

COMMUNITY REINVESTMENT ACT STATEMENT

FOR THE

BANK OF MEAD

In conformance with the Community Reinvestment Act of 1977, the Board of Directors of the Bank of Mead does hereby issue this statement.

The assessment area served by the Bank of Mead shall be generally defined as the following: All Saunders County Census Tracts - 9681, 9682, 9683, 9684, 9685 as illustrated by the attached map. This includes 85% of the Bank of Mead's customers. It is the policy of this Bank to extend credit outside of its local community to such credit qualified customers who are or have been customers of the Bank and who in the opinion of the Board of Directors will enhance the future development of the Bank.

The Bank of Mead offers the following types of loans to creditworthy customers without discrimination to wit:

1. Agricultural Loans

- a) Agricultural operational loans
- b) Agricultural equipment loans
- c) Agricultural livestock loans

2. Real Estate Loans

- a) 1-4 family residential loans-first liens
- b) 1-4 family residential loans-junior liens
- c) Agricultural real estate loans
- d) Business real estate loans
- e) Home improvement loans

3. Business Loans

- a) Business operational loans
- b) Business equipment loans
- c) Business inventory/accounts rec. loans

4. Consumer Loans

- a) Personal Installment loans
- b) Automobile loans
- c) Personal single payment loans

5. Federal & State Government Loans

- a) SBA loans
- b) FmHA guaranteed loans
- c) Other types of Community Development loans

The Bank of Mead has examined the credit needs of this community and has determined that the following types of credit are most in demand:

- 1) Agricultural
- 2) Real Estate
- 3) Business
- 4) Consumer

We have responded to this need and now have loans of each of the above types in our loan portfolio. The Bank has targeted its loan portfolio composition as follows: 30% agricultural, 30% real estate, 30% business, 10% consumer. The Bank shall endeavor to help meet the needs of the community it serves, including creditworthy low and moderate income applicants, by offering the loans reflected above. These loans shall be offered in a manner that is consistent with safe and sound banking practices. Additionally, the Bank has supported the small farm and business enterprises in our community. We have participated and will continue to participate in local community development and redevelopment projects and programs.

The management and Board of Directors of the Bank is hereby directed to keep informed of the credit needs of the community and in particular, should involve itself in organizations through personal involvement and through interviews of people involved in organizations that may reflect the needs of the community. It is noted that members of Bank management and the Board of Directors are involved with the activities of the community.

The Bank management will continue to be involved in the community. They regularly confer with the Bank's Board of Directors and community leaders which are active in community affairs. They are continuously alert of any changing needs of the community and will consider any suggestions that would help meet community needs.

The management of the Bank is active in marketing the services offered to the community. They are in the community, calling upon existing customers and pursuing new business. Opportunities to better serve the community are vital, and ongoing programs will be maintained to make the Bank aware of the credit needs of the community.

The attached CRA notice has been approved and adopted by the Board of Directors of this Bank and is available for public inspection and both Bank locations.

BANK OF MEAD

BY: _____
PRESIDENT

Approved and adopted this __10th__ day of March, 2022 by the Board of Directors of the Bank of Mead.

BY: _____
SECRETARY