



## Community Reinvestment Act

### **CRA Public File**

At Liberty National Bank, we are very proud of the contributions we make to our communities and the products and services we provide to customers of all income levels. Because of this, compliance with the Community Reinvestment Act (CRA) is something we take very seriously.

In accordance with the Office of the Comptroller of the Currency CRA regulation, Liberty National Bank is required to maintain and, upon request, make available for public inspection, our complete CRA Public File.

Following are all documents that comprise Liberty National Bank's CRA Public File.



## PUBLIC DISCLOSURE

August 2, 2021

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Liberty National Bank  
Charter Number: 24378

4425 Singing Hills Boulevard  
Sioux City, Iowa 51106

Office of the Comptroller of the Currency

Sioux Falls Field Office  
4900 South Minnesota Avenue, Suite 300  
Sioux Falls, South Dakota 57108

**NOTE:** 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, and should not 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.

## **Community Reinvestment Act Notice for the Main Office**

**Liberty National Bank  
4425 Singing Hills Blvd  
Sioux City, IA 51106**

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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265. You may send written comments about our performance in helping to meet community credit needs to Jacob Stahl, President and CEO, [jacobstahl@libertynational.bank](mailto:jacobstahl@libertynational.bank) 133 S. Main Avenue, Sioux Falls, South Dakota 57104 and Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265 or [cracomment@occ.treas.gov](mailto:cracomment@occ.treas.gov). Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of 215 Holding Company, a bank holding company. You may request from the Assistant Vice President – Applications, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604-1413 an announcement of applications covered by CRA filed by bank holding companies.

## **Community Reinvestment Act Notice for the Main Office**

**Liberty National Bank  
3520 S Louise Ave  
Sioux Falls, SD 57106**

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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265. You may send written comments about our performance in helping to meet community credit needs to Jacob Stahl, President and CEO, [jacobstahl@libertynational.bank](mailto:jacobstahl@libertynational.bank) 133 S. Main Avenue, Sioux Falls, South Dakota 57104 and Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265 or [cracomment@occ.treas.gov](mailto:cracomment@occ.treas.gov). Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of 215 Holding Company, a bank holding company. You may request from the Assistant Vice President – Applications, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604-1413 an announcement of applications covered by CRA filed by bank holding companies.

## **Community Reinvestment Act Notice for all Liberty National Bank Branch Offices**

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Office of the Comptroller of the Currency, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, a public file for our entire bank is available at the Sioux City, IA office, located at 4425 Singing Hills Blvd, Sioux City, IA 51106 or a Sioux Falls, SD office, located at 3520 S Louise Ave, Sioux Falls, SD 57106.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265. You may send written comments about our performance in helping to meet community credit needs to Jacob Stahl, President and CEO, [jacobstahl@libertynational.bank](mailto:jacobstahl@libertynational.bank) 133 S. Main Avenue, Sioux Falls, South Dakota 57104 and Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265 or [cracomment@occ.treas.gov](mailto:cracomment@occ.treas.gov). Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of 215 Holding Company, a bank holding company. You may request from the Assistant Vice President – Applications, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604-1413 an announcement of applications covered by CRA filed by bank holding companies.

## Table of Contents

Overall CRA Rating.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	6
Multistate Metropolitan Statistical Area (MMSA) Rating.....	7
Sioux City, IA-NE-SD MMSA.....	7
State Rating.....	14
State of South Dakota.....	14
State of Iowa.....	19
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The Lending Test is rated: Satisfactory.**

**The Community Development Test is rated: Outstanding.**

The major factors that support this rating include:

- The Lending Test rating is based collectively on performance in the State of Iowa, State of South Dakota, and the Sioux City IA-NE-SD Multistate Metropolitan Statistical Area (MMSA). Weightings were determined through an analysis of deposit share, loan origination volume, and lending opportunities to low-and moderate-income (LMI) census tracts (CTs) in the assessment areas (AAs). The Sioux City MMSA received most weight at 60 percent as the bank has a significant deposit concentration, ability to lend to LMI CTs, and branch presence in that rating area. The State of South Dakota received the next most weight at 25 percent due to a material deposit share, loan origination volume, and branch presence. The State of Iowa received the least weight at 15 percent as it has the smallest deposit and loan base with only two branches.
- The Community Development (CD) Test rating is based on responsiveness to AA needs and opportunities in the State of Iowa, State of South Dakota, and Sioux City MMSA. Performance is weighted the same as the Lending Test described above.

In addition to the activities considered at the AA level, we considered the following activities bank-wide:

- The loan-to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, and credit needs of the AAs.
- Management originated a majority of loans, 71 percent by number and 56 percent by dollar volume, inside the bank's AAs during the evaluation period.
- Liberty National Bank (LNB) offers traditional, non-complex products and services to meet the needs of the communities they serve. LNB offers personal, business, and agriculture products tailored to meet the needs of each market served. Personal deposit products include checking, savings, certificate of deposit, and individual retirement accounts. LNB offers online banking, mobile banking, bill pay, and electronic statements to provide convenient services to its clientele. Personal lending products include consumer and home loans. Business deposit products include checking accounts and cash management services. Business lending products include term loans, agriculture and commercial lines of credit, real estate loans, agriculture loans, construction loans, letters of credit, and Small Business Administration (SBA) loans. LNB provides wealth management and private banking products and services to meet the needs of this niche market. Product and service offerings are offered to all market areas. LNB actively participated in the Paycheck Protection Program (PPP) through the SBA to meet the needs of small businesses, small farms, and individuals impacted by the COVID-19 pandemic. LNB also provided loan modifications to borrowers impacted by the pandemic.

## Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable.

LNB's average LTD ratio for the 13 quarters from December 31, 2017 to December 31, 2020, is 91 percent. The ratio ranged from an average quarterly low of 79 percent in December 2020 to an average quarterly high of 101 percent in June 2020. Agriculture cyclicalities coupled with COVID-19 impacts in 2020 led to the variations experienced by LNB and similarly situated financial institutions.

We compared LNB's LTD ratio to eight similarly situated banks operating in the same AAs. Comparison banks were selected based on asset size, loan mix, and proximity to LNB branches. Comparator banks ranged in asset size from \$159 million to \$1.4 billion. Loan concentrations were centered in agriculture and commercial lending with averages of 34 percent and 45 percent, respectively, across comparator banks. LNB's LTD ratio exceeds the comparator banks' average of 84 percent. The comparator banks' average LTD ratio ranged from an average quarterly low of 59 percent to an average quarterly high of 103 percent.

## Lending in AA

A majority of the bank's loans are inside its AAs.

Management originated and purchased 71 percent of total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	63	79	17	21	80	12,296	60	8,337	40	20,633
Small Farm	50	63	30	37	80	18,811	53	16,438	47	35,249
Total	113	71	47	29	160	31,107	56	24,775	44	55,882

## Description of Institution

LNB is a multistate national bank headquartered in Sioux City, Iowa. As of December 31, 2020, LNB had total assets of \$494 million. LNB is wholly owned by Liberty Financial Services, Inc., a one-bank holding company headquartered in Sioux City, Iowa. LNB operates nine branches and ten automated teller machines (ATMs) in two states. Nine of the ATMs are located at LNB branches with one additional ATM located offsite. LNB does not operate any deposit-taking ATMs.

Management has designated four AAs across three states: Iowa, South Dakota, and Nebraska. LNB has three rating areas: Sioux City MMSA, State of Iowa, and State of South Dakota. AAs meet regulatory requirements and do not arbitrarily exclude LMI CTs. The Jefferson, South Dakota branch was closed on March 2, 2018. Jefferson, South Dakota customers can be served out of nearby Elk Point, South



Dakota, North Sioux City, South Dakota, or Sioux City, Iowa locations. There were no mergers or acquisitions during the evaluation period.

LNB offers traditional loan and deposit products and services to meet the needs of its customers. Product and service offerings are based on the market conditions surrounding the bank's locations. The bank's lending strategy focuses on commercial real estate, agriculture, and commercial loans. Loan growth continues to be a strategic objective. Lending activity in the Sioux City MMSA is primarily agriculture and commercial. Lending activity in the Northwest Iowa Non-MSA AA is primarily agriculture. Lending in the Des Moines MSA AA and Sioux Falls MSA AA is primarily commercial. As of December 31, 2020, the loan portfolio totaled \$383 million and represented 77 percent of total assets. Tier one capital totaled \$45 million. LNB's loan portfolio consisted of 71 percent real estate (43 percent commercial, 27 percent agriculture, 22 percent residential, and 7 percent construction), 11 percent agriculture, 18 percent commercial, and 1 percent consumer loans.

LNB originated 398 PPP loans totaling \$44 million in 2020. LNB had 184 PPP loans totaling \$27 million outstanding as of December 31, 2020. LNB made 18 COVID-19 related loan modifications to 14 borrowers with outstanding loan balances of \$19 million in 2020. COVID-19 loan modifications were a combination of three months interest only and three months no payment.

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AAs. LNB received a Satisfactory rating during the previous CRA examination dated November 27, 2017. The Lending Test was rated Satisfactory and CD Test rated Outstanding during the previous CRA examination.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

LNB was evaluated using the Intermediate Small Bank CRA examination procedures, which includes a Lending Test and a CD Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through lending activities. The CD Test evaluates the bank's record of responding to the CD needs and opportunities of its AAs through CD lending and providing qualified investments, donations, and service hours within the communities served.

The Lending Test evaluation period is January 1, 2018 to December 31, 2020. We analyzed the number and dollar volume of loans originated and purchased (collectively, originated or originations) during the evaluation period to determine the bank's primary loan products for each AA based on branch locations. Agriculture and commercial loans were determined to be primary loan products in LNB's AAs, which is reflective of the bank's loan concentrations and lending strategy. Refer to Appendix A, Scope of Examination, for a list of primary products identified in each AA.

MSA's are delineated by the U.S. Office of Management and Budget (OMB) as a result of published standards to Census Bureau data. There were OMB changes to the Sioux City MMSA and Iowa Non-MSA during the evaluation period that impacted LNB's AAs. Plymouth County, Iowa CTs were removed from the Sioux City MMSA in 2018 and transferred to the Iowa Non-MSA in 2019 and remained in the Iowa Non-MSA for 2020. Therefore, the Plymouth County, Iowa CTs moved from LNB's designated Sioux City MMSA AA in 2018 to the Northwest Iowa Non-MSA AA for 2019 and

2020. Loans originated to borrowers in Plymouth County, Iowa were analyzed by origination date and included in the applicable AA for analysis.

To evaluate lending performance, we selected a random sample of 20 loans originated during the evaluation period for each primary loan product type in each AA. We reviewed 20 loans originated with proceeds distributed within the AA for each primary product for both 2018 and 2019-2020 analyses for the AAs impacted by the OMB changes. To analyze borrower and geographic distribution within the AAs, we sampled additional loans, as needed, to reach 20 loans originated to borrowers located within the designated AA for each primary product. We based lending performance conclusions on a larger random sample of 60 loans originated in the AA for the Des Moines MSA AA commercial geographic distribution test and 59 loans originated in the Sioux Falls MSA AA commercial borrower and geographic distribution tests. We did not obtain enough loans originated in the Sioux City MMSA AA to conclude on the 2019-2020 agriculture borrower or geographic distribution tests.

The CD Test evaluation period is November 28, 2017 to December 31, 2020. We reviewed all CD loans, investments, donations, and service hours submitted by management for consideration.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, MMSA, or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full and limited-scope AAs.

### **Ratings**

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

We determined the weight for each state through an analysis of three primary factors: deposit share, lending volume, and LMI tract population share. The Sioux City MMSA received most weight at 60 percent as the bank has a significant deposit concentration, ability to lend to LMI CTs, and branch presence. The State of South Dakota received the next most weight at 25 percent due to material deposit share, loan origination volume and branch presence. The State of Iowa received the least weight at 15 percent as it has the smallest deposit and loan base with only two branches.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## Multistate Metropolitan Statistical Area Rating

### Sioux City IA-NE-SD MMSA

**CRA rating for the Sioux City MMSA<sup>1</sup>: Satisfactory.**

**The Lending Test is rated: Satisfactory.**

**The CD Test is rated: Outstanding.**

The major factors that support this rating include:

- The distribution of agriculture and commercial loans to borrowers in geographies of different income levels reflects reasonable distribution of AA demographics.
- The distribution of agriculture and commercial loans to businesses and farms of different income levels reflects reasonable distribution of AA demographics.
- CD activities demonstrate excellent responsiveness to AA needs and opportunities.

### Description of Institution's Operations in Sioux City MMSA

The Sioux City MMSA AA changed during the evaluation period. The Sioux City MMSA AA included 36 CTs from January 1, 2018 to December 31, 2018. Two of the CTs were low-income, 10 were moderate-income, 15 were middle-income, and nine were upper-income. The Sioux City MMSA AA included 30 CTs from January 1, 2019 to December 31, 2020. Two of the CTs were low-income, eight were moderate-income, 11 were middle-income, and nine were upper-income. The AA covers Woodbury County, Iowa, Dakota County, Nebraska, and Union County, South Dakota. The 2018 AA also included Plymouth County, Iowa.

LNB operates four branches and five ATMs in the Sioux City MMSA AA. The bank's headquarters are located in Sioux City, Iowa with additional branches located in North Sioux City, South Dakota, Dakota Dunes, South Dakota, and Elk Point, South Dakota. ATMs are located at the branches with an additional ATM located in Jefferson, South Dakota. The Sioux City MMSA AA accounted for 67 percent of the bank's deposits as of June 30, 2020, and 50 percent of the bank's loans originated during the evaluation period. The primary lending products in the Sioux City MMSA AA are commercial and agriculture loans.

<b>LNB Loan Originations in the Sioux City MMSAAA (1/1/2018 – 12/31/2020)</b>				
Loan Type	Number	Percentage by Number	Dollar Volume (\$000s)	Percentage by Dollar Volume
Agriculture	367	24	179,512	41
Commercial	648	43	190,823	43
Mortgage	333	22	66,080	15
Consumer	165	11	3,850	1
<b>Total</b>	<b>1,513</b>	<b>100</b>	<b>440,265</b>	<b>100</b>

<sup>1</sup> This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

One hundred fifty-six thousand people, or 63 thousand households, lived in the 2018 AA. Ten percent of the households in the 2018 AA lived below the poverty line. The weighted-average of median family income was \$59 thousand in 2018. One hundred thirty thousand people, or 53 thousand households, lived in the AA in the 2019-2020 AA. Of the households, five percent were low-income, 22 percent were moderate-income, 37 percent were middle-income, and 37 percent were upper-income for the 2019-2020 AA. Eleven percent of the households in the 2019-2020 AA lived below the poverty level. The weighted-average of median family income in 2020 was \$59 thousand.

The 2018 Sioux City MMSA AA includes 12 thousand businesses. Ninety-one percent of the businesses are non-farm businesses and 68 percent employ fewer than five people. The 2019-2020 Sioux City MMSA AA includes 11 thousand businesses. Ninety-four percent of the businesses are non-farm businesses and 62 percent employ fewer than five people.

The economy in the Sioux City MMSA remained relatively stable during the evaluation period. According to the Bureau of Labor Statistics (BLS), the unemployment rate for the Sioux City MMSA AA increased from 3.6 percent in January 2018 to 3.8 percent in December 2020. The highest unemployment rate during the evaluation period was 9.5 percent in April 2020. Major areas of employment for this AA include the service and agriculture industries.

Competition in the Sioux City MMSA AA is high and includes several large national, regional, and local community banks. As of June 30, 2018, there were 33 institutions with 85 banking offices located in the AA. LNB reported \$199 million in deposits in the Sioux City MMSA AA as of June 30, 2018, which ranked seventh in deposit market share with a market share of 5 percent. As of June 30, 2020, there were 33 institutions with 70 banking offices located in the AA. LNB reported \$278 million in deposits in the AA as of June 30, 2020, which ranked fourth in deposit market share with a market share of 7 percent.

We referenced one community contact in the Sioux City MMSA AA. The contact was a city administrator for a local municipality in South Dakota. The contact stated the AA benefited from economic growth and a stable economy with low unemployment rates. The contact stated that matured townships in the area were experiencing new growth as a result of increased urban sprawl and labor force commutation. The contact identified low housing inventories and availability of childcare services as the main needs within the AA as populations increase. The contact noted healthy market competition for banks in the area and did not identify unmet credit needs. The contact was not aware of any negative perceptions of banking in the MMSA.

**Table A – Demographic Information of the AA****AA: 2018 Sioux City MMSA**

<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (CTs)	36	5.6	25.0	38.9	30.6	0.0
Population by Geography	155,617	3.3	22.0	37.3	37.4	0.0
Housing Units by Geography	63,156	3.7	20.9	37.1	38.2	0.0
Owner-Occupied Units by Geography	40,859	1.0	16.3	37.6	45.1	0.0
Occupied Rental Units by Geography	18,066	9.5	31.0	36.5	23.1	0.0
Vacant Units by Geography	4,231	5.7	23.2	35.2	35.9	0.0
Businesses by Geography	12,294	12.9	15.8	28.8	42.5	0.0
Farms by Geography	1,098	1.3	5.4	51.1	42.3	0.0
Family Distribution by Income Level	39,683	20.1	17.6	22.5	39.7	0.0
Household Distribution by Income Level	58,925	23.6	16.8	18.6	41.0	0.0
Median Family Income MMSA - 43580 Sioux City, IA-NE-SD MMSA		\$59,402	Median Housing Value			\$116,148
Median Family Income Non-MSAs - IA		\$61,681	Median Gross Rent			\$665
			Families Below Poverty Level			10.3%

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.

**Table A – Demographic Information of the AA****AA: 2019-2020 Sioux City MMSA**

<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (CTs)	30	6.7	26.7	36.7	30.0	0.0
Population by Geography	130,764	3.9	23.5	37.2	35.5	0.0
Housing Units by Geography	52,532	4.5	22.0	37.0	36.5	0.0
Owner-Occupied Units by Geography	32,946	1.2	16.9	37.9	43.9	0.0
Occupied Rental Units by Geography	15,984	10.7	31.8	36.2	21.3	0.0
Vacant Units by Geography	3,602	6.7	24.4	33.4	35.5	0.0
Businesses by Geography	10,081	15.7	13.6	27.1	43.6	0.0
Farms by Geography	596	2.3	5.7	35.6	56.4	0.0
Family Distribution by Income Level	32,729	21.6	17.7	22.8	37.8	0.0
Household Distribution by Income Level	48,930	24.7	17.0	18.5	39.8	0.0
Median Family Income MMSA - 43580 Sioux City, IA-NE-SD MMSA		\$59,402	Median Housing Value			\$111,890
			Median Gross Rent			\$673
			Families Below Poverty Level			11.2%

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.

## **Scope of Evaluation in Sioux City MMSA**

LNB operates in one AA in the Sioux City MMSA. The rating for the MMSA is solely based on a full-scope review of the AA. Refer to Appendix A for more information.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SIOUX CITY MMSA**

### **LENDING TEST**

The bank's performance under the Lending Test in the Sioux City MMSA is rated Satisfactory.

Based on a full-scope review, the bank's performance in the Sioux City MMSA is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the MMSA.

#### *Small Loans to Businesses*

Refer to Table Q in the "Sioux City MMSA" section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of commercial loans to small businesses in the Sioux City MMSA AA is poor. The geographic distribution of commercial loans to small businesses in the Sioux City MMSA AA was determined through an analysis of 2018 and 2019-2020 data. In 2018, LNB originated 5 percent of loans by number to small businesses located in moderate-income CTs and no commercial loans to low-income CTs. 2018 aggregate data indicates 13 percent of commercial loans were made to businesses in low-income CTs and 18 percent of commercial loans were made to businesses in moderate-income CTs. There are 12 LMI CTs in the 2018 Sioux City MMSA AA, primarily located around downtown Sioux City, Iowa, with opportunities for service by three nearby LNB locations.

In 2019-2020, LNB originated 17 percent of loans by number to small businesses located in low-income CTs and 6 percent of loans by number to small businesses located in moderate-income CTs. The 2019-2020 geographic distribution of commercial loans to small businesses in the Sioux City MMSA AA was based on 18 loans originated in the bank's AA in the applicable period. 2019-2020 aggregate data indicates 16 percent of commercial loans were made to businesses in low-income CTs and 15 percent of commercial loans were made to businesses in moderate-income CTs. There are 10 LMI CTs in the 2019-2020 Sioux City MMSA AA located around downtown Sioux City, Iowa. One moderate-income CT was removed from 2019-2020 MMSA data due to OMB changes in Plymouth County, Iowa. One moderate-income CT in North Sioux City, South Dakota was changed to a middle-income CT. LNB was not materially impacted by the two changes in CTs, as these CTs were not areas of significant loan penetration.

### ***Small Loans to Farms***

Refer to Table S in the “Sioux City MMSA” section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank’s originations and purchases of small loans to farms.

The geographic distribution of loans to small farms in the Sioux City MMSA AA is reasonable. The geographic distribution of farm loans to farms in the Sioux City MMSA AA was determined through an analysis of 2018 data. 2019-2020 data did not provide a meaningful analysis as only nine loans in the Sioux City MMSA AA were reviewed. LNB did not originate any loans to farms located in LMI CTs in the Sioux City MMSA AA in 2018. Aggregate data indicates 0.2 percent of farm loans were made to farms in low-income CTs and 3 percent of farm loans were made to farms in moderate-income CTs in 2018. The opportunity to lend to small farms in LMI CTs in the AA is limited. LMI CTs in the Sioux City MMSA AA are located centrally in Sioux City, Iowa while farm loan proceeds are distributed to rural CTs, which are all middle-and -upper income CTs. The community contact for the Sioux City MMSA AA did not identify any unmet credit needs or unequal access to financial products and services. This represents satisfactory performance.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to businesses and farms of different sizes, given the product lines offered by the bank.

### ***Small Loans to Businesses***

Refer to Table R in the “Sioux City MMSA” section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank’s originations and purchases of small loans to businesses.

The distribution of commercial loans to businesses of different income levels in the Sioux City MMSA AA is reasonable. The borrower distribution of commercial loans to small businesses in the Sioux City MMSA AA was determined through an analysis of 2018 and 2019-2020 data. LNB originated 65 percent of loans to small businesses with gross annual revenue (GAR) of \$1 million or less in 2018. Aggregate data indicates 48 percent of commercial loans were made to small businesses in 2018. American Community Survey (ACS) data indicates 78 percent of businesses had GAR of \$1 million or less in 2018.

In 2019 and 2020, LNB originated 50 percent of loans to small businesses with GAR of \$1 million or less. The 2019-2020 borrower distribution of commercial loans to small businesses with GAR of \$1 million or less in the Sioux City MMSA AA was conducted based on 18 loans originated in the bank’s AA in the applicable period. Aggregate data indicates 48 percent of commercial loans were made to small businesses in 2019-2020.

### ***Small Loans to Farms***

Refer to Table T in the “Sioux City MMSA” section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank’s originations and purchases of small loans to farms.

The distribution of farm loans to farms of different income levels in the Sioux City MMSA AA is reasonable. The borrower distribution of farm loans to farms in the Sioux City MMSA AA was



determined through an analysis of 2018 data. 2019-2020 data did not provide a meaningful analysis as only nine farm loans in the Sioux City MMSA AA were reviewed. LNB originated 60 percent of loans to farms with GAR of \$1 million or less in 2018. Two larger borrowers account for five of the seven loans originated to borrowers with GAR over \$1 million. Larger borrowers with numerous credit requests skew random sampling and increase probability of selecting multiple loans within each sample. Aggregate data indicates 62 percent of farm loans were made to small farms in 2018.

### Responses to Complaints

Management did not receive any complaints regarding LNB's CRA performance in the Sioux City MMSA during the evaluation period.

## COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the Sioux City MMSA is rated Outstanding.

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the MMSA through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

### Number and Amount of CD Loans

Refer to the CD Loan table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans, that also qualify as CD loans.

CD Loans – Sioux City MMSA				
AA	Total			
	#	% of Total #	\$(000's)	% of Total \$
Sioux City MMSA	120	100	7,538	100

Management originated 120 qualified CD loans totaling \$7.5 million in the Sioux City MMSA AA during the evaluation period. All CD loans were originated as part of the PPP by providing economic development or stabilization to small businesses in LMI CTs or receiving consideration by being originated on or after October 1, 2020.

### Number and Amount of Qualified Investments

Qualified Investments – Sioux City MMSA										
AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Sioux City MMSA	1	489	9	16	10	100	505	100	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

LNB had one qualifying CD investment in the Sioux City MMSA totaling \$489 thousand. The bond is a prior period investment that provides community support to a school district that includes a majority of LMI students. Management provided nine qualified CD donations totaling \$16 thousand during the evaluation period. CD donations supported community service targeted towards LMI individuals and families.

### **Extent to Which the Bank Provides CD Services**

Employees within the Sioux City MMSA AA provided a total of 798 qualified service hours during the evaluation period, accounting for 90 percent of qualified service hours across all AAs. There are 36 employees across LNB's four branches in the Sioux City MMSA AA, accounting for 51 percent of all LNB employees.

One employee provided 252 qualified service hours to a local organization supporting affordable housing for LMI individuals in need of safe housing solutions. One employee provided 144 qualified service hours to a local agency providing community service for LMI individuals and families based on poverty standards. One employee provided 60 qualified service hours to a local agency providing community service for LMI individuals targeting individuals with disabilities to provide quality of life and sense of purpose.

## State Rating

### State of South Dakota

**CRA rating for the State of South Dakota<sup>2</sup>: Satisfactory.**

**The Lending Test is rated: Satisfactory.**

**The CD Test is rated: Outstanding.**

The major factors that support this rating include:

- The distribution of commercial loans to borrowers in geographies of different income levels reflects reasonable distribution of AA demographics.
- The distribution of commercial loans to businesses of different income levels reflects reasonable distribution of AA demographics.
- CD activities demonstrate excellent responsiveness to AA needs and opportunities.

### Description of Institution's Operations in South Dakota

The Sioux Falls MSA AA includes Lincoln and Minnehaha Counties in South Dakota. LNB operates three branches and three ATMs in the AA. The branches are located in Sioux Falls, geographically on the westside, eastside, and downtown. The ATMs are located at each Sioux Falls branch.

The Sioux Falls MSA AA accounted for 22 percent of the bank's deposits as of June 30, 2020, and 29 percent of the bank's loans originated during the evaluation period. The primary lending product in the Sioux Falls MSA AA is commercial loans.

<b>LNB Loan Originations in the Sioux Falls MSA AA (1/1/2018 – 12/31/2020)</b>				
Loan Type	Number	Percentage by Number	Dollar Volume (\$000s)	Percentage by Dollar Volume
Agriculture	77	9	35,487	14
Commercial	567	62	185,255	73
Mortgage	86	9	23,398	9
Consumer	181	20	10,510	4
<b>Total</b>	<b>911</b>	<b>100</b>	<b>254,650</b>	<b>100</b>

The Sioux Falls MSA AA includes 48 CTs. Seventeen CTs are moderate-income, 19 are middle-income, and 12 are upper-income. There are no low-income CTs. Two hundred eleven thousand people, or 86 thousand households, lived in the AA in 2015. Of the households, 35 percent were moderate-income, 41 percent were middle-income, and 24 percent were upper-income. Seven percent of the households in the AA lived below the poverty level. The weighted-average median family income in 2020 was \$73 thousand.

<sup>2</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

The economy in the Sioux Falls MSA AA remained favorable during the evaluation period. According to the BLS, the unemployment rate for the Sioux Falls MSA slightly increased from 3 percent in January 2018 to 3.1 percent in December 2020. The highest unemployment rate during the evaluation period was 9 percent in April 2020. Major areas of employment for this AA include the service, finance, insurance, and real estate industries.

Competition in the Sioux Falls MSA AA is high and includes several large national, regional, and local community banks. As of June 30, 2020, there were 33 institutions with 130 banking offices located in the AA. LNB reported \$90 million in deposits in the Sioux Falls MSA AA as of June 30, 2020, which ranked nineteenth in deposit market share with a market share of less than 1 percent.

We referenced one community contact in the Sioux Falls MSA. The contact was a vice president of an organization that focuses on connecting donors with important causes to build a thriving area where possibility and opportunity are available for all. The contact did not identify any specific unmet credit needs in the AA. The contact stated that local banks are providing financing for current development projects in the community and will continue to have opportunities to provide funding and participate in CD as the city continues to grow. The contact identified affordable housing, transportation, and financial literacy as prominent community needs.

## South Dakota MSA AA

Table A – Demographic Information of the AA						
AA: Sioux Falls MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	48	0.0	35.4	39.6	25.0	0.0
Population by Geography	210,693	0.0	32.0	43.2	24.8	0.0
Housing Units by Geography	86,418	0.0	35.4	40.9	23.7	0.0
Owner-Occupied Units by Geography	53,450	0.0	23.6	47.0	29.3	0.0
Occupied Rental Units by Geography	28,098	0.0	55.7	30.7	13.6	0.0
Vacant Units by Geography	4,870	0.0	48.1	32.4	19.5	0.0
Businesses by Geography	22,106	0.0	39.2	31.3	29.5	0.0
Farms by Geography	751	0.0	13.8	44.5	41.7	0.0
Family Distribution by Income Level	52,900	19.3	17.8	24.1	38.7	0.0
Household Distribution by Income Level	81,548	22.3	18.2	18.5	41.0	0.0
Median Family Income MSA - 43620 Sioux Falls, SD MSA		\$72,948	Median Housing Value			\$161,645
			Median Gross Rent			\$731
			Families Below Poverty Level			7.4%

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.

## Scope of Evaluation in South Dakota

We completed a full-scope review of the Sioux Falls MSA AA, which is the bank's only AA in the State of South Dakota. The State of South Dakota rating is based on results of this review. Refer to Appendix A for more information.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH DAKOTA

### LENDING TEST

The bank's performance under the Lending Test in South Dakota is rated Satisfactory.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of South Dakota is reasonable.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the state.

### ***Small Loans to Businesses***

Refer to Table Q in the state of South Dakota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of commercial loans to small businesses in the South Dakota MSA AA is reasonable. The geographic distribution analysis for commercial loans to small businesses in the South Dakota MSA AA is based on 59 loans with proceeds distributed within the AA. There are no low-income CTs and seventeen moderate-income CTs in the AA. LNB originated 34 percent of commercial loans by number to small businesses located in moderate-income CTs during the evaluation period. Aggregate data indicates 40 percent of commercial loans were made to businesses in moderate-income CTs during the evaluation period. Moderate-income CTs are centered in Minnehaha County where competition is high. Two of LNB's three branches in the Sioux Falls MSA AA are located in moderate-income CTs.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to businesses different sizes, given the product lines offered by the bank.

### ***Small Loans to Businesses***

Refer to Table R in the state of South Dakota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of commercial loans to businesses of different income levels in the Sioux Falls MSA AA is reasonable. The borrower distribution analysis for commercial loans to small businesses in the South Dakota MSA AA is based on 59 loans with proceeds distributed within the AA. Management originated 51 percent of loans to businesses with GAR of \$1 million or less. Included in the sample were 10 borrowers with unknown revenues, a majority of which were PPP loans that did not require revenue information at origination. Aggregate data indicates 50 percent of commercial loans were made to small businesses during the evaluation period.

## **Responses to Complaints**

Management did not receive any complaints regarding LNB's CRA performance in the Sioux Falls MSA during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the CD Test in the State of South Dakota is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

### Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD Loans – State of South Dakota				
AA	Total			
	#	% of Total #	\$(000's)	% of Total \$
Sioux Falls MSA	60	100	4,326	100

Management originated 60 qualified CD loans totaling \$4.3 million in the Sioux Falls MSA AA during the evaluation period. One loan totaling \$35 thousand qualified for CD credit by providing economic development and stabilization of a small business promoting job creation for and retention of LMI individuals. The remaining 59 qualified CD loans were originated as part of the PPP by providing economic development or stabilization to small businesses in LMI CTs or receiving consideration by being originated on or after October 1, 2020.

### Number and Amount of Qualified Investments

Qualified Investments – State of South Dakota										
AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Sioux Falls MSA	0	0	4	2	4	100	2	100	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Management provided four qualified donations totaling \$2 thousand during the evaluation period. All donations supported community service targeted towards LMI individuals.

### Extent to Which the Bank Provides CD Services

Employees within the Sioux Falls MSA AA did not provide any qualified service hours during the evaluation period. There are 22 employees across LNB's three branches in the Sioux Falls MSA AA, accounting for 31 percent of all LNB employees. Opportunities exist in the Sioux Falls MSA AA to provide CD services.

\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

## State Rating

### State of Iowa

**CRA rating for the State of Iowa<sup>3</sup>: Satisfactory.**

**The Lending Test is rated: Satisfactory.**

**The CD Test is rated: Outstanding.**

The major factors that support this rating include:

- The distribution of commercial and agricultural loans to borrowers in geographies of different income levels reflects reasonable distribution of AA demographics.
- The distribution of commercial and agricultural loans to businesses and farms of different income levels reflects reasonable distribution of AA demographics.
- CD activities demonstrate excellent responsiveness to AA needs and opportunities.

### Description of Institution's Operations in Iowa

LNB operates in two AAs in Iowa: Northwest Iowa Non-MSA AA and Des Moines MSA AA. Product and service offerings are consistent across the AAs.

#### Northwest Iowa Non-MSA AA

The Northwest Iowa Non-MSA AA includes Clay, Dickinson, and Plymouth Counties in Iowa. Plymouth County, Iowa was added to the Iowa Non-MSA in 2019 and will be considered as part of the bank's Northwest Iowa Non-MSA AA for 2019 and 2020. LNB operates one branch and one ATM in the AA, both in Okoboji, Iowa.

The Northwest Iowa Non-MSA AA accounted for 7 percent of the bank's deposits as of June 30, 2020, and 11 percent of the bank's loans originated during the evaluation period. The primary lending product in the Northwest Iowa Non-MSA AA is agriculture loans.

<b>LNB Loan Originations in the Northwest Iowa Non-MSA AA (1/1/2018 – 12/31/2020)</b>				
Loan Type	Number	Percentage by Number	Dollar Volume (\$000s)	Percentage by Dollar Volume
Agriculture	259	64	68,563	69
Commercial	108	27	27,946	28
Mortgage	10	2	1,418	2
Consumer	29	7	1,015	1
<b>Total</b>	<b>406</b>	<b>100</b>	<b>98,942</b>	<b>100</b>

<sup>3</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.



The Northwest Iowa Non-MSAAA changed during the evaluation period. The Northwest Iowa Non-MSAAA from January 1, 2018 to December 31, 2018, included nine CTs. Five of the CTs were middle-income and four were upper-income. The Northwest Iowa Non-MSAAA from January 1, 2019 to December 31, 2020, included 15 CTs. One of the CTs was moderate-income, eight were middle-income, and six were upper-income. The 2018 AA did not include Plymouth County. Thirty-four thousand people, or 21 thousand households, lived in the 2018 AA. Of the households, 62 percent were middle-income and 38 percent were upper-income. Six percent of the households in the 2018 AA lived below the poverty line. The weighted-average median family income was \$62 thousand in the 2018 AA. Fifty-eight thousand people, or 32 thousand households, lived in the 2019-2020 AA. Of the households, five percent were moderate-income, 54 percent were middle-income, and 41 percent were upper-income. Six percent of the households in the 2019-2020 AA lived below the poverty level. The weighted-average median family income was \$62 thousand in the 2019-2020 AA.

The 2018 Northwest Iowa Non-MSAAA included 4 thousand businesses. Eighty-nine percent of the businesses are non-farm businesses and 65 percent employ fewer than five people. The 2019-2020 Northwest Iowa Non-MSAAA included 6 thousand businesses. Eighty-six percent of the businesses are non-farm businesses and 67 percent employ fewer than five people.

The economy in the Northwest Iowa Non-MSAAA was stable during the evaluation period. According to the BLS, the unemployment rate in Clay County increased from 4.6 percent in January 2018 to 10.6 percent in December 2020. The unemployment rate in Dickinson County decreased from 5.4 percent in January 2018 to 4.1 percent in December 2020. The unemployment rate in Plymouth County increased from 2.7 percent in January 2019 to 2.9 percent in December 2020. The highest unemployment rate during the evaluation period was 13.1 percent in April 2020 in Dickinson County. Major areas of employment for this AA include the service and agriculture industries.

Competition in the Northwest Iowa Non-MSAAA is moderate and includes national, regional, and local community banks. As of June 30, 2018, there were 13 institutions with 26 banking offices located in the 2018 Northwest Iowa Non-MSAAA. LNB reported \$27 million in deposits in the 2018 Northwest Iowa Non-MSAAA as of June 30, 2018, which ranked last in deposit market share with a market share of 2 percent. As of June 30, 2020, there were 21 institutions with 41 banking offices located in the 2019-2020 Northwest Iowa Non-MSAAA. LNB reported \$28 million in deposits in the 2019-2020 Northwest Iowa Non-MSAAA as of June 30, 2020, which ranked last in deposit market share with a market share of less than 1 percent.

We completed one community contact in the Northwest Iowa Non-MSAAA in conjunction with this examination. The contact was the Chief Financial Officer of a prominent business leader in the Le Mars, Iowa area providing approximately 3,000 jobs in the area. The contact did not identify any financial disparities or unmet credit needs in the AA. The contact stated there are abundant banks in the Le Mars and Sioux City, Iowa areas to serve the needs of the local communities. The contact identified language barriers as a challenge in the financial services industry.

#### Des Moines MSA AA

The Des Moines MSA AA includes Polk, Warren, and Dallas Counties in Iowa. LNB operates one branch and one ATM in the AA, both in Johnston, Iowa.

The Des Moines MSA AA accounted for 5 percent of the bank's deposits as of June 30, 2020 and 10 percent of the bank's loans originated during the evaluation period. The primary lending product in the Des Moines MSA AA is commercial loans.

<b>LNB Loan Originations in the Des Moines MSAAA (1/1/2018 – 12/31/2020)</b>				
Loan Type	Number	Percentage by Number	Dollar Volume (\$000s)	Percentage by Dollar Volume
Agriculture	2	1	735	1
Commercial	318	85	78,670	89
Mortgage	25	6	6,366	7
Consumer	30	8	2,949	3
<b>Total</b>	<b>375</b>	<b>100</b>	<b>88,720</b>	<b>100</b>

The Des Moines MSA AA includes 111 CTs. Nine of the CTs are low-income, 27 are moderate-income, 44 are middle-income, 30 are upper-income, and 1 is unknown. Five hundred twenty-four thousand people, or 217 thousand households, lived in the AA in 2015. Of the households, five percent were low-income, 20 percent were moderate-income, 41 percent were middle-income, and 33 percent were upper-income. Eight percent of the households in the AA lived below the poverty level. The weighted-average median family income in 2020 was \$76 thousand.

The economy in the Des Moines MSAAA was stable during the evaluation period. According to the BLS, the unemployment rate in the Des Moines MSAAA increased from 3.4 percent in January 2018 to 4.1 percent in December 2020. The highest unemployment rate during the evaluation period was 12.1 percent in April 2020. Major areas of employment for this AA include the service, finance, insurance, and real estate industries.

Competition in the Des Moines MSA AA is high and includes several large national, regional, and local community banks. As of June 30, 2020, there were 43 institutions with 193 banking offices located in the AA. LNB reported \$21 million in deposits in the Des Moines MSAAA as of June 30, 2020, which ranked thirty-fifth in deposit market share with a market share of less than 1 percent.

We completed one community contact in the Des Moines MSA AA in conjunction with this examination. The contact was the Economic Development Administrator of a government office that focuses on economic development initiatives for the city of Des Moines. The contact did not identify any specific unmet credit needs in the AA. The contact stated that local banks are providing financing for current economic development projects in the city and will continue to have opportunities to provide funding and participate in CD as the community continues to grow. The contact identified affordable housing and downtown development as prominent community needs.

## Northwest Iowa Non-MSA AA

Table A – Demographic Information of the AA						
AA: 2018 Northwest Iowa Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	9	0.0	0.0	55.6	44.4	0.0
Population by Geography	33,504	0.0	0.0	62.4	37.6	0.0
Housing Units by Geography	21,156	0.0	0.0	62.4	37.6	0.0
Owner-Occupied Units by Geography	11,214	0.0	0.0	60.3	39.7	0.0
Occupied Rental Units by Geography	3,736	0.0	0.0	67.6	32.4	0.0
Vacant Units by Geography	6,206	0.0	0.0	63.2	36.8	0.0
Businesses by Geography	3,809	0.0	0.0	62.0	38.0	0.0
Farms by Geography	468	0.0	0.0	50.6	49.4	0.0
Family Distribution by Income Level	9,706	14.9	16.0	24.2	44.9	0.0
Household Distribution by Income Level	14,950	21.5	14.8	18.5	45.2	0.0
Median Family Income Non-MSAs - IA		\$61,681	Median Housing Value			\$167,629
			Median Gross Rent			\$622
			Families Below Poverty Level			5.7%

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.

Table A – Demographic Information of the AA						
AA: 2019-2020 Northwest Iowa Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	15	0.0	6.7	53.3	40.0	0.0
Population by Geography	58,357	0.0	6.2	52.1	41.7	0.0
Housing Units by Geography	31,780	0.0	5.3	54.1	40.7	0.0
Owner-Occupied Units by Geography	19,127	0.0	5.6	50.4	44.0	0.0
Occupied Rental Units by Geography	5,818	0.0	8.7	57.4	33.9	0.0
Vacant Units by Geography	6,835	0.0	1.5	61.6	37.0	0.0
Businesses by Geography	6,022	0.0	9.5	52.7	37.8	0.0
Farms by Geography	970	0.0	2.6	60.4	37.0	0.0
Family Distribution by Income Level	16,660	14.2	16.4	22.9	46.5	0.0
Household Distribution by Income Level	24,945	20.1	15.0	18.9	46.0	0.0
Median Family Income Non-MSAs - IA		\$61,681	Median Housing Value			\$157,457
			Median Gross Rent			\$615
			Families Below Poverty Level			5.9%

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.

## Des Moines MSA AA

Table A – Demographic Information of the AA						
AA: Des Moines MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	111	8.1	24.3	39.6	27.0	0.9
Population by Geography	524,099	5.8	20.1	39.8	34.3	0.0
Housing Units by Geography	216,983	5.1	20.4	41.7	32.8	0.0
Owner-Occupied Units by Geography	140,264	2.8	17.6	41.4	38.3	0.0
Occupied Rental Units by Geography	63,297	9.2	25.3	42.0	23.5	0.0
Vacant Units by Geography	13,422	10.0	26.2	43.8	19.9	0.0
Businesses by Geography	54,493	3.7	12.6	46.7	37.0	0.1
Farms by Geography	1,756	1.3	9.1	46.5	43.1	0.0
Family Distribution by Income Level	133,914	20.4	17.1	21.5	41.0	0.0
Household Distribution by Income Level	203,561	22.9	16.1	19.4	41.6	0.0
Median Family Income MSA - 19780 Des Moines-West Des Moines, IA MSA		\$75,653	Median Housing Value			\$166,758
			Median Gross Rent			\$829
			Families Below Poverty Level			8.3%

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.

## Scope of Evaluation in Iowa

LNB operates in two AAs in Iowa. We completed full-scope reviews of the Northwest Iowa Non-MSA AA and Des Moines MSA AA. The State of Iowa rating is based on results of these reviews. Refer to Appendix A for more information.

The Northwest Iowa Non-MSA AA and Des Moines MSA AA received equal weight in arriving at overall State of Iowa conclusions. The Northwest Iowa Non-MSA AA accounts for 50 percent of LNB's Iowa branch locations, 57 percent of Iowa's deposits, and 53 percent of loans originated in Iowa during the evaluation period, excluding the Sioux City MMSA. The Des Moines MSA AA accounts for 50 percent of LNB's Iowa branch locations, 43 percent of Iowa's deposits, and 47 percent of loans originated in Iowa during the evaluation period, excluding the Sioux City MMSA.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN IOWA

### LENDING TEST

The bank's performance under the Lending Test in Iowa is rated Satisfactory.

## **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full scope reviews, the bank's lending performance in the state of Iowa is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the state.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Iowa section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of commercial loans to small businesses in the Des Moines MSA AA is reasonable. The geographic distribution analysis for commercial loans to small businesses in the Des Moines MSA AA is based on 60 loans with proceeds distributed within the AA. Management did not originate any loans to low-income CTs during the evaluation period. Management originated 8 percent of loans to businesses in moderate-income CTs during the evaluation period. Aggregate data indicates 3 percent of commercial loans were made to businesses located in low-income CTs and 12 percent of commercial loans were made to businesses located in moderate-income CTs during the evaluation period. Competition is high in the Des Moines, Iowa area where the LMI CTs are located. The Johnston, Iowa branch is not in close proximity to LMI CTs and is located in an upper-income tract with nearby CTs all middle-and -upper income. LNB's Des Moines MSA AA is a small percentage of the overall market share considering deposit and loan volumes in comparison to competitors in the AA.

#### ***Small Loans to Farms***

Refer to Table S in the state of Iowa section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic distribution of loans to small farms in the Northwest Iowa Non-MSA AA is reasonable. The geographic distribution of farm loans to farms in the Northwest Iowa Non-MSA AA was determined through an analysis of 2019-2020 data, as there were no LMI CTs in 2018. LNB did not originate any loans to farms located in LMI CTs in the Northwest Iowa Non-MSA AA in 2019 or 2020. Aggregate data indicates 2 percent of farm loans were made to farms in moderate-income CTs in 2019- 2020. The opportunity to lend to small farms in moderate-income CTs in the AA is limited. There is one moderate-income CT located in Le Mars, Iowa, which is in Plymouth County. LNB does not have a branch in Le Mars, Iowa; the nearest branches are in Sioux City, Iowa, which is included in the Sioux City MMSA for 2019 and 2020. There are several financial institutions in the Le Mars, Iowa community to serve the needs of the local community. The community contact for the Northwest Iowa Non-MSA AA did not identify any unmet credit needs or unequal access to financial products and services. This represents satisfactory performance.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to businesses and farms of different sizes, given the product lines offered by the bank.

### ***Small Loans to Businesses***

Refer to Table R in the state of Iowa section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of commercial loans to businesses of different income levels in the Des Moines MSA AA is reasonable. Management originated 60 percent of loans to businesses with GAR of \$1 million or less. Aggregate data indicates 48 percent of commercial loans were made to small businesses during the evaluation period. ACS data indicates 86 percent of businesses had GAR of \$1 million or less during the evaluation period.

### ***Small Loans to Farms***

Refer to Table T in the state of Iowa section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of loans to farms of different income levels in the Northwest Iowa Non-MSA AA is reasonable. The borrower distribution of farm loans to small farms in the Northwest Iowa Non-MSA AA was determined through an analysis of 2018 and 2019-2020 data. LNB originated 85 percent of loans to small farms with GAR of \$1 million or less. Aggregate data indicates 50 percent of farm loans were made to small farms in 2018. ACS data indicates 97 percent of farms had GAR of \$1 million or less in 2018.

In 2019 and 2020, LNB originated 55 percent of loans to small farms with GAR of \$1 million or less. Aggregate data indicates 59 percent of farm loans were made to small farms in 2019 and 2020. ACS data indicates 98 percent of farms had GAR of \$1 million or less in 2019-2020.

### **Responses to Complaints**

Management did not receive any complaints regarding LNB's CRA performance in the Northwest Iowa Non-MSA AA or Des Moines MSA AA during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the CD Test in the state of Iowa is rated Outstanding.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

## Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD Loans- State of Iowa				
AA	Total			
	#	% of Total #	\$(000's)	% of Total \$
Northwest Iowa Non-MSA	75	61	3,062	26
Des Moines MSA	47	39	8,817	74

Management originated 75 qualified CD loans totaling \$3 million in the Northwest Iowa Non-MSA AA during the evaluation period. Two loans totaling \$1.8 million were originated as SBA 504 loans and meet the underwriting size requirements to qualify as a small business and economic development purpose. Seventy-three loans totaling \$1.2 million were originated as part of the PPP by providing economic development or stabilization to small businesses in LMI CTs or receiving consideration by being originated on or after October 1, 2020.

Management originated 47 qualified CD loans totaling \$8.8 million in the Des Moines MSA AA during the evaluation period. Three loans totaling \$2.5 million qualified for CD credit as revitalization or stabilization of LMI geographies. One loan totaling \$929 thousand qualified for CD credit as economic development providing financing or support for businesses. One loan totaling \$1.3 million qualified for CD credit as an SBA 504 loan. Forty-two loans totaling \$4 million were originated as part of the PPP by providing economic development or stabilization to small businesses in LMI CTs or receiving consideration by being originated on or after October 1, 2020.

## Number and Amount of Qualified Investments

Management did not have any qualified CD investments or donations in the Northwest Iowa Non-MSA AA or Des Moines MSA AA during the evaluation period. Opportunities exist in the Northwest Iowa Non-MSA AA and Des Moines MSA AA to provide CD investments and/or donations.

## Extent to Which the Bank Provides CD Services

Employees within the Northwest Iowa Non-MSA AA did not provide any qualified service hours during the evaluation period. There are six employees in the Okoboji, Iowa branch accounting for 8 percent of all LNB employees.

Employees within the Des Moines AA provided a total of 92 qualified service hours during the evaluation period, accounting for 10 percent of qualified service hours across all AAs. There are seven employees in the Johnston, Iowa branch accounting for 10 percent of all LNB employees.

One employee provided 92 qualified service hours to a local community-based non-profit organization providing services to individual with intellectual disabilities and their families. The organization supports affordable housing for LMI individuals.

## Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	1/1/2018 to 12/31/2020	
<b>Bank Products Reviewed:</b>	Small business and small farm loans. CD loans, qualified investments, CD services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
Not Applicable	Not Applicable	Not Applicable
<b>List of AAs and Type of Examination</b>		
<b>Rating and AAs</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSA(s)</b>		
Sioux City MMSA AA	Full-Scope	Includes Woodbury County, Iowa, Dakota County, Nebraska, and Union County, South Dakota. Plymouth County, Iowa is included for 2018 but was removed for 2019 and 2020.  Includes the main office in Sioux City, Iowa and branches in North Sioux City, South Dakota, Dakota Dunes, South Dakota, and Elk Point, South Dakota. The Jefferson, South Dakota branch closed March 2, 2018.  Primary products are commercial and agriculture loans.
<b>State of South Dakota</b>		
Sioux Falls MSA AA	Full-Scope	Includes Lincoln and Minnehaha Counties in South Dakota. Includes three branches in Sioux Falls, South Dakota. Primary product is commercial loans.
<b>State of Iowa</b>		
Northwest Iowa Non-MSA AA	Full-Scope	Includes Clay and Dickinson Counties in Iowa. Plymouth County, Iowa was added to the AA for 2019 and 2020. Includes the Okoboji, Iowa branch. Primary product is agriculture loans.
Des Moines MSA AA	Full-Scope	Includes Polk, Warren, and Dallas Counties in Iowa. Includes the Johnston, Iowa branch. Primary product is commercial loans.



## Appendix B: Summary of MMSA and State Ratings

---

<b>Ratings: Liberty National Bank</b>			
<b>Overall Bank:</b>	<b>Lending Test Rating*</b>	<b>CD Test Rating</b>	<b>Overall Bank/State/Multistate Rating</b>
Liberty National Bank	Satisfactory	Outstanding	Satisfactory
<b>MMSA or State:</b>			
Sioux City MMSA	Satisfactory	Outstanding	Satisfactory
South Dakota	Satisfactory	Outstanding	Satisfactory
Iowa	Satisfactory	Outstanding	Satisfactory

(\*) The Lending Test and CD Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

---

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet Small SBA Development Company or Small Business Investment Company programs size eligibility standards or have GAR of \$1 million or less; or activities that revitalize or stabilize LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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, other secured consumer loans, and other unsecured consumer loans.

**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, which 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).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A CT 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 conduct business or have banking offices in a MSA 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A CT with a MFI that is less than 50 percent.

**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 state/AA.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by OMB, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the OMB, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose CD.

**Rating Area:** A rated area is a state or MMSA. 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 multi-state metropolitan statistical area, the institution will receive a rating for the MMSA.

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

**Small Loan(s) to Farm(s):** 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 or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

# Appendix D: Tables of Performance Data

---

## Content of Standardized Tables

A separate set of tables is provided for each state. All MSAs, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
  
- Table R. AA Distribution of Loans to Small Businesses by GAR** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
  
- Table S. AA Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s AA.

**Table T. AA Distribution of Loans to Farms by GAR** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

**Sioux City MMSA**

<b>Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2018</b>	
AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2018 Sioux City MMSA	20	1,678	100.0	1,799	13.7	0.0	13.1	17.7	5.0	17.7	32.8	50.0	31.8	35.8	45.0	37.4	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>1,678</b>	<b>100.0</b>	<b>1,799</b>	<b>13.7</b>	<b>0.0</b>	<b>13.1</b>	<b>17.7</b>	<b>5.0</b>	<b>17.7</b>	<b>32.8</b>	<b>50.0</b>	<b>31.8</b>	<b>35.8</b>	<b>45.0</b>	<b>37.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

<b>Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2019-20</b>	
AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2019-2020 Sioux City MMSA	18	8,520	100.0	1,626	15.7	17.0	15.9	13.6	6.0	14.5	27.1	17.0	27.8	43.6	61.0	41.8	0.0	0.0	0.0	
<b>Total</b>	<b>18</b>	<b>8,520</b>	<b>100.0</b>	<b>1,626</b>	<b>15.7</b>	<b>17.0</b>	<b>15.9</b>	<b>13.6</b>	<b>6.0</b>	<b>14.5</b>	<b>27.1</b>	<b>17.0</b>	<b>27.8</b>	<b>43.6</b>	<b>61.0</b>	<b>41.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

**Table R: AA Distribution of Loans to Small Businesses by GAR 2018**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2018 Sioux City MMSA	20	1,678	100.0	1,799	78.0	65.0	47.7	7.3	10.0	14.7	25.0
<b>Total</b>	<b>20</b>	<b>1,678</b>	<b>100.0</b>	<b>1,799</b>	<b>78.0</b>	<b>65.0</b>	<b>47.7</b>	<b>7.3</b>	<b>10.0</b>	<b>14.7</b>	<b>25.0</b>

Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data.

**Table R: AA Distribution of Loans to Small Businesses by GAR 2019-20**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2019-2020 Sioux City MMSA	18	8,521	100.0	1,626	81.1	50.0	48.2	6.0	28.0	12.9	4.0
<b>Total</b>	<b>18</b>	<b>8,521</b>	<b>100.0</b>	<b>1,626</b>	<b>81.1</b>	<b>50.0</b>	<b>48.2</b>	<b>6.0</b>	<b>28.0</b>	<b>12.9</b>	<b>4.0</b>

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data.



**Table S: AA Distribution of Loans to Farms by Income Category of the Geography 2018**

AA:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
2018 Sioux City MMSA	20	8,002	100.0	555	1.2	0.0	0.2	5.1	0.0	2.9	60.0	60.0	63.8	33.8	40.0	33.2	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>8,002</b>	<b>100.0</b>	<b>555</b>	<b>1.2</b>	<b>0.0</b>	<b>0.2</b>	<b>5.1</b>	<b>0.0</b>	<b>2.9</b>	<b>60.0</b>	<b>60.0</b>	<b>63.8</b>	<b>33.8</b>	<b>40.0</b>	<b>33.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.

**Table S: AA Distribution of Loans to Farms by Income Category of the Geography 2019-20**

AA:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
2019-2020 Sioux City MMSA	9	3,774	100.0	264	2.3	0.0	0.0	5.7	0.0	0.4	35.6	22.0	24.6	56.4	78.0	75.0	0.0	0.0	0.0
<b>Total</b>	<b>9</b>	<b>3,774</b>	<b>100.0</b>	<b>264</b>	<b>2.3</b>	<b>0.0</b>	<b>0.0</b>	<b>5.7</b>	<b>0.0</b>	<b>0.4</b>	<b>35.6</b>	<b>22.0</b>	<b>24.6</b>	<b>56.4</b>	<b>78.0</b>	<b>75.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.

**Note:** 2019-2020 analysis was not considered due to the low volume of loans originated within the AA during those years.

<b>Table T: AA Distribution of Loans to Farms by GAR</b>											<b>2018</b>	
AA:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
2018 Sioux City MMSA	20	8,002	100.0	555	97.4	60.0	62.2	1.4	35.0	1.3	5.0	
<b>Total</b>	<b>20</b>	<b>8,002</b>	<b>100.0</b>	<b>555</b>	<b>97.4</b>	<b>60.0</b>	<b>62.2</b>	<b>1.4</b>	<b>35.0</b>	<b>1.3</b>	<b>5.0</b>	

*Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data.*

<b>Table T: AA Distribution of Loans to Farms by GAR</b>											<b>2019-20</b>	
AA:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
2019-2020 Sioux City MMSA	9	3,774	100.0	264	97.3	33.0	54.9	1.3	67.0	1.3	0.0	
<b>Total</b>	<b>9</b>	<b>3,774</b>	<b>100.0</b>	<b>264</b>	<b>97.3</b>	<b>33.0</b>	<b>54.9</b>	<b>1.3</b>	<b>67.0</b>	<b>1.3</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%.*

**Note:** 2019-2020 analysis was not considered due to the low volume of loans originated within the AA during those years.

**State of South Dakota**

<b>Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2018-20</b>	
AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Sioux Falls MSA	59	12,632	100.0	5,281	0.0	0.0	0.0	39.2	34.0	39.6	31.3	42.0	30.0	29.5	24.0	30.4	0.0	0.0	0.0	
<b>Total</b>	<b>59</b>	<b>12,632</b>	<b>100.0</b>	<b>5,281</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>39.2</b>	<b>34.0</b>	<b>39.6</b>	<b>31.3</b>	<b>42.0</b>	<b>30.0</b>	<b>29.5</b>	<b>24.0</b>	<b>30.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data.*

<b>Table R: AA Distribution of Loans to Small Businesses by GAR</b>												<b>2018-20</b>	
AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Sioux Falls MSA	59	12,632	100.0	5,281	85.6	51.0	49.6	5.0	32.0	9.4	17.0		
<b>Total</b>	<b>59</b>	<b>12,632</b>	<b>100.0</b>	<b>5,281</b>	<b>85.6</b>	<b>51.0</b>	<b>49.6</b>	<b>5.0</b>	<b>32.0</b>	<b>9.4</b>	<b>17.0</b>		

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data.*

State of Iowa

<b>Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2018-20</b>	
AA:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Des Moines MSA	60	14,075	100.0	10,296	3.7	0.0	2.5	12.6	8.3	11.5	46.7	36.7	45.7	37.0	55.0	40.2	0.1	0.0	0.0	
<b>Total</b>	<b>60</b>	<b>14,075</b>	<b>100.0</b>	<b>10,296</b>	<b>3.7</b>	<b>0.0</b>	<b>2.5</b>	<b>12.6</b>	<b>8.3</b>	<b>11.5</b>	<b>46.7</b>	<b>36.7</b>	<b>45.7</b>	<b>37.0</b>	<b>55.0</b>	<b>40.2</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data.*

<b>Table R: AA Distribution of Loans to Small Businesses by GAR</b>											<b>2018-20</b>	
AA:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Des Moines MSA	20	5,000	100.0	10,296	86.2	60.0	48.0	4.5	40.0	9.3	0.0	
<b>Total</b>	<b>20</b>	<b>5,000</b>	<b>100.0</b>	<b>10,296</b>	<b>86.2</b>	<b>60.0</b>	<b>48.0</b>	<b>4.5</b>	<b>40.0</b>	<b>9.3</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data.*

**Table S: AA Distribution of Loans to Farms by Income Category of the Geography 2018**

AA:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
2018 Northwest IA Non-MSA	20	6,428	100.0	153	0.0	0.0	0.0	0.0	0.0	0.0	50.3	30.0	38.6	49.7	70.0	61.4	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>6,428</b>	<b>100.0</b>	153	<b>0.0</b>	<b>0.0</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>50.3</b>	<b>30.0</b>	<b>38.6</b>	<b>49.7</b>	<b>70.0</b>	<b>61.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data.

**Note:** 2018 analysis was not completed because there were no LMI CTs in the AA.

**Table S: AA Distribution of Loans to Farms by Income Category of the Geography 2019-20**

AA:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
2019-2020 Northwest IA Non-MSA	20	6,876	100.0	509	0.0	0.0	0.0	2.6	0.0	1.6	60.4	15.0	61.1	37.0	85.0	37.3	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>6,876</b>	<b>100.0</b>	509	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.6</b>	<b>0.0</b>	<b>1.6</b>	<b>60.4</b>	<b>15.0</b>	<b>61.1</b>	<b>37.0</b>	<b>85.0</b>	<b>37.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data.

**Table T: AA Distribution of Loans to Farms by GAR 2018**

AA:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
2018 Northwest IA Non-MSA	20	6,428	100.0	153	96.9	85.0	49.7	1.8	15.0	1.3	0.0
<b>Total</b>	<b>20</b>	<b>6,428</b>	<b>100.0</b>	<b>153</b>	<b>96.9</b>	<b>85.0</b>	<b>49.7</b>	<b>1.8</b>	<b>15.0</b>	<b>1.3</b>	<b>0.0</b>

Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data. Due to rounding, totals may not equal 100.0% .

**Table T: AA Distribution of Loans to Farms by GAR 2019-20**

AA:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
2019-2020 Northwest IA Non-MSA	20	6,876	100.0	509	97.7	55.0	59.1	1.3	45.0	0.9	0.0
<b>Total</b>	<b>20</b>	<b>6,876</b>	<b>100.0</b>	<b>509</b>	<b>97.7</b>	<b>55.0</b>	<b>59.1</b>	<b>1.3</b>	<b>45.0</b>	<b>0.9</b>	<b>0.0</b>

Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data. Due to rounding, totals may not equal 100.0% .

September 3, 2024

**Liberty National Bank Branches and Hours:**

4425 Singing Hills Blvd. Lobby: M-F 8:30 AM – 4:30 PM  
Sioux City, IA 51106 Drive Up: M-F 8:00 AM – 5:00 PM  
MSA/MD Code: 43580, State Code: 19  
County Code: 193, Tract: 0021.02

324 Dakota Dunes Blvd., Suite 100 Lobby: M-F 8:30 AM – 4:30 PM  
Dakota Dunes, SD 57049 Drive Up: M-F 8:00 AM – 5:00 PM  
MSA/MD Code: 43580, State Code: 46  
County Code: 127, Tract: 0203.01  
Opened 05/17/2010

112 E Main Street Lobby: M-F 8:30 AM – 4:30 PM  
Elk Point SD 57025 Drive Up: M-F 8:00 AM – 5:00 PM  
MSA/MD Code: 43580, State Code: 46  
County Code: 127, Tract: 0202.00  
Opened 06/16/2008

113 Military Road Lobby: M-F 8:30 AM – 4:30 PM  
North Sioux City SD 57049 Drive Up: M-F 8:00 AM - 5:00 PM  
MSA/MD Code: 43580, State Code: 46  
County Code: 127, Tract: 0203.02  
Opened 06/16/2008

3520 S Louise Avenue Lobby: M-F 8:30 AM - 4:30 PM  
Sioux Falls SD 57106 Drive Up: M-F 8:00 AM - 5:00 PM  
MSA/MD Code: 43620, State Code: 46  
County Code: 099, Tract: 0011.09  
Opened 06/16/2008

133 S Main Ave Lobby: M-F 8:30 AM - 4:30 PM  
Sioux Falls SD 57104 Drive Up: M-F 8:00 AM – 5:00 PM  
MSA/MD Code: 43620, State Code: 46  
County Code: 099, Tract: 0007.01  
Opened 03/21/2012

1807 US Hwy 71 N. Lobby: M-F 8:30 AM - 4:30 PM  
Okoboji, IA 51355 Drive Up: M-F 8:00 AM - 5:00 PM  
MSA/MD Code: N/A, State Code: 19  
County Code: 059, Tract: 4511.00  
Opened 12/03/2012

5260 NW 86<sup>th</sup> St. Lobby: M-F 8:30 AM - 5:00 PM  
Johnston, IA 50131 Drive Up: M-F 8:00 AM - 5:00 PM  
MSA/MD Code: 19780, State Code: 19  
County Code: 153, Tract: 0117.04  
Opened 05/26/2015

**Liberty National Bank Loan to Deposit Ratios:**

1 <sup>st</sup> Quarter 2021 80.38%	1 <sup>st</sup> Quarter 2022 90.28%	1 <sup>st</sup> Quarter 2023 88.85%	1 <sup>st</sup> Quarter 2024 97.74%
2 <sup>nd</sup> Quarter 2021 81.04%	2 <sup>nd</sup> Quarter 2022 91.40%	2 <sup>nd</sup> Quarter 2023 95.45%	2 <sup>nd</sup> Quarter 2024 97.11%
3 <sup>rd</sup> Quarter 2021 87.91%	3 <sup>rd</sup> Quarter 2022 86.89%	3 <sup>rd</sup> Quarter 2023 91.94%	
4 <sup>th</sup> Quarter 2021 87.11%	4 <sup>th</sup> Quarter 2022 82.46%	4 <sup>th</sup> Quarter 2023 85.10%	

The branch located at 4619 E Arrowhead Parkway MSA/MD Code 43620, State Code 46, County Code 099 & Tract 0004.07 closed 11/15/2022. There are no comments for the current year or the prior two years concerning Liberty National Bank Community Reinvestment Act performance.

## MISCELLANEOUS FEES

Liberty National Bank  
Dakota Dunes Branch  
324 Dakota Dunes Blvd.  
Dakota Dunes, SD 57049  
September 13, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### AUTOMATIC TRANSFER (\* \*\*)

Commercial Accounts: \$1,000.00 minimum transfer  
Loan Payments: No charge  
Personal Accounts: \$100.00 minimum transfer

#### COLLECTION (\* \*\*)

Incoming: \$25.00 each  
Outgoing: \$25.00 each  
Registered or Bearer Bonds: \$25.00 each

#### CURRENCY ORDERS (\* \*\*)

Coin: \$0.12 per roll  
Currency: \$0.15 per \$1,000

#### ELECTRONIC TRANSFER SERVICES (\* \*\*)

Debit Card: Replacement Card Fee of \$15.00 per card  
Direct Deposit: No charge  
Preauthorized Debit: No charge  
Elan Credit Card: No Annual Fee - see staff for details  
External Transfers: \$2.00 per month  
Cash Management - ACH: \$10.00 per file & \$0.10 per item in file

#### FAX SERVICES (\* \*\*)

Foreign: \$4.00 first page - \$2.00 additional page  
Outgoing (in US): \$3.00 first page - \$1.00 additional pages  
Incoming (in US): \$3.00 per page

#### LEGAL SERVICES (\* \*\*)

Garnishments: \$50.00 each  
Levies: \$50.00 each

#### NEGOTIABLE INSTRUMENTS (\* \*\*)

Money Orders (up to \$1,000.00): \$3.00 each  
Cashier's Checks: \$5.00 each  
Temporary Checks: \$0.10 per check, \$1.00 minimum

#### NIGHT DROP (\* \*\*)

Deposit Bags & Initial Setup: \$25.00

#### MISCELLANEOUS (\* \*\*)

Amortization Schedule: \$15.00  
Overdraft Charge: \$30.00 each  
Return Item Charge: \$30.00 each  
Cont. OD Charge: \$30.00 for each 7-day period in which the account is overdrawn  
Letters of Credit: 1% of Total (\$250.00 minimum)  
Photocopies: \$0.25 per page  
Phone Verifications: \$5.00  
Stop Payment: \$30.00 each  
Check Cashing, non-customers: \$1.00 per \$100.00  
Coin Count (non-customer): 10% of total  
No Mail Fee: \$10.00 per year  
Dormant Account: \$5.00 per month after 12 months of no activity  
Dep. Item Ret. Charge:  
Early Closure: \$35.00 if closing account less than 90 days of opening  
Online Banking External Transfer: \$2.00 per occurrence  
Account Warning: \$100.00 per occurrence

#### RESEARCH (\* \*\*)

Image Copies: \$3.00 each  
Account Research: \$20.00 per 1/2 hour  
Lost Documents: \$3.00 per page

#### SAFE DEPOSIT (\* \*\*)

6 months rent free: With opening Deposit Account  
Variety of sizes: See staff for available sizes  
Rent payment choices: Debit or Billing

#### WELLNESS OPTION

No penalty for early withdrawal of non-IRA CD: Due to medically hardship  
Proof of medical emergency: May be required

#### WIRE SERVICES (\* \*\*)

Transfers In: \$15.00 each  
Transfers Out: \$25.00 each



Wire Transfer (International Outgoing): \$75.00 each

**Member  
FDIC**

## Online Banking

[www.libertynational.bank](http://www.libertynational.bank)

Enjoy access to account information 24 hours a day, seven days a week! It is a safe, easy, and convenient way to keep track of your money.

- Check balances on any Liberty National Bank account
- Transfer funds between Liberty National Bank accounts
- Initiate external transfers
- Make Liberty National Bank loan payments
- Initiate payments via Online Bill Pay
- Export data into Microsoft Money or Quicken
- Monitor balances through account alerts

## Mobile Banking

The Mobile App is designed for banking anywhere, anytime with your iPhone® or Android device. Visit the app store and search for "Liberty National Bank Mobile".

- Conveniently and securely deposit checks
- View account summary and recent activity
- Search activity
- Transfer funds between accounts
- Pay bills
- Find ATM and branch locations

## Locations

- **Sioux City - 4425 Singing Hills Blvd.**  
PH: 712-224-4425 FAX: 712-224-4426
- **Okoboji - 1807 Hwy 71 North**  
PH: 712-332-6424 FAX: 712-332-6433
- **Dakota Dunes - 324 Dakota Dunes Blvd.**  
PH: 605-217-4425 FAX: 605-217-4426
- **North Sioux City - 113 Military Road**  
PH: 605-232-4341 FAX: 605-232-4342
- **Elk Point - 112 E. Main St.**  
PH: 605-356-2611 FAX: 605-356-2905
- **Sioux Falls West - 3520 South Louise Ave.**  
PH: 605-362-1272 FAX: 605-362-9820
- **Sioux Falls Downtown - 133 S. Main Ave.**  
PH: 605-782-4500 FAX: 605-782-4501
- **Johnston - 5260 NW 86<sup>th</sup> St.**  
PH: 515-252-3140 FAX: 515-252-3141

### **24 HR Banking Convenience**

- [www.libertynational.bank](http://www.libertynational.bank)

## Additional Services

### **Debit Card / ATM Card**

- Accepted everywhere MasterCard is accepted
- No fee charges when used at MoneyPass® ATM locations
- Contactless option which allows you to tap and pay.

### **Safe Deposit Boxes**

- Protect your documents and valuables

### **Balance Protection**

- Helps prevent overdrawn accounts and overdraft charges
- \$100 minimum transfer for personal accounts

### **Wealth Management Services**

- Time tested philosophy of asset management
- We are a fiduciary and always put your best interests ahead of our own
- Proven performance with fees based on assets managed, rather than investment products sold

*Non Deposit Investment Disclosure: Products of Wealth Management Division are not FDIC insured, may go down in value, not financial institution guaranteed, not a deposit and not insured by any federal government agency.*

### **Mortgage Loan Services**

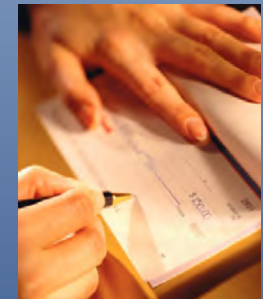
- Conventional/Jumbo/Combo Loans
- FHA/VA and Rural Development
- Home Equity
- First Time Homebuyers
- Experienced Loan Officers



NMLS #401405



# Personal Banking



[www.libertynational.bank](http://www.libertynational.bank)

Sioux City Area Toll Free: 1-800-579-4425  
Sioux Falls Area Toll Free: 1-888-646-7695

Member FDIC

# Personal Banking

*Liberty National Bank was created in 2003 to focus on the needs of local families, businesses and farmers to support community growth and prosperity. The doors were opened with a commitment to old-fashioned values and the best in personal service.*

*You'll never hear a machine answer our phones. You'll never be told you can't see the Bank President. And you'll never meet a group of harder working people. We're proud of the bank we've built.*

## Liberty Free Checking

- \$100 minimum initial deposit
- No monthly service charge
- Free online banking, bill pay, e-statements and imaged checks
- Free checks and money orders to account holders 49 and over
- No minimum monthly balance
- Unlimited check writing
- Free first box of checks
- ATM/Debit card available

## Liberty Introduction Account

- \$100 minimum initial deposit
- Designed for customers with limited or blemished credit or banking history
- Unlimited check writing
- Monthly service charge - \$7.95 per month
- No minimum monthly balance requirements
- Free online banking, bill pay, e-statements and imaged checks
- Free first box of checks
- ATM/Debit card available

## Liberty Friend to Friend Checking

- \$100 minimum initial deposit
- No monthly service charge to account holders 49 and over
- Free checks and money orders to account holders 49 and over
- Unlimited check writing
- Free first box of checks
- Interest earned on a tiered basis upon minimum \$100 daily current balance\*
- Free online banking, bill pay, e-statements and imaged checks
- Waiver of \$8.00 monthly service charge with daily current balance of \$1,000 or more
- ATM/Debit card available

## Private Banking Presidents Club

- \$500 minimum initial deposit
  - Interest earned on a tiered basis upon minimum \$500 daily current balance\*
  - Free checks, ATM or Debit Card
  - Free personal wire transfers
  - Free cashier checks/money orders
  - Free safety deposit box
  - Free notary service
  - \$15 service charge waived with \$25,000 combined average daily relationship balance, including deposits and loans
- See Presidents Club Brochure for details.

## Certificates of Deposit

- Short or long-term maturities
- \$1,000 minimum deposit with a fixed rate
- Interest compounded semi-annually and credited as requested\*

## Liberty Friend to Friend Savings

- \$100 minimum initial deposit
- Interest compounded monthly\*
- Monthly \$3 service charge is waived with a \$100 daily current balance
- Limit of 6 debits per month and unlimited deposits (\$2 for each debit in excess of 6)
- Free online banking and e-statements
- ATM card available

## Liberty Kids Savings Account

- \$10 minimum opening balance
- Free for kids 18 and younger
- No monthly service charge
- Limit of 6 debits per month and unlimited deposits (\$2.00 for each debit in excess of 6)
- Interest compounded monthly\*

## Health Savings Checking Account

- \$100 minimum initial deposit
- Allows individuals to accumulate tax exempt funds to pay for qualified medical expenses
- Interest bearing account\*
- Contribution and withdrawal for qualified medical expenses
- Requires an HSA eligible health insurance plan at the time of contributions
- No monthly service charge
- Unlimited check writing
- Debit card available

## IRA'S

- Tax benefits to help save for retirement
- Traditional and Roth IRAs
- Certificate of Deposit or Variable Savings Account
- No monthly fee
- Interest bearing account\*

## Money Market Accounts

### **Liberty Friend to Friend Money Market**

- \$100 minimum initial deposit
- Interest is earned and \$7.00 service charge is waived if daily current balance of \$2,500 is maintained\*
- Interest rates are tiered based upon daily current balances\*
- Limit of 6 debits per month and unlimited deposits (\$2 for each debit in excess of 6)

## Christmas Club Account

- \$5 minimum initial deposit
- Interest compounded monthly\*
- On November 1 of each year, funds will be transferred to the account holders checking account
- You may not deposit more than \$9,999.99 annually
- No withdrawals are allowed prior to maturity

*\* Interest is subject to change without notice*

## Commercial Credit Cards

### Visa Smart Business Rewards Card

- 2x points per \$1 spent, in your top two spend categories each month - automatically
- 1x points monthly per \$1 spent
- 20,000 bonus rewards points rewarded when you spend \$500 within the first 90 days of account opening

### Visa Business Cash Preferred Card

- 3% cash back on all eligible net purchases from gas stations, office supply stores, restaurants and more
- 1% unlimited cash back on all other eligible net purchases
- \$25 cash back awarded after your first purchase

Go to our website [www.libertynational.bank](http://www.libertynational.bank) to apply or to learn more

## Commercial Loans

*Liberty National Bank is dedicated to finding a financial solution for your business that matches your cash flow needs, from short-term seasonal lines to long term financing. Because of our local ownership, lending decisions are made right here at our bank.*

- Term loans and lines of credit
- Executive lines of credit
- Real estate loans
- Ag loans: Operating lines, Term Equipment loans and Cash Flow needs
- Construction loans
- Letters of Credit
- Small Business Administration (SBA) Loans

## Locations

- Sioux City - 4425 Singing Hills Blvd.  
PH: 712-224-4425 FAX: 712-224-4426
- Okoboji - 1807 Hwy 71 North  
PH: 712-332-6424 FAX: 712-332-6433
- Dakota Dunes - 324 Dakota Dunes Blvd.  
PH: 605-217-4425 FAX: 605-217-4426
- Elk Point - 112 E. Main St.  
PH: 605-356-2611 FAX: 605-356-2905
- North Sioux City - 113 Military Rd.  
PH: 605-232-4341 FAX: 605-232-4342
- Sioux Falls Westside - 3520 South Louise Ave.  
PH: 605-362-1272 FAX: 605-362-9820
- Sioux Falls Downtown - 133 S. Main Ave.  
PH: 605-782-4500 FAX: 605-782-4501
- Johnston - 5260 NW 86<sup>th</sup> St.  
PH: 515-252-3140 FAX: 515-252-3141

## Other Services

### Wealth Management Services\*

- Time tested philosophy of asset management
- We are a fiduciary and always put your best interests ahead of our own
- Proven performance with fees based on assets managed, rather than investment products sold

*\*Non Deposit Investment Disclosure: Products of Wealth Management Division are not FDIC insured, may go down in value, not financial institution guaranteed, not a deposit and not insured by any federal government agency.*

### Mortgage Loan Services

- Conventional/Jumbo/Combo Loans
- FHA/VA and Rural Development
- Home Equity



# Commercial Banking



[www.libertynational.bank](http://www.libertynational.bank)

Sioux City Area Toll Free: 1-800-579-4425  
Sioux Falls Area Toll Free: 1-888-646-7695

**MEMBER  
FDIC**

## Commercial Banking

*Our talented commercial team combines decades of experience to serve you...and we integrate that experience and dedication with technology to assure fast, accurate performance. We take pride in our commitment to your business success.*

### Liberty Commercial Checking

- \$100 minimum deposit
- Free online banking, bill pay, e-statements and imaged checks
- Earnings credit calculated on collected account balance and applied to monthly account fees based on 91-day T-Bill Rate.
- \$12.50 monthly service charge offset by earning credit
- \$0.20 for checks and debits
- \$0.25 for deposits and credits
- Deposited Items:
  - On-us Items \$0.08
  - In Region Items \$0.08
  - In District Items \$0.08
  - Transit Items \$0.08

*Other account charges may apply*

- Free first set of checks
- As an additional service, monthly statement will include check images

### Liberty Small Business Checking

- \$100 minimum initial deposit
- Free online banking, bill pay, e-statements and imaged checks
- Courier service where available
- Waiver of \$5.00 monthly service charge if \$1,000 daily current balance is maintained
- Excess activity fee of \$0.25 per debit or credit item over 100 per monthly statement cycle

### Cash Management Products

- Implement financial controls, disburse funds efficiently and collect funds rapidly
- Paper-free way to keep track of transactions
- Accept credit cards as a form of payment for goods and services
- Initiate wire requests both domestically and internationally
- Originate ACH requests such as automatic payroll direct deposits
- Order money
- Add additional online users with the capacity to control their capabilities

### Remote Deposit Capture

- Use software and device to make deposits without visiting a bank location
- Easy setup and installation
- Single sign on through Online Banking
- Deposit files are transmitted safely and securely

### Online Banking and Mobile App

[www.libertynational.bank](http://www.libertynational.bank)

Safe, easy and convenient way to keep track of your money.

- Check balances on any Liberty National Bank account
- Transfer funds between Liberty National Bank accounts
- Initiate external transfers
- Make Liberty National Bank loan payments
- Initiate payments via Online Bill Pay
- Export data into Microsoft Money or Quicken
- Monitor balances through account alerts

The Mobile App is designed for banking anywhere, anytime with your iPhone® or Android device. Visit the app store and search for "Liberty National Bank Mobile".

- View account summary and recent activity
- Search activity
- Transfer funds between accounts
- Pay bills
- Find ATM and branch locations



**Community Reinvestment Act Assessment Areas**

Given the assessment area guidelines, the Board of Directors of Liberty National Bank has designated the following communities as the bank’s assessment area:

The Board of Directors delineates assessment areas based on various factors, including the bank’s size, condition, lending expertise, and competition. This delineation does not reflect illegal discrimination, nor does it exclude low or moderate-income geographies.

The areas set forth in the following geographies are the “community” served by Liberty National Bank for the purposes of CRA:

**Sioux City, IA-NE-SD MSA**

1. In Woodbury County, Iowa census tracts:

1.00	6.00	12.00	19.00	33.02
2.01	7.00	13.00	20.00	35.00
2.02	8.00	14.00	21.01	36.00
3.00	9.00	15.00	21.02	
4.00	10.00	18.01	32.00	
5.00	11.00	18.02	33.01	

\*excludes 31.00

2. Dakota County, Nebraska census tract numbers 101.01, 101.02, 102.00 & 103.00
3. All of Plymouth County, IA including census tract numbers 9701.00, 9702.00, 9703.00, 9704.00, 9705.00 & 9706.00, which includes the City of Le Mars, IA.
4. All of Union County, South Dakota census tract numbers 201.00, 202.00, 203.01 & 203.02

**Sioux Falls, SD-MN MSA**

5. In Lincoln County, South Dakota census tracts:

101.03	101.12	103.00
101.07	101.13	
101.09	101.14	
101.10	101.15	
101.11	101.16	

\*excludes 104.00 & 102.00

6. In Minnehaha County, South Dakota, including the City of Sioux Falls, census tracts:

1.00	4.06	7.02	11.08	15.01	18.05	104.02	105.02
2.01	4.07	9	11.09	15.02	18.06	104.03	106.00
2.02	4.08	10.01	11.10	16.00	19.01	104.04	
3.00	5	10.02	11.11	17.00	19.02	104.05	
4.01	6	11.05	11.12	18.01	103.00	104.06	
4.05	7.01	11.07	12	18.04	104.01	105.01	

\*excludes 101.01, 101.02 & 102.00

**Iowa Non-MSA**

7. All census tract numbers 4502.00, 4505.01, 4505.02, 4508.00, 4510.00 & 4511.00 in Dickinson County, Iowa.

8. All of Clay County, IA including census tract numbers 801.00, 802.00, 803.01, 803.02 & 804.00, which includes the City of Spencer, IA.

**Des Moines-West Des Moines, IA MSA**

9. All of Polk County, IA census tracts:

1.01	10	40.01	53	104.1	110.27	116
1.02	11	40.04	101.01	104.11	110.28	117.02
1.03	12	41	101.02	105	111.11	117.03
2.01	15	42	102.05	106.01	111.12	117.04
2.02	17	43	102.07	106.02	111.13	
3	18	44	102.08	107.02	111.14	
4	19	45.01	102.09	107.03	112.01	
5	21	45.02	102.11	107.07	112.03	
6	26	46.02	102.12	107.08	112.05	
7.01	27	46.03	102.13	107.09	112.06	
7.02	28	47.01	102.14	108.03	113.01	
7.03	29	47.02	102.15	108.04	113.02	
7.04	30.01	48	102.16	108.05	113.03	
8.01	30.02	49	104.04	108.06	113.04	
8.02	31	50	104.06	110.01	113.05	
8.03	32	51.01	104.07	110.21	114.05	
9.01	39.01	51.02	104.08	110.25	114.06	
9.02	39.02	52	104.09	110.26	115	

10. In Warren County, IA census tract numbers 201.01, 202.01, 202.02 & 203.

\*excludes 204.00 – 212.00

11. In Dallas County, IA census tract numbers:

501	508.12	508.17
502	508.13	508.18
508.03	508.14	509.01
508.05	508.15	509.02
508.07	508.16	

\*excludes 503.00 – 507.00

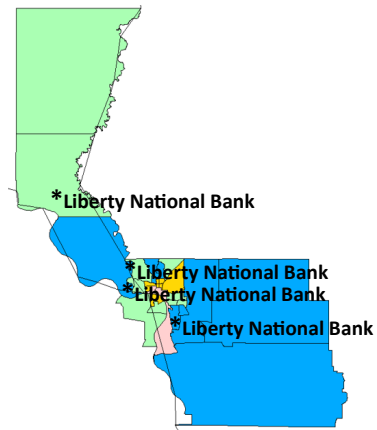
12. In addition, to the areas listed in 1-10, the secondary banking market will comprise a tri-state area more commonly known as “Siouxland” and consists of communities within a 25-mile radius of Sioux City in the State of Iowa and bordering States of Nebraska and South Dakota. This secondary banking market extends up the I-29 corridor from Sioux City, Iowa to Sioux Falls, South Dakota.



Sioux City, IA-NE-SD MSA



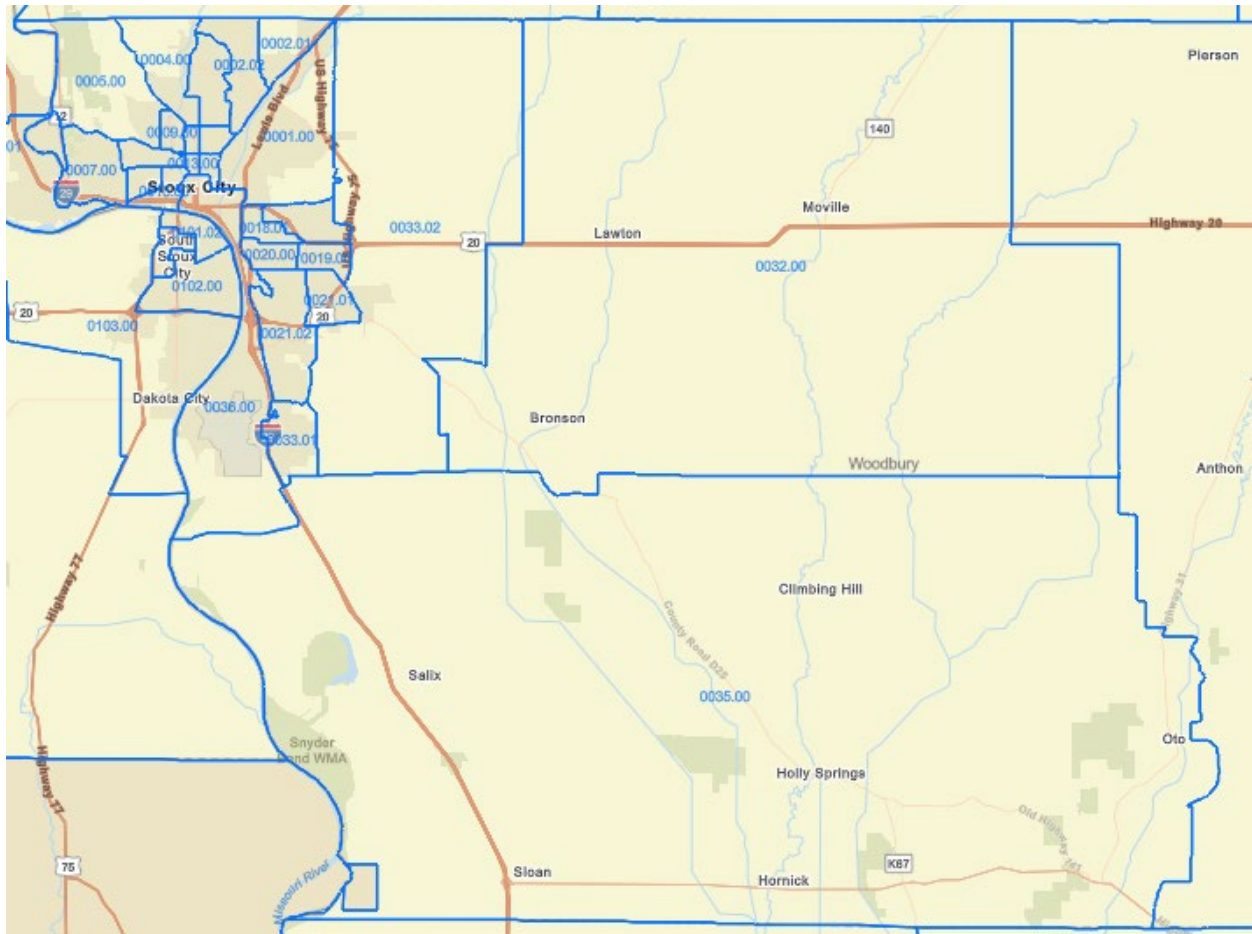
Liberty National Bank Assessment Area



Woodbury County, IA Census tracts:

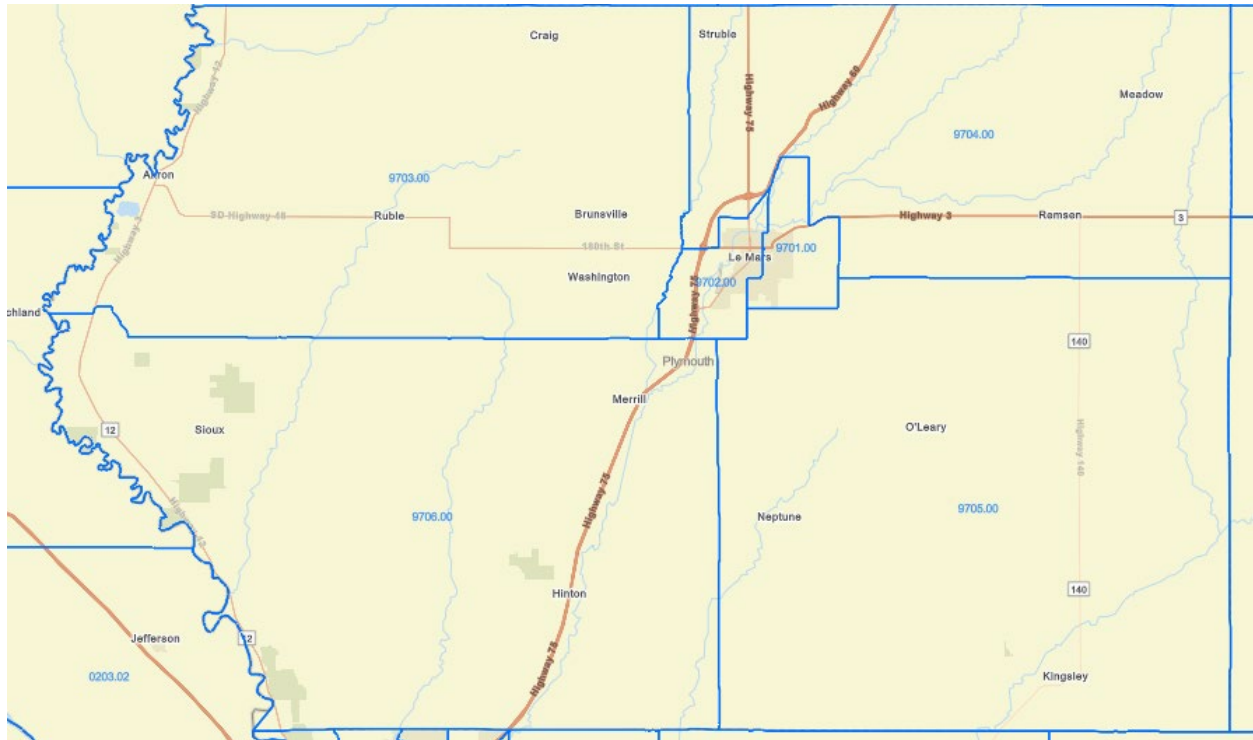
1.00	6.00	12.00	19.00	33.02
2.01	7.00	13.00	20.00	35.00
2.02	8.00	14.00	21.01	36.00
3.00	9.00	15.00	21.02	
4.00	10.00	18.01	32.00	
5.00	11.00	18.02	33.01	

Dakota County, Nebraska census tract numbers 101.01, 101.02, 102.00 & 103.00





All of Plymouth County, IA including census tract numbers 9701.00, 9702.00, 9703.00, 9704.00, 9705.00 & 9706.00.



All of Union County, SD census tract numbers 201.00, 202.00, 203.01 & 203.02



2023 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 43580 - SIOUX CITY, IA-NE-SD

State: 19 - IOWA (IA)



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
19	193	0001.00	Moderate	No	69.88	\$85,300	\$59,608	\$51,983	4760	32.44	1544	1146	1869
19	193	0002.01	Upper	No	125.21	\$85,300	\$106,804	\$93,144	3445	27.84	959	992	1182
19	193	0002.02	Moderate	No	78.43	\$85,300	\$66,901	\$58,349	3385	22.90	775	651	751
19	193	0003.00	Middle	No	117.05	\$85,300	\$99,844	\$87,077	6653	33.32	2217	1608	1959
19	193	0004.00	Upper	No	141.81	\$85,300	\$120,964	\$105,491	4799	20.38	978	1495	1699
19	193	0005.00	Middle	No	97.31	\$85,300	\$83,005	\$72,393	3196	30.19	965	840	1061
19	193	0006.00	Middle	No	89.00	\$85,300	\$75,917	\$66,210	2742	21.63	593	830	1263
19	193	0007.00	Middle	No	113.24	\$85,300	\$96,594	\$84,236	3311	36.00	1192	861	1133
19	193	0008.00	Moderate	No	76.53	\$85,300	\$65,280	\$56,932	3912	53.73	2102	935	1456
19	193	0009.00	Middle	No	117.26	\$85,300	\$100,023	\$87,228	2078	28.49	592	642	774
19	193	0010.00	Moderate	No	66.01	\$85,300	\$56,307	\$49,103	1833	55.59	1019	237	575
19	193	0011.00	Moderate	No	69.64	\$85,300	\$59,403	\$51,810	4578	59.02	2702	824	1464
19	193	0012.00	Moderate	No	70.73	\$85,300	\$60,333	\$52,614	3545	83.61	2964	535	1090
19	193	0013.00	Low	No	44.71	\$85,300	\$38,138	\$33,264	1799	75.99	1367	133	384
19	193	0014.00	Moderate	No	68.11	\$85,300	\$58,098	\$50,670	4125	60.61	2500	803	1340
19	193	0015.00	Low	No	45.19	\$85,300	\$38,547	\$33,622	1968	67.78	1334	244	695
19	193	0018.01	Middle	No	82.61	\$85,300	\$70,466	\$61,453	4714	26.79	1263	774	1453
19	193	0018.02	Upper	No	209.04	\$85,300	\$178,311	\$155,500	2363	37.79	893	592	725
19	193	0019.00	Middle	No	94.10	\$85,300	\$80,267	\$70,000	3310	26.37	873	790	1156
19	193	0020.00	Middle	No	98.88	\$85,300	\$84,345	\$73,558	5577	28.81	1607	1167	1833
19	193	0021.01	Upper	No	136.44	\$85,300	\$116,383	\$101,500	3118	15.17	473	1092	1261
19	193	0021.02	Middle	No	118.40	\$85,300	\$100,995	\$88,077	6591	17.36	1144	2204	2440
19	193	0031.00	Middle	No	97.03	\$85,300	\$82,767	\$72,179	3660	5.79	212	1322	1854
19	193	0032.00	Upper	No	135.29	\$85,300	\$115,402	\$100,644	4829	6.94	335	1577	1963
19	193	0033.01	Middle	No	115.36	\$85,300	\$98,402	\$85,817	5046	15.18	766	1364	1695
19	193	0033.02	Upper	No	121.04	\$85,300	\$103,247	\$90,045	3492	7.53	263	1332	1376

\* 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
19	193	0035.00	Middle	No	96.62	\$85,300	\$82,417	\$71,875	3860	7.51	290	1517	1906
19	193	0036.00	Moderate	No	74.17	\$85,300	\$63,267	\$55,179	3252	54.80	1782	131	458
19	193	9402.00	Unknown	No	0.00	\$85,300	\$0	\$0	0	0.00	0	0	0

\* 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: 043 - DAKOTA COUNTY



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	043	0101.01	Middle	No	88.35	\$85,300	\$75,363	\$65,727	4101	79.71	3269	766	1218
31	043	0101.02	Middle	No	95.12	\$85,300	\$81,137	\$70,764	2947	70.21	2069	496	711
31	043	0102.00	Middle	No	104.18	\$85,300	\$88,866	\$77,500	6870	64.56	4435	1664	1964
31	043	0103.00	Middle	No	102.03	\$85,300	\$87,032	\$75,900	4508	46.50	2096	1119	1431
31	043	0104.00	Middle	No	102.88	\$85,300	\$87,757	\$76,534	3156	11.60	366	832	1175
31	043	9999.99	Middle	No	99.66	\$85,300	\$85,010	\$74,137	21582	56.69	12235	4877	6499

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 149 - PLYMOUTH COUNTY



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
19	149	9701.00	Upper	No	124.62	\$86,300	\$107,547	\$89,438	6973	13.57	946	1880	2384
19	149	9702.00	Middle	No	85.85	\$86,300	\$74,089	\$61,615	3824	21.97	840	1077	1530
19	149	9703.00	Middle	No	108.97	\$86,300	\$94,041	\$78,205	3333	6.93	231	1035	1403
19	149	9704.00	Middle	No	117.05	\$86,300	\$101,014	\$84,000	3052	5.44	166	948	1296
19	149	9705.00	Upper	No	123.48	\$86,300	\$106,563	\$88,615	3097	5.65	175	988	1291
19	149	9706.00	Upper	No	129.49	\$86,300	\$111,750	\$92,932	5419	7.36	399	1971	2374
19	149	9999.99	Middle	No	114.78	\$86,300	\$99,055	\$82,372	25698	10.73	2757	7899	10278

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 127 - UNION COUNTY



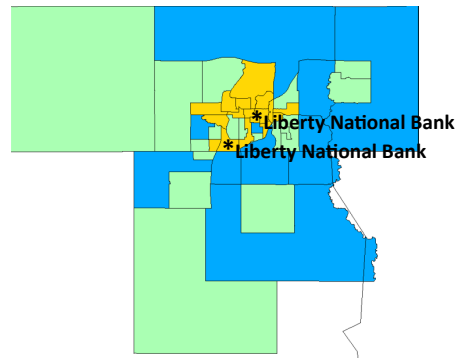
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	127	0201.00	Middle	No	95.38	\$85,300	\$81,359	\$70,956	4311	6.89	297	1364	1885
46	127	0202.00	Upper	No	132.43	\$85,300	\$112,963	\$98,512	2869	9.20	264	946	1203
46	127	0203.01	Upper	No	176.12	\$85,300	\$150,230	\$131,012	5025	14.15	711	1056	1287
46	127	0203.02	Upper	No	120.14	\$85,300	\$102,479	\$89,375	4606	11.83	545	1310	1709
46	127	9999.99	Upper	No	127.71	\$85,300	\$108,937	\$95,000	16811	10.81	1817	4676	6084

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

Sioux Falls, SD-MN MSA



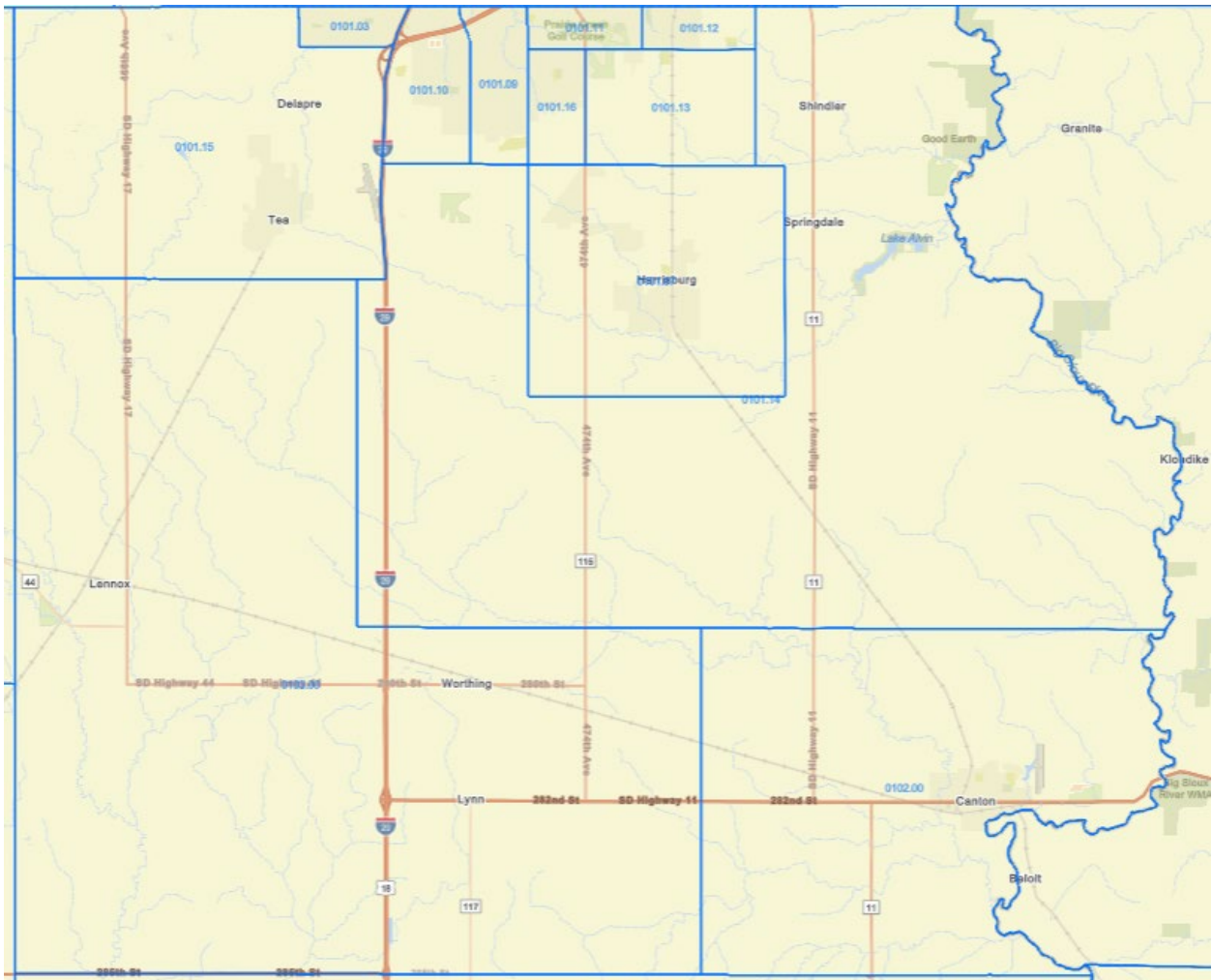
Liberty National Bank Assessment Area



\*\*Expanded to include Rock County, MN 2024

In Lincoln County, South Dakota census tracts:

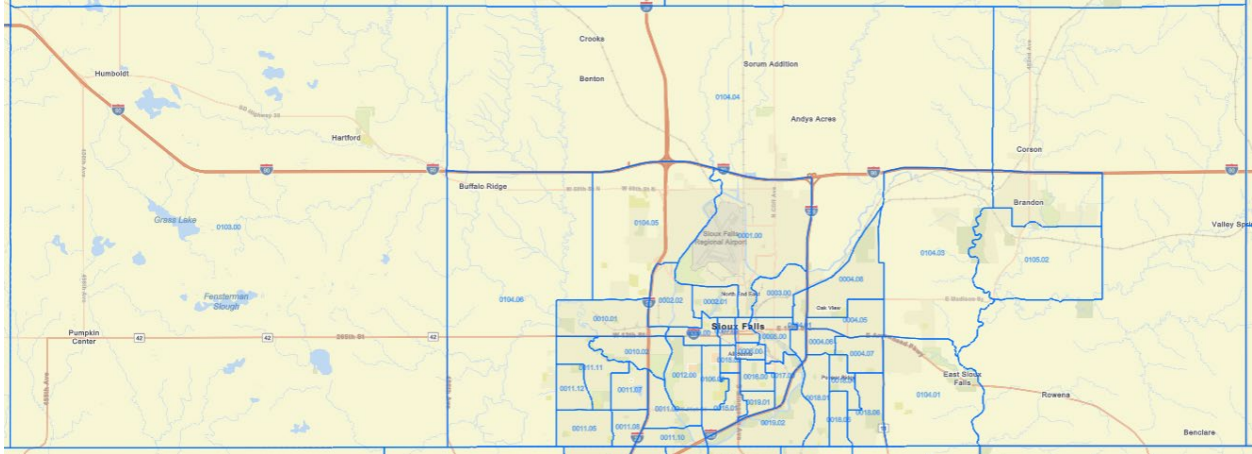
101.03	101.12	103.00
101.07	101.13	
101.09	101.14	
101.10	101.15	
101.11	101.16	





In Minnehaha County, South Dakota, including the City of Sioux Falls, census tracts:

1.00	4.06	7.02	11.08	15.01	18.05	104.02	105.02
2.01	4.07	9	11.09	15.02	18.06	104.03	106.00
2.02	4.08	10.01	11.10	16.00	19.01	104.04	
3.00	5	10.02	11.11	17.00	19.02	104.05	
4.01	6	11.05	11.12	18.01	103.00	104.06	
4.05	7.01	11.07	12	18.04	104.01	105.01	





2023 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 083 - LINCOLN COUNTY



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
46	083	0101.03	Middle	No	98.75	\$102,500	\$101,219	\$83,816	6059	16.17	980	1355	1601
46	083	0101.07	Middle	No	95.73	\$102,500	\$98,123	\$81,250	7366	8.50	626	1928	2122
46	083	0101.09	Upper	No	144.00	\$102,500	\$147,600	\$122,222	6129	10.67	654	1472	1517
46	083	0101.10	Middle	No	96.97	\$102,500	\$99,394	\$82,308	6720	15.12	1016	952	1488
46	083	0101.11	Upper	No	161.02	\$102,500	\$165,046	\$136,667	3643	11.14	406	845	855
46	083	0101.12	Middle	No	116.87	\$102,500	\$119,792	\$99,200	5922	12.14	719	1098	1237
46	083	0101.13	Middle	No	100.00	\$102,500	\$102,500	\$84,875	3648	12.09	441	517	623
46	083	0101.14	Upper	No	148.87	\$102,500	\$152,592	\$126,354	3466	4.85	168	1131	1188
46	083	0101.15	Middle	No	117.21	\$102,500	\$120,140	\$99,482	6926	8.56	593	1618	1899
46	083	0101.16	Upper	No	185.20	\$102,500	\$189,830	\$157,188	4206	7.30	307	859	873
46	083	0102.00	Middle	No	97.99	\$102,500	\$100,440	\$83,173	3628	6.62	240	989	1346
46	083	0103.00	Middle	No	102.32	\$102,500	\$104,878	\$86,850	4887	6.28	307	1629	1945
46	083	0104.00	Middle	No	96.46	\$102,500	\$98,872	\$81,875	2561	7.61	195	1048	1304

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 099 - MINNEHAHA COUNTY



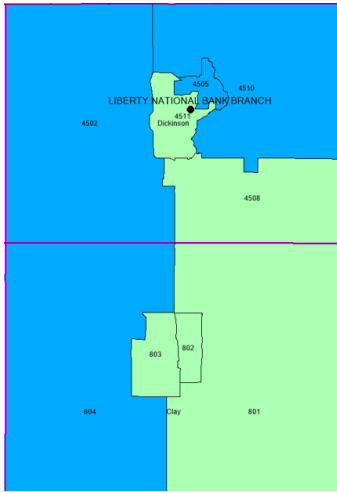
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	099	0001.00	Moderate	No	68.14	\$102,500	\$69,844	\$57,835	6363	36.40	2316	843	1162
46	099	0002.01	Moderate	No	61.89	\$102,500	\$63,437	\$52,537	4300	34.95	1503	645	1101
46	099	0002.02	Moderate	No	61.85	\$102,500	\$63,396	\$52,500	2111	33.82	714	378	624
46	099	0003.00	Moderate	No	65.79	\$102,500	\$67,435	\$55,845	3846	44.07	1695	1001	1600
46	099	0004.01	Moderate	No	75.48	\$102,500	\$77,367	\$64,067	2998	31.59	947	854	1025
46	099	0004.05	Moderate	No	73.25	\$102,500	\$75,081	\$62,171	5454	48.48	2644	1053	1271
46	099	0004.06	Moderate	No	77.35	\$102,500	\$79,284	\$65,656	3035	31.47	955	823	1096
46	099	0004.07	Moderate	No	58.35	\$102,500	\$59,809	\$49,531	4176	34.03	1421	682	769
46	099	0004.08	Middle	No	102.19	\$102,500	\$104,745	\$86,741	4883	49.01	2393	939	1235
46	099	0005.00	Moderate	No	70.69	\$102,500	\$72,457	\$60,000	3573	32.19	1150	742	1267
46	099	0006.00	Middle	No	90.57	\$102,500	\$92,834	\$76,875	2337	23.02	538	315	834
46	099	0007.01	Low	No	47.54	\$102,500	\$48,729	\$40,357	1558	38.45	599	281	243
46	099	0007.02	Moderate	No	74.03	\$102,500	\$75,881	\$62,835	2835	36.97	1048	556	949
46	099	0009.00	Moderate	No	59.98	\$102,500	\$61,480	\$50,909	3495	31.07	1086	748	1448
46	099	0010.01	Moderate	No	65.22	\$102,500	\$66,851	\$55,363	4068	32.20	1310	1123	1574
46	099	0010.02	Moderate	No	52.66	\$102,500	\$53,977	\$44,702	5206	36.52	1901	1011	1635
46	099	0011.05	Middle	No	94.18	\$102,500	\$96,535	\$79,939	7186	17.24	1239	2335	2687
46	099	0011.07	Middle	No	85.94	\$102,500	\$88,089	\$72,946	3722	14.32	533	1050	1185
46	099	0011.08	Middle	No	109.68	\$102,500	\$112,422	\$93,090	4802	18.66	896	1476	1564
46	099	0011.09	Unknown	No	0.00	\$102,500	\$0	\$0	1362	29.88	407	0	0
46	099	0011.10	Moderate	No	61.98	\$102,500	\$63,530	\$52,609	3389	28.98	982	199	441
46	099	0011.11	Upper	No	134.08	\$102,500	\$137,432	\$113,804	7304	13.44	982	2109	2267
46	099	0011.12	Upper	No	135.81	\$102,500	\$139,205	\$115,268	5191	14.04	729	1525	1783
46	099	0012.00	Middle	No	93.20	\$102,500	\$95,530	\$79,107	4691	15.60	732	1333	1534
46	099	0015.01	Low	No	45.21	\$102,500	\$46,340	\$38,375	3279	27.69	908	438	1058
46	099	0015.02	Middle	No	82.61	\$102,500	\$84,675	\$70,120	2582	25.60	661	338	836

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

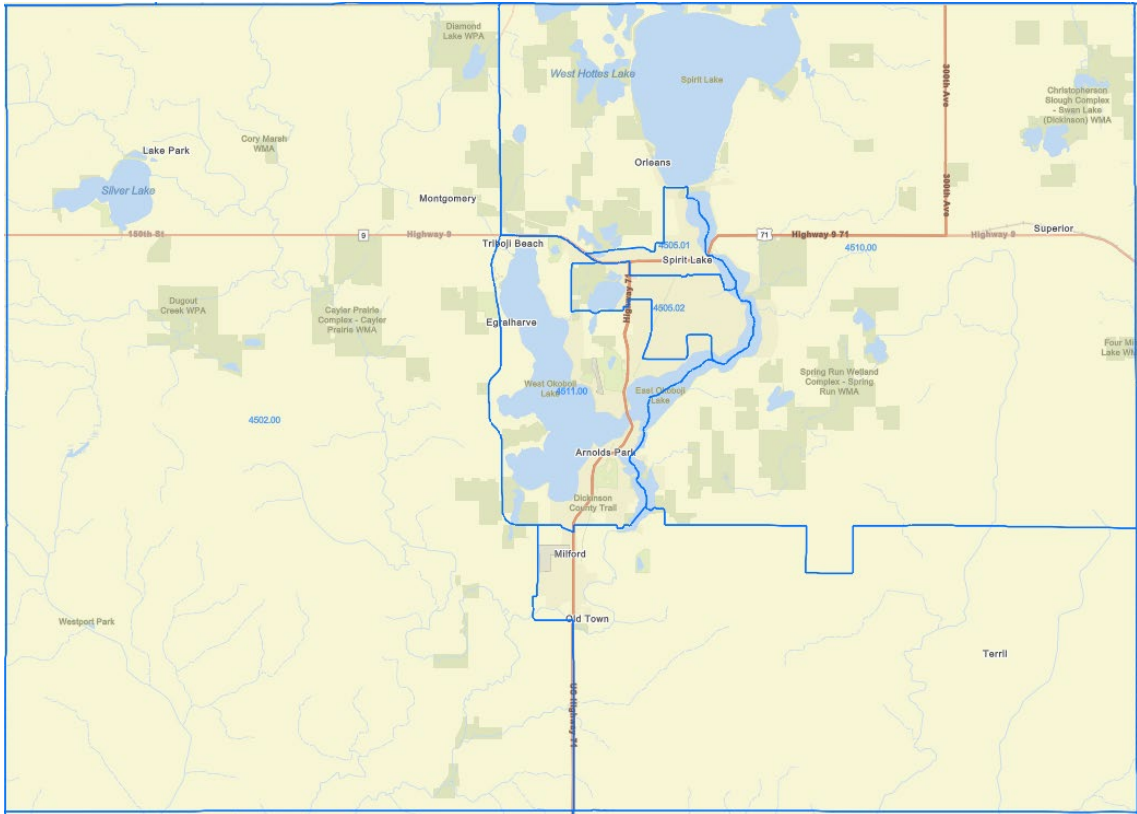
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	099	0016.00	Upper	No	126.05	\$102,500	\$129,201	\$106,985	3077	10.14	312	1164	1329
46	099	0017.00	Middle	No	84.96	\$102,500	\$87,084	\$72,111	2167	15.74	341	754	955
46	099	0018.01	Middle	No	98.49	\$102,500	\$100,952	\$83,600	6851	22.17	1519	1683	2255
46	099	0018.04	Middle	No	91.42	\$102,500	\$93,706	\$77,594	3946	21.31	841	1276	1413
46	099	0018.05	Upper	No	154.14	\$102,500	\$157,994	\$130,825	3873	10.25	397	1360	1300
46	099	0018.06	Middle	No	108.62	\$102,500	\$111,336	\$92,197	5517	14.94	824	1195	1276
46	099	0019.01	Middle	No	100.80	\$102,500	\$103,320	\$85,556	1808	12.33	223	857	1060
46	099	0019.02	Upper	No	131.67	\$102,500	\$134,962	\$111,757	5437	7.04	383	1840	1924
46	099	0101.01	Middle	No	93.18	\$102,500	\$95,510	\$79,091	5049	7.65	386	1445	1829
46	099	0101.02	Middle	No	104.32	\$102,500	\$106,928	\$88,542	4426	4.97	220	1380	1587
46	099	0102.00	Middle	No	108.67	\$102,500	\$111,387	\$92,237	2843	4.22	120	877	1055
46	099	0103.00	Middle	No	111.93	\$102,500	\$114,728	\$95,000	6494	6.25	406	1965	2319
46	099	0104.01	Upper	No	133.55	\$102,500	\$136,889	\$113,350	5578	10.77	601	1365	1578
46	099	0104.02	Middle	No	117.75	\$102,500	\$120,694	\$99,940	2641	6.44	170	823	977
46	099	0104.03	Upper	No	135.20	\$102,500	\$138,580	\$114,750	3212	6.57	211	831	872
46	099	0104.04	Middle	No	113.07	\$102,500	\$115,897	\$95,968	4991	12.14	606	1475	1708
46	099	0104.05	Middle	No	95.79	\$102,500	\$98,185	\$81,302	6122	22.66	1387	1171	1510
46	099	0104.06	Middle	No	113.62	\$102,500	\$116,461	\$96,442	5202	13.09	681	1168	1320
46	099	0105.01	Upper	No	130.74	\$102,500	\$134,009	\$110,972	6190	8.77	543	1415	1759
46	099	0105.02	Middle	No	117.57	\$102,500	\$120,509	\$99,792	3865	8.07	312	1259	1322
46	099	0106.00	Moderate	No	76.95	\$102,500	\$78,874	\$65,313	4179	16.80	702	1121	1910

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

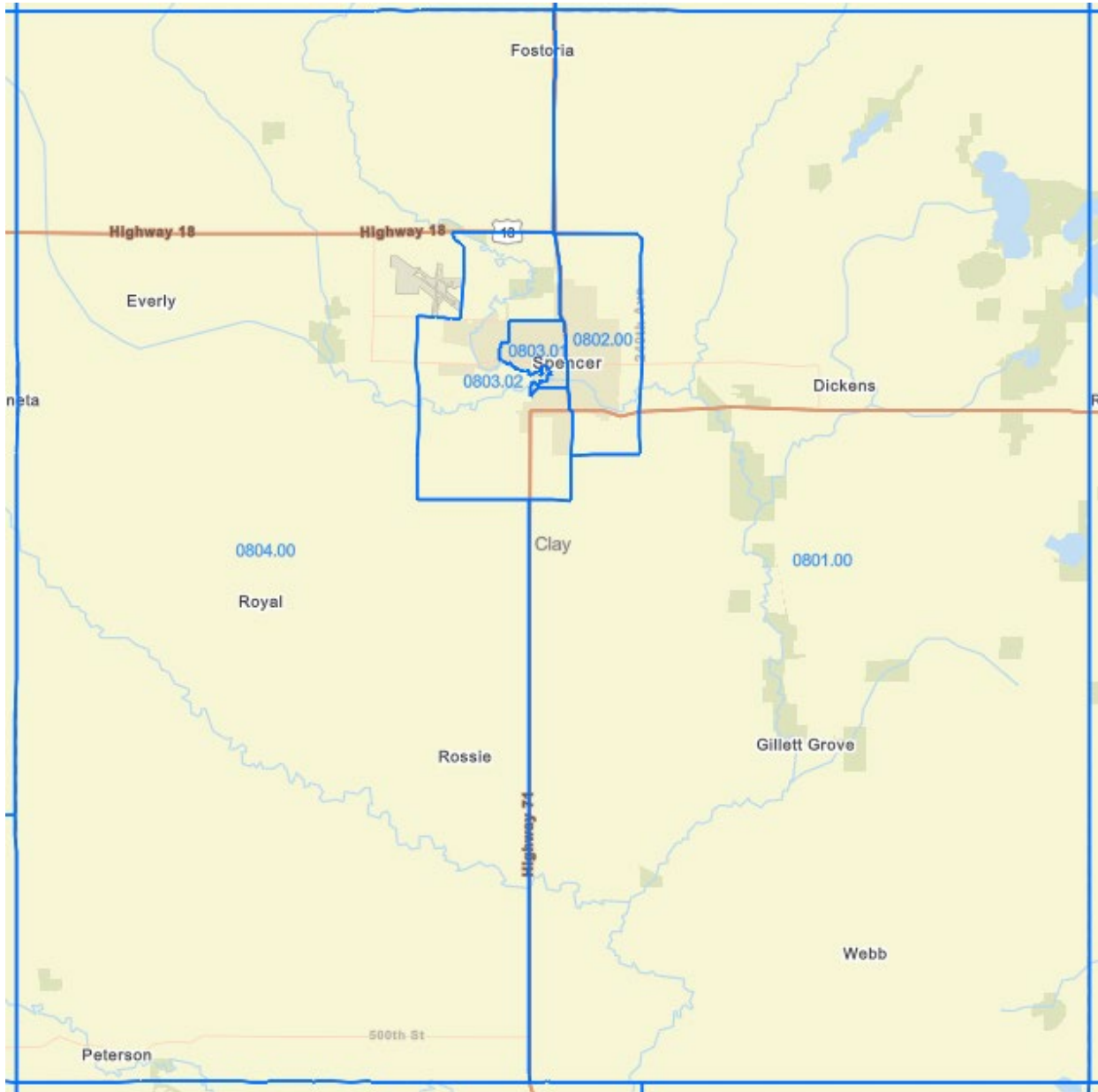
# Iowa non-MSA Liberty National Bank Assessment Areas



All census tract numbers 4502.00, 4505.01, 4505.02, 4508.00, 4510.00 & 4511.00 in Dickinson County, Iowa.



All of Clay County, IA including census tract numbers 801.00, 802.00, 803.01, 803.02 & 804.00, which includes the City of Spencer, IA.



2023 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 059 - DICKINSON COUNTY



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
19	059	4502.00	Upper	No	146.94	\$86,300	\$126,809	\$105,455	2300	4.30	99	823	1095
19	059	4505.01	Moderate	No	75.24	\$86,300	\$64,932	\$54,000	2361	7.58	179	768	1392
19	059	4505.02	Middle	No	119.96	\$86,300	\$103,525	\$86,094	3171	5.33	169	949	1379
19	059	4508.00	Middle	No	83.50	\$86,300	\$72,061	\$59,925	3511	8.32	292	1241	1520
19	059	4510.00	Middle	No	107.21	\$86,300	\$92,522	\$76,941	2446	3.39	83	1226	2682
19	059	4511.00	Upper	No	120.02	\$86,300	\$103,577	\$86,136	3914	4.39	172	1595	4112
19	059	9999.99	Middle	No	106.12	\$86,300	\$91,582	\$76,161	17703	5.61	994	6602	12180

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 041 - CLAY COUNTY



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
19	041	0801.00	Upper	No	120.58	\$86,300	\$104,061	\$86,534	1912	4.65	89	631	972
19	041	0802.00	Moderate	No	72.66	\$86,300	\$62,706	\$52,143	5217	12.29	641	1219	2056
19	041	0803.01	Upper	No	128.39	\$86,300	\$110,801	\$92,138	3985	7.68	306	1319	1780
19	041	0803.02	Middle	No	96.76	\$86,300	\$83,504	\$69,438	2379	7.40	176	722	915
19	041	0804.00	Middle	No	99.55	\$86,300	\$85,912	\$71,442	2891	5.08	147	1092	1522
19	041	9999.99	Middle	No	97.52	\$86,300	\$84,160	\$69,988	16384	8.29	1359	4983	7245

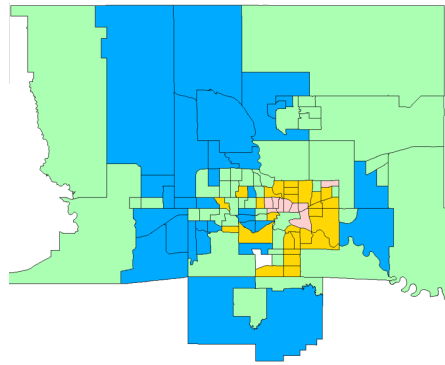
\* Will automatically be included in the 2024 Distressed or Underserved Tract List



Des Moines – West Des Moines, IA MSA

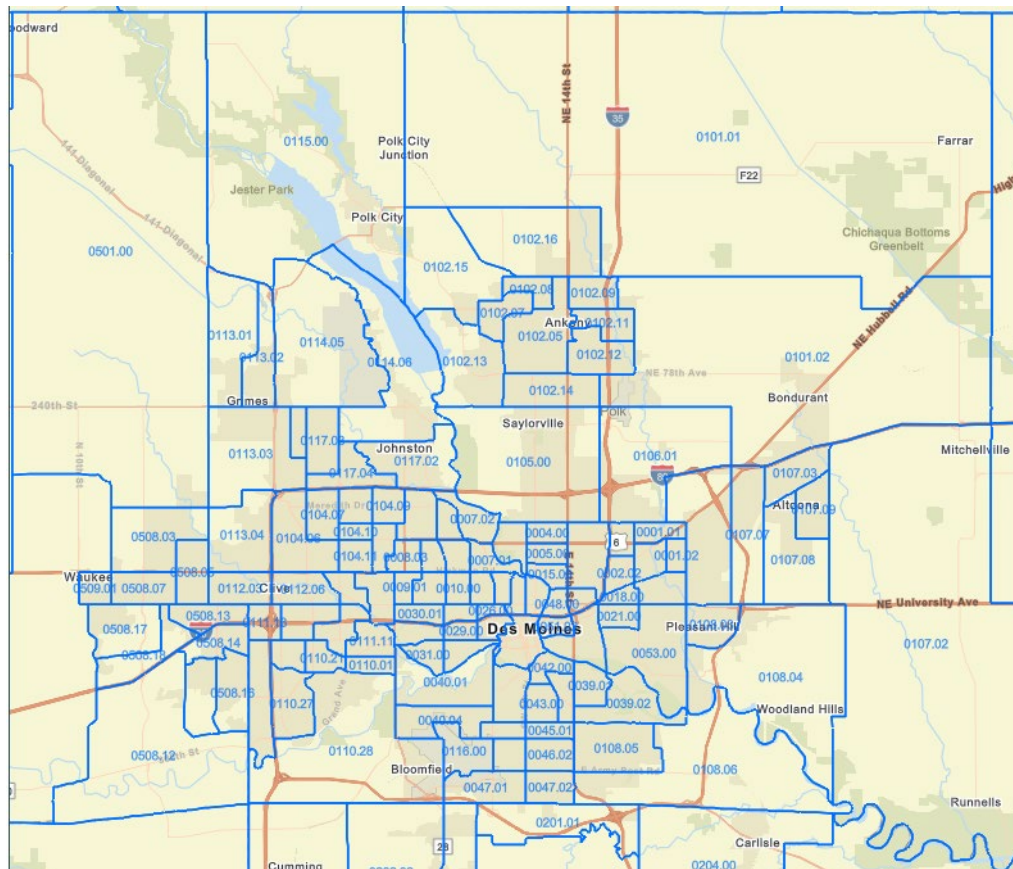


Liberty National Bank Assessment Area



Census tracts comprising the metropolitan statistical area (MSA) for Des Moines-West Des Moines IA, including all of Polk County, IA census tract numbers:

1.01	7.01	10.00	27.00	40.01	46.03	53.00	102.13	104.10	107.09	110.27	112.06	116.00
1.02	7.02	11.00	28.00	40.04	47.01	101.01	102.14	104.11	108.03	110.28	113.01	117.02
1.03	7.03	12.00	29.00	41.00	47.02	101.02	102.15	105.00	108.04	111.11	113.02	117.03
2.01	7.04	15.00	30.01	42.00	48.00	102.05	102.16	106.01	108.05	111.12	113.03	117.04
2.02	8.01	17.00	30.02	43.00	49.00	102.07	104.04	106.02	108.06	111.13	113.04	
3.00	8.02	18.00	31.00	44.00	50.00	102.08	104.06	107.02	110.01	111.14	113.05	
4.00	8.03	19.00	32.00	45.01	51.01	102.09	104.07	107.03	110.21	112.01	114.05	
5.00	9.01	21.00	39.01	45.02	51.02	102.11	104.08	107.07	110.25	112.03	114.06	
6.00	9.02	26.00	39.02	46.02	52.00	102.12	104.09	107.08	110.26	112.05	115.00	



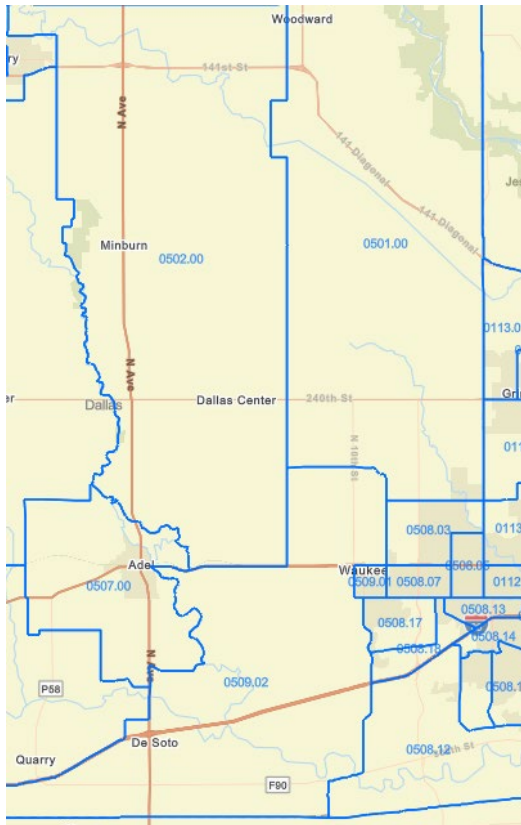


In Warren County, IA census tract numbers 201.01, 202.01, 202.02 & 203.



In Dallas County, IA census tract numbers:

501.00	508.12	508.17
502.00	508.13	508.18
508.03	508.14	509.01
508.05	508.15	509.02
508.07	508.16	



2023 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 153 - POLK COUNTY



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
19	153	0001.01	Low	No	45.04	\$105,000	\$47,292	\$40,333	3569	40.04	1429	655	709
19	153	0001.02	Moderate	No	66.97	\$105,000	\$70,319	\$59,968	3971	26.32	1045	1113	1464
19	153	0001.03	Moderate	No	75.45	\$105,000	\$79,223	\$67,561	2087	27.79	580	592	967
19	153	0002.01	Middle	No	81.15	\$105,000	\$85,208	\$72,667	2676	33.33	892	760	975
19	153	0002.02	Moderate	No	73.77	\$105,000	\$77,459	\$66,059	3743	32.30	1209	905	1327
19	153	0003.00	Low	No	49.60	\$105,000	\$52,080	\$44,415	4440	39.21	1741	757	1085
19	153	0004.00	Moderate	No	62.19	\$105,000	\$65,300	\$55,685	4754	43.73	2079	1328	1826
19	153	0005.00	Moderate	No	60.01	\$105,000	\$63,011	\$53,735	4641	47.96	2226	1215	1874
19	153	0006.00	Moderate	No	73.19	\$105,000	\$76,850	\$65,540	4023	40.07	1612	1056	1636
19	153	0007.01	Moderate	No	77.38	\$105,000	\$81,249	\$69,286	3537	65.51	2317	698	913
19	153	0007.02	Middle	No	81.94	\$105,000	\$86,037	\$73,370	3397	38.92	1322	1117	1293
19	153	0007.03	Middle	No	91.90	\$105,000	\$96,495	\$82,292	3134	19.24	603	1157	1368
19	153	0007.04	Middle	No	84.36	\$105,000	\$88,578	\$75,536	3197	33.97	1086	890	1134
19	153	0008.01	Middle	No	81.61	\$105,000	\$85,691	\$73,074	6094	36.58	2229	1632	1948
19	153	0008.02	Middle	No	115.42	\$105,000	\$121,191	\$103,350	3453	13.76	475	1156	1497
19	153	0008.03	Moderate	No	61.38	\$105,000	\$64,449	\$54,965	3998	29.31	1172	1035	1586
19	153	0009.01	Middle	No	82.05	\$105,000	\$86,153	\$73,472	3417	24.32	831	1120	1449
19	153	0009.02	Upper	No	121.10	\$105,000	\$127,155	\$108,438	3303	14.80	489	1139	1533
19	153	0010.00	Moderate	No	77.46	\$105,000	\$81,333	\$69,363	4688	27.90	1308	1296	1869
19	153	0011.00	Low	No	31.16	\$105,000	\$32,718	\$27,903	4744	51.96	2465	460	874
19	153	0012.00	Moderate	No	59.10	\$105,000	\$62,055	\$52,924	3494	77.48	2707	580	1032
19	153	0015.00	Moderate	No	74.63	\$105,000	\$78,362	\$66,823	2865	44.08	1263	673	968
19	153	0017.00	Moderate	No	53.98	\$105,000	\$56,679	\$48,333	2824	81.37	2298	480	737
19	153	0018.00	Moderate	No	67.33	\$105,000	\$70,697	\$60,288	1985	36.62	727	631	883
19	153	0019.00	Moderate	No	72.94	\$105,000	\$76,587	\$65,316	4371	31.87	1393	1202	1704
19	153	0021.00	Low	No	47.53	\$105,000	\$49,907	\$42,563	4718	41.56	1961	1133	1894

\* 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
19	153	0026.00	Moderate	No	57.13	\$105,000	\$59,987	\$51,161	2208	60.46	1335	191	591
19	153	0027.00	Middle	No	90.94	\$105,000	\$95,487	\$81,429	3857	44.67	1723	586	993
19	153	0028.00	Middle	No	91.32	\$105,000	\$95,886	\$81,771	3210	25.89	831	928	1312
19	153	0029.00	Moderate	No	52.78	\$105,000	\$55,419	\$47,260	4045	20.77	840	919	1203
19	153	0030.01	Middle	No	107.20	\$105,000	\$112,560	\$95,987	2105	13.35	281	630	845
19	153	0030.02	Upper	No	194.51	\$105,000	\$204,236	\$174,167	3354	9.81	329	1339	1528
19	153	0031.00	Upper	No	207.77	\$105,000	\$218,159	\$186,042	1826	11.50	210	561	634
19	153	0032.00	Upper	No	168.20	\$105,000	\$176,610	\$150,607	2902	12.20	354	946	690
19	153	0039.01	Low	No	45.66	\$105,000	\$47,943	\$40,884	3784	64.46	2439	603	1002
19	153	0039.02	Middle	No	86.46	\$105,000	\$90,783	\$77,422	5481	56.87	3117	1218	1265
19	153	0040.01	Moderate	No	75.94	\$105,000	\$79,737	\$68,000	3809	45.39	1729	668	787
19	153	0040.04	Middle	No	109.23	\$105,000	\$114,692	\$97,805	3245	17.01	552	1051	1194
19	153	0041.00	Middle	No	90.22	\$105,000	\$94,731	\$80,789	3135	20.70	649	1260	1450
19	153	0042.00	Moderate	No	71.19	\$105,000	\$74,750	\$63,750	3147	38.86	1223	631	819
19	153	0043.00	Middle	No	82.54	\$105,000	\$86,667	\$73,911	4723	31.38	1482	1337	1800
19	153	0044.00	Moderate	No	53.49	\$105,000	\$56,165	\$47,896	4170	50.53	2107	850	1330
19	153	0045.01	Moderate	No	68.68	\$105,000	\$72,114	\$61,500	4092	43.30	1772	928	1315
19	153	0045.02	Middle	No	85.24	\$105,000	\$89,502	\$76,328	2577	25.57	659	647	898
19	153	0046.02	Moderate	No	67.34	\$105,000	\$70,707	\$60,300	6661	45.68	3043	1192	2038
19	153	0046.03	Middle	No	85.27	\$105,000	\$89,534	\$76,352	3667	28.03	1028	1154	1483
19	153	0047.01	Moderate	No	67.07	\$105,000	\$70,424	\$60,061	4272	36.12	1543	1266	1713
19	153	0047.02	Moderate	No	51.09	\$105,000	\$53,645	\$45,745	2990	43.44	1299	248	446
19	153	0048.00	Moderate	No	53.48	\$105,000	\$56,154	\$47,892	3055	71.23	2176	469	793
19	153	0049.00	Moderate	No	52.41	\$105,000	\$55,031	\$46,932	1687	70.24	1185	261	502
19	153	0050.00	Low	No	26.82	\$105,000	\$28,161	\$24,015	3717	76.73	2852	468	1008
19	153	0051.01	Upper	No	126.54	\$105,000	\$132,867	\$113,306	7040	26.22	1846	496	332
19	153	0051.02	Upper	No	136.99	\$105,000	\$143,840	\$122,664	1331	33.96	452	69	42
19	153	0052.00	Low	No	44.23	\$105,000	\$46,442	\$39,609	3207	60.24	1932	262	833
19	153	0053.00	Moderate	No	74.68	\$105,000	\$78,414	\$66,875	2633	44.44	1170	571	806

\* 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
19	153	0101.01	Upper	No	138.04	\$105,000	\$144,942	\$123,606	5925	8.91	528	1730	2075
19	153	0101.02	Upper	No	123.19	\$105,000	\$129,350	\$110,310	11046	10.52	1162	2993	3325
19	153	0102.05	Upper	No	128.37	\$105,000	\$134,789	\$114,940	7864	13.19	1037	1656	2215
19	153	0102.07	Upper	No	122.65	\$105,000	\$128,783	\$109,821	4531	12.36	560	1111	1294
19	153	0102.08	Middle	No	93.18	\$105,000	\$97,839	\$83,438	4379	12.74	558	1076	1231
19	153	0102.09	Middle	No	109.52	\$105,000	\$114,996	\$98,065	6225	15.21	947	1534	1750
19	153	0102.11	Middle	No	114.18	\$105,000	\$119,889	\$102,237	3871	13.69	530	1408	1526
19	153	0102.12	Middle	No	106.88	\$105,000	\$112,224	\$95,702	4190	14.73	617	1550	1820
19	153	0102.13	Middle	No	119.74	\$105,000	\$125,727	\$107,216	4744	8.52	404	1301	1450
19	153	0102.14	Middle	No	113.98	\$105,000	\$119,679	\$102,059	9299	15.73	1463	2796	3209
19	153	0102.15	Upper	No	168.34	\$105,000	\$176,757	\$150,735	7047	9.52	671	1746	1824
19	153	0102.16	Middle	No	110.08	\$105,000	\$115,584	\$98,570	16172	13.10	2119	4307	5009
19	153	0104.04	Middle	No	114.44	\$105,000	\$120,162	\$102,476	4682	19.82	928	1328	1392
19	153	0104.06	Middle	No	90.97	\$105,000	\$95,519	\$81,458	3870	20.08	777	1132	1190
19	153	0104.07	Upper	No	154.38	\$105,000	\$162,099	\$138,229	4418	14.40	636	1380	1458
19	153	0104.08	Middle	No	103.07	\$105,000	\$108,224	\$92,292	3943	26.73	1054	1005	1537
19	153	0104.09	Middle	No	106.39	\$105,000	\$111,710	\$95,262	4248	21.07	895	1364	1420
19	153	0104.10	Middle	No	85.26	\$105,000	\$89,523	\$76,346	2535	20.24	513	811	905
19	153	0104.11	Middle	No	88.50	\$105,000	\$92,925	\$79,250	4501	26.79	1206	809	825
19	153	0105.00	Moderate	No	73.49	\$105,000	\$77,165	\$65,809	6297	18.33	1154	2168	2632
19	153	0106.01	Middle	No	87.32	\$105,000	\$91,686	\$78,191	2622	13.84	363	1133	1287
19	153	0106.02	Middle	No	103.91	\$105,000	\$109,106	\$93,042	7142	21.34	1524	2145	2467
19	153	0107.02	Middle	No	112.39	\$105,000	\$118,010	\$100,636	6600	9.82	648	1872	2170
19	153	0107.03	Middle	No	91.82	\$105,000	\$96,411	\$82,218	5264	17.65	929	1134	1267
19	153	0107.07	Middle	No	86.86	\$105,000	\$91,203	\$77,780	3892	17.88	696	1057	1482
19	153	0107.08	Middle	No	117.60	\$105,000	\$123,480	\$105,298	5990	13.22	792	1250	1401
19	153	0107.09	Middle	No	95.58	\$105,000	\$100,359	\$85,583	4423	11.19	495	1252	1511
19	153	0108.03	Middle	No	82.36	\$105,000	\$86,478	\$73,750	5021	19.38	973	1224	1409

\* 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
19	153	0108.04	Middle	No	118.95	\$105,000	\$124,898	\$106,506	5390	13.12	707	1689	1935
19	153	0108.05	Middle	No	108.21	\$105,000	\$113,621	\$96,895	7148	41.24	2948	1930	2102
19	153	0108.06	Moderate	No	72.52	\$105,000	\$76,146	\$64,940	4389	42.93	1884	1396	1717
19	153	0110.01	Moderate	No	69.86	\$105,000	\$73,353	\$62,560	3527	31.36	1106	881	1356
19	153	0110.21	Middle	No	113.32	\$105,000	\$118,986	\$101,471	4705	15.77	742	1765	1973
19	153	0110.25	Upper	No	131.56	\$105,000	\$138,138	\$117,801	3791	16.78	636	1195	1349
19	153	0110.26	Upper	No	165.09	\$105,000	\$173,345	\$147,821	5644	14.90	841	1632	1846
19	153	0110.27	Middle	No	114.90	\$105,000	\$120,645	\$102,886	6809	22.07	1503	2302	2404
19	153	0110.28	Upper	No	135.92	\$105,000	\$142,716	\$121,702	5322	20.73	1103	1441	1574
19	153	0111.11	Moderate	No	62.87	\$105,000	\$66,014	\$56,301	5205	30.03	1563	1104	1285
19	153	0111.12	Middle	No	114.47	\$105,000	\$120,194	\$102,500	4217	21.32	899	1380	1401
19	153	0111.13	Middle	No	117.40	\$105,000	\$123,270	\$105,125	2397	32.96	790	439	586
19	153	0111.14	Unknown	No	0.00	\$105,000	\$0	\$0	4048	31.27	1266	592	621
19	153	0112.01	Middle	No	104.80	\$105,000	\$110,040	\$93,837	5332	22.28	1188	1519	2104
19	153	0112.03	Upper	No	168.36	\$105,000	\$176,778	\$150,750	3628	14.44	524	1492	1517
19	153	0112.05	Middle	No	92.24	\$105,000	\$96,852	\$82,598	3669	56.01	2055	582	793
19	153	0112.06	Upper	No	126.34	\$105,000	\$132,657	\$113,125	3657	14.82	542	1256	1247
19	153	0113.01	Upper	No	142.32	\$105,000	\$149,436	\$127,434	4278	9.58	410	1233	1035
19	153	0113.02	Middle	No	113.09	\$105,000	\$118,745	\$101,266	3128	11.76	368	599	857
19	153	0113.03	Middle	No	92.73	\$105,000	\$97,367	\$83,031	7426	15.70	1166	1747	2386
19	153	0113.04	Upper	No	181.48	\$105,000	\$190,554	\$162,500	4972	13.31	662	1825	1797
19	153	0113.05	Middle	No	93.92	\$105,000	\$98,616	\$84,099	3193	32.88	1050	508	538
19	153	0114.05	Upper	No	214.12	\$105,000	\$224,826	\$191,719	2970	14.34	426	807	834
19	153	0114.06	Middle	No	88.78	\$105,000	\$93,219	\$79,500	6751	19.94	1346	1605	2159
19	153	0115.00	Upper	No	147.13	\$105,000	\$154,487	\$131,741	7785	6.19	482	2269	2474
19	153	0116.00	Unknown	No	0.00	\$105,000	\$0	\$0	0	0.00	0	0	0
19	153	0117.02	Middle	No	106.35	\$105,000	\$111,668	\$95,227	3906	17.67	690	1133	1380
19	153	0117.03	Upper	No	164.98	\$105,000	\$173,229	\$147,722	6601	16.74	1105	2079	2179
19	153	0117.04	Upper	No	162.10	\$105,000	\$170,205	\$145,150	2719	12.61	343	951	951

\* 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
------------	-------------	------------	--------------------	---------------------------------	------------------------------	---	--------------------------------------	---------------------------------	------------------	------------------	---------------------	----------------------	----------------------

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 181 - WARREN COUNTY



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
19	181	0201.01	Middle	No	106.27	\$105,000	\$111,584	\$95,156	1854	17.10	317	755	856
19	181	0202.01	Middle	No	102.62	\$105,000	\$107,751	\$91,885	4557	7.90	360	1508	1761
19	181	0202.02	Upper	No	124.76	\$105,000	\$130,998	\$111,713	8296	10.55	875	2194	2366
19	181	0203.00	Upper	No	120.06	\$105,000	\$126,063	\$107,500	3612	9.66	349	1182	1257
19	181	0204.00	Middle	No	112.26	\$105,000	\$117,873	\$100,519	4646	8.07	375	1408	1609
19	181	0205.00	Middle	No	93.63	\$105,000	\$98,312	\$83,843	2341	7.99	187	747	1000
19	181	0206.00	Upper	No	132.36	\$105,000	\$138,978	\$118,516	3736	5.73	214	1071	1130
19	181	0207.01	Middle	No	86.61	\$105,000	\$90,941	\$77,554	1035	11.98	124	149	175
19	181	0207.02	Middle	No	110.47	\$105,000	\$115,994	\$98,918	3698	8.71	322	1209	1332
19	181	0208.00	Middle	No	109.50	\$105,000	\$114,975	\$98,052	3496	7.87	275	927	1040
19	181	0209.00	Moderate	No	75.64	\$105,000	\$79,422	\$67,734	3538	8.56	303	717	942
19	181	0210.00	Moderate	No	79.70	\$105,000	\$83,685	\$71,369	2785	7.61	212	653	1089
19	181	0211.00	Middle	No	102.45	\$105,000	\$107,573	\$91,732	4988	6.84	341	1667	1914
19	181	0212.00	Middle	No	107.54	\$105,000	\$112,917	\$96,292	3821	6.60	252	1339	1602

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

2023 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 049 - DALLAS COUNTY



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
19	049	0501.00	Upper	No	152.21	\$105,000	\$159,821	\$136,289	7480	9.34	699	2143	2381
19	049	0502.00	Middle	No	89.26	\$105,000	\$93,723	\$79,929	3953	6.17	244	1185	1462
19	049	0503.00	Moderate	No	67.94	\$105,000	\$71,337	\$60,833	4630	38.57	1786	981	1828
19	049	0504.00	Low	No	49.94	\$105,000	\$52,437	\$44,721	3284	52.04	1709	881	1356
19	049	0505.00	Middle	No	81.07	\$105,000	\$85,124	\$72,596	2080	7.31	152	703	891
19	049	0506.00	Middle	No	108.56	\$105,000	\$113,988	\$97,209	3132	6.77	212	979	1233
19	049	0507.00	Middle	No	110.91	\$105,000	\$116,456	\$99,313	6575	6.84	450	1532	1977
19	049	0508.03	Upper	No	156.09	\$105,000	\$163,895	\$139,766	13572	15.14	2055	3038	3434
19	049	0508.05	Upper	No	179.79	\$105,000	\$188,780	\$160,986	6715	13.70	920	1642	1763
19	049	0508.07	Upper	No	124.80	\$105,000	\$131,040	\$111,750	8483	21.73	1843	2432	2526
19	049	0508.12	Upper	No	156.53	\$105,000	\$164,357	\$140,156	4149	14.27	592	862	1035
19	049	0508.13	Middle	No	117.13	\$105,000	\$122,987	\$104,877	1776	28.04	498	555	685
19	049	0508.14	Upper	No	154.62	\$105,000	\$162,351	\$138,452	5453	24.90	1358	1279	1400
19	049	0508.15	Upper	No	140.88	\$105,000	\$147,924	\$126,146	4257	25.63	1091	1050	1220
19	049	0508.16	Middle	No	108.78	\$105,000	\$114,219	\$97,404	5097	25.86	1318	729	949
19	049	0508.17	Upper	No	148.32	\$105,000	\$155,736	\$132,809	6471	17.88	1157	1989	2140
19	049	0508.18	Upper	No	136.55	\$105,000	\$143,378	\$122,266	4073	25.85	1053	967	1090
19	049	0509.01	Middle	No	100.86	\$105,000	\$105,903	\$90,313	3403	12.02	409	990	1384
19	049	0509.02	Upper	No	144.25	\$105,000	\$151,463	\$129,167	5095	8.32	424	1613	1897

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



**CRA File Notice Pursuant to 12 CFR 345.43(b)(2):**

Liberty National Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

The Liberty National Bank CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at [www.ffiec.gov/cra](http://www.ffiec.gov/cra).