

## COMMUNITY REINVESTMENT ACT STATEMENT

On this 8<sup>th</sup> day of January, 2025 the Westside State Bank of Westside, Iowa, by directive of its Board of Directors, hereby adopt the following updated Community Reinvestment Act Statement.

The local communities of Westside and Bellevue are delineated by the map which accompanies this statement and is available along with this statement to interested parties.

The institution's assessment area includes Census Tract (CT's) 701 & 705 of Crawford County; 9601, 9602, 9603, 9604, 9605 & 9606 in Carroll County; and 802 & 803 in Sac County, Iowa; and 101.03, 101.04, 101.05, 101.06, 101.08, 102.03, 102.05, 102.06, 102.07, 102.08, 102.09, 103.05, 103.06, 104.01 & 104.02 in Sarpy County, NE. This assessment area includes the towns of Westside, Vail, Arcadia, Halbur, Carroll, Wall Lake, Iowa and Bellevue, Nebraska.

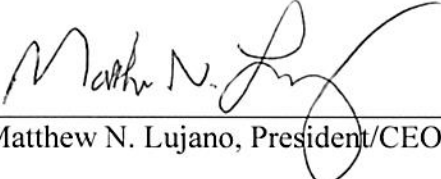
In order to meet the needs of the community served by the Westside State Bank and recognize its responsibility to reinvest within that community, the following types of credit within the following general categories shall be offered by the Bank. Loans shall be offered for residential purchases, housing rehabilitation, small business loans, farm loans, community development loans, commercial loans, and consumer loans. Any loan request not within these general categories shall be evaluated on an independent basis and if found to be of general benefit to the community and within acceptable standards of credit to the Bank will be considered.

The Westside State Bank further acknowledged its resolve to continue its support to government and civic projects for the betterment of the community in which the bank resides. Legitimate civic groups are encouraged to ask the Bank's participation in furthering projects of general community betterment.

The Bank also is intent on maintaining good communications with the community to better ascertain and meet extension of credit request designed to be of assistance to the ongoing progress of the community.

Furthermore, the Bank pledges to evaluate this Community Reinvestment Act annually and request periodically its acts and efforts on behalf of this community.

Signed this 2nd day of January, 2025 by Matthew N. Lujano, President & CEO, Westside State Bank, Westside, Iowa.

  
Matthew N. Lujano, President/CEO