return item fee

\$1.00 Daily Overdraft Fee, incurred each day after an account has had a negative balance for three consecutive days.

\$30.00 Garnishment or Tax Levy

\$25.00 Stop Payment

\$ 5.00 Collection Items

\$30.00 Research of records per hour plus \$.25 per copy (one hour minimum)

\$3.00 Statement Reprint, plus \$.25 per page over 10

\$5.00 Cashier Checks

\$3.00 Money Order

\$3.00 Sweep Fee

\$10.00 plus cost Foreign Currency Exchange

\$ 6.00 plus cost Foreign Check fee

***Non-Customer Fees:**

\$3.00 Minimum for 1% (\$10.00 maximum) coin exchange fee

\$5.00 Notary fee

1% check cashing fee on checks over \$100.00



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● Matched Address: 225 Main St, Maple Hill, Kansas, 66507
MSA: 45820 - TOPEKA, KS || State: 20 - KANSAS || County: 197 - WABAUNSEE COUNTY || Tract Code: 4831.00

● Selected Tract
MSA: || State: || County: || Tract Code:

 2026 FFIEC Geocode Census Report

Matched Address: 225 Main St, Maple Hill, Kansas, 66507
 MSA: 45820 - TOPEKA, KS
 State: 20 - KANSAS
 County: 197 - WABAUNSEE COUNTY
 Tract Code: 4831.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



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● Matched Address: 304 Missouri Ave, Alma, Kansas, 66401
MSA: 45820 - TOPEKA, KS || State: 20 - KANSAS || County: 197 - WABAUNSEE COUNTY || Tract Code: 4831.00

● Selected Tract
MSA: || State: || County: || Tract Code:

 2026 FFIEC Geocode Census Report

Matched Address: 304 Missouri Ave, Alma, Kansas, 66401
 MSA: 45820 - TOPEKA, KS
 State: 20 - KANSAS
 County: 197 - WABAUNSEE COUNTY
 Tract Code: 4831.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



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● Matched Address: 306 Main St, Paxico, Kansas, 66526
MSA: 45820 - TOPEKA, KS || State: 20 - KANSAS || County: 197 - WABAUNSEE COUNTY || Tract Code: 4831.00

● Selected Tract
MSA: || State: || County: || Tract Code:

 2026 FFIEC Geocode Census Report

Matched Address: 306 Main St, Paxico, Kansas, 66526
 MSA: 45820 - TOPEKA, KS
 State: 20 - KANSAS
 County: 197 - WABAUNSEE COUNTY
 Tract Code: 4831.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



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● Matched Address: 10030 NW US Highway 24, Silver Lake, Kansas, 66539
MSA: 45820 - TOPEKA, KS || State: 20 - KANSAS || County: 177 - SHAWNEE COUNTY || Tract Code: 0035.00

● Selected Tract
MSA: || State: || County: || Tract Code:

 2026 FFIEC Geocode Census Report

Matched Address: 10030 NW US Highway 24, Silver Lake, Kansas, 66539
 MSA: 45820 - TOPEKA, KS
 State: 20 - KANSAS
 County: 177 - SHAWNEE COUNTY
 Tract Code: 0035.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Home Mortgage Disclosure Act

HMDA Disclosure Policy

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site

LOAN TO DEPOSIT RATIO:

	2023	2024	2025
1 st Quarter	86%	88%	85%
2 nd Quarter	85%	92%	91%
3 rd Quarter	93%	95%	86%
4 th Quarter	82%	91%	87%