

PUBLIC DISCLOSURE

COMMUNITY REINVESTMENT ACT

The Tri-County Bank
16339
106 North Main Street
Stuart, NE 68780

TABLE OF CONTENTS

- I. CRA PUBLIC DISCLOSURE
PUBLIC COMMENTS
PUBLIC EVALUATION SURVEYS
- II. CRA POLICY STATEMENT
CRA PUBLIC NOTICE FOR MAIN OFFICE
- III. MAP OF ASSESSMENT AREA
- IV. DISTRIBUTION OF BRANCHES
HOURS OF OPERATION
- V. HMDA DISCLOSURE STATEMENT
- VI. LOAN TO DEPOSIT RATIOS
- VII. BANK RATING
FDIC PERFORMANCE EVALUATION
- VIII. SERVICES AND FEES
- IX. BANK FACILITY OPENING AND CLOSINGS

I. CRA PUBLIC COMMENTS

The Tri-County Bank has not received any written comments in relation to their CRA performance.

Community Reinvestment Act

CRA Public Notice for Branch Offices

Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC 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 FDIC, 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 FDIC 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, the public file for our entire bank is available at The Tri-County Bank, located at 106 North Main Street, P.O. Box 10, Stuart, NE 68780.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Depositor and Consumer Protection, FDIC, 1100 Walnut St., Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Jon D. Schmaderer, President, The Tri-County Bank, 106 North Main Street, P.O. Box 10, Stuart, NE 68780 and the FDIC Regional Director. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of The Tri-County Holding Company, a bank holding company. You may request from the Assistant Vice President - Applications, Federal Reserve Bank of Kansas City, 1100 Walnut St., Suite 2100, Kansas City, MO 64106 an announcement of applications covered by the CRA filed by bank holding companies.

**The Tri-County Bank
P.O. Box 10, 106 North Main St.
Stuart, NE 68780**

COMMUNITY REINVESTMENT ACT POLICY

Approved 11-20-2025

I. Purpose and Objectives:

- A. The Purpose of the Community Reinvestment Act (CRA) Statement is to make a statement describing the Community the Bank serves, and the loans offered within the Community.
- B. The Objectives are:
 - 1. To delineate the Bank's Community.
 - 2. To state the types of credit offered within the Community.
 - 3. To incorporate the CRA notice within the Statement.
 - 4. To establish a file to maintain public comments, signed, about the Bank's CRA Statement or CRA performance.
 - 5. To ensure posting of the CRA Notice in the Lobby of the Bank informing the public of the recourse available to it under CRA.

II. CRA STATEMENT:

It is the policy of The Tri-County Bank to extend sound loans to qualified applicants without regard to race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act or any state law upon which an exemption has been granted by the Board of the Federal Reserve.

A. The Community's Delineation

1. The Bank's lending territory and deposit base includes the following principal villages of:
 - a. Stuart, Nebraska - Holt County - Code 68780 - Statistical area 9740
 - b. Newport, Nebraska - Rock County - Code 68759 - Statistical area 9746
 - c. Bassett, Nebraska - Rock County - Code 68714 - Statistical area 9746
 - d. Long Pine, Nebraska - Brown County - Code 69217 - Statistical area 9750
 - e. Ainsworth, Nebraska - Brown County - Code 69210 - Statistical area 9750
 - f. Atkinson, Nebraska - Holt County - Code 68713 - Statistical area 9742
 - g. Emmet, Nebraska - Holt County - Code 68734 - Statistical area 9742
 - h. Chambers, Nebraska - Holt County - Code 68725 - Statistical area 9741
 - i. O'Neill, Nebraska - Holt County - Code 68763 - Statistical area 9743
 - j. Springview, Nebraska - Keya Paha County - Code 68778 - Statistical area 9754
 - k. Ewing, Nebraska - Holt County - Code 68735 - Statistical area 9741
 - l. Antelope County - Statistical area 9796-9797-9798
2. The Bank ascertains its Community's credit needs through the following market efforts:
 - a. The Bank uses different types of media to reach all parts of its Community, including:
 - (1) Social media
 - (a) Facebook
 - (b) Instagram
 - (c) LinkedIn
 - (d) YouTube
 - (2) Radio
 - (a) KBRX, O'Neill, Nebraska
 - (b) KBRB, Ainsworth, NE
 - (c) KNLV, Ord, NE
 - (d) KGRD, Orchard, NE
 - (3) Signage
 - (4) Word-of-mouth (satisfying the needs of present customers)
 - (5) Newspaper ads
 - (a) *The Atkinson Graphic*, Atkinson, NE
 - (b) *The Rock County Leader*, Bassett, NE

- (c) *Holt County Independent*, O'Neill, NE
- (d) *The Wrangler*, Stuart, NE
- (e) *Ainsworth Star-Journal*, Ainsworth, NE
- (f) *Springview Herald*, Springview, NE

- (6) Website
- (7) Google Business

- b. Each method reaches different spectrums of prospective customers. The Bank does market analysis through Systemax to understand which media reaches what audience.
 - c. The Bank advertises, through multiple media methods, the certain types of loans and lending services offered.
 - d. Market analysis from marketing firm Systemax determines response to social media advertising to determine the types of loans that the bank's designated services area needs. It is the Bank's commitment to ascertain the credit needs of the Community.
 - e. The Bank is represented at local, regional and State Community Service Organizations to assist in determining the credit needs of the Community.
 - f. Communication efforts are made through Community leaders to also assist in determining credit needs.
- B. In order to promote and develop the economic welfare of the designated trade area and service the financial needs through its lending products, the bank offers a wide variety of lending tools designed to enhance the local and regional economies. The bank focuses on three major areas:
- 1. Agricultural and Business Lending (Standard and Government Program Loans)
 - a. Working Capital Loans
 - b. Equipment Loans
 - c. Real Estate Loans
 - (1) Purchase
 - (2) Acquisition
 - (3) Agricultural Properties
 - (a) Irrigated
 - (b) Non-irrigated farm ground
 - (c) Hay meadow
 - (d) Livestock feed farm ground
 - (e) Pasture
 - (f) Mixed-use ag properties
 - (4) Recreational Properties
 - (a) Commercial hunting/fishing properties

- (b) Private hunting/fishing properties
 - (5) Commercial Properties
 - (a) Commercial buildings
 - (b) Commercial land
 - (c) Feedlot
 - (d) Other custom livestock services purpose
 - (e) Investment property including one to four family rentals
 - d. Small Business Loans
 - (1) Acquisition
 - (2) Start-up
 - (3) Expansion
 - (4) Business Credit Card (Visa)
- 2. One to Four Family Real Estate Lending (Standard and Government Program Loans)
 - a. Loan Purpose
 - (1) Purchase
 - (2) Refinance
 - (3) Construction
 - (a) New
 - (b) Remodel
 - b. Loan Products
 - (1) Conforming Secondary Market
 - (2) Non-conforming portfolio loans
 - (3) Acreage program
 - (4) Government loan programs
 - (a) Local
 - (b) State
 - (c) Federal
 - (5) Additional Homes
 - (a) Second
 - (b) Seasonal
 - (c) Recreational
- 3. Consumer Lending Products
 - a. Titled vehicles
 - (1) Purchase
 - (a) Personal
 - (b) Recreational
 - (2) Refinance
 - (a) Personal
 - (b) Recreational
 - b. Home Equity Lines of Credit
 - c. Overdraft Protection

DISTRIBUTION OF BRANCHES

Branch/ATM Address Service Area	Drive Up Facility Yes / No	ATM's	Census Tract & Income
Main Bank 106 N. Main St. PO Box 10 Stuart, NE 68780 402-924-3861 800-422-5675 <i>Serving TCB's market area</i>	No	Main Bank 24 hour accessible Withdrawal only	9740 Middle
606 S. Clark St. PO Box 690 Bassett, NE 68714 402-684-3801 800-422-6123 <i>Serving Brown, Rock and Keya Paha Counties</i>	Yes	Drive Up 24 hour accessible Withdrawal only	9746 Moderate
807 E. Ash St. PO Box 999 Atkinson, NE 68713 402-925-2856 800-422-5675 <i>Serving Holt County</i>	Yes	Drive Up 24 hour accessible Withdrawal only	9742 Middle
702 E. Douglas St. PO Box 119 O'Neill, NE 68763 402-336-3861 800-422-5675 <i>Serving Holt County</i>	Yes	Drive Up 24 hour accessible Withdrawal only	9743 Middle

HOURS OF OPERATION

Facility	Lobby Hours	Drive Up Teller Hours
Main Bank 106 N. Main St. PO Box 10 Stuart, NE 68780 Ph: 402-924-3861 800-422-5675 Fax: 402-925-3603 <i>Serving TCB's market area</i>	9:00 am – 4:00 pm M T Th F 9:00 am – 5:30 pm Wed	Not applicable
606 S. Clark St. PO Box 690 Bassett, NE 68714 Ph: 402-684-3801 800-422-6123 Fax: 402-925-3607 <i>Serving Brown, Rock and Keya Paha Co.</i>	9:00 am – 4:00 pm M T Th F 9:00 am – 5:30 pm Wed	8:30 am – 4:00 pm M T Th F 8:30 am – 5:30 pm Wed
807 E. Ash St. PO Box 999 Atkinson, NE 68713 Ph: 402-925-2856 800-422-5675 (rings into Stuart office) Fax: 402-925-2857 <i>Serving Holt County</i>	9:00 am – 4:00 pm M - F	8:30 am – 4:00 pm M T Th F 8:30 am – 5:30 pm Wed
702 E. Douglas St. PO Box 119 O'Neill, NE 68763 Ph: 402-336-3861 800-422-5675 (rings into Stuart office) Fax: 402-336-1432 <i>Serving Holt County</i>	9:00 am – 4:00 pm M - F	8:30 am – 4:00 pm M T Th F 8:30 am – 5:30 pm Wed

BRANCH FACILITY OPENING & CLOSINGS

BRANCH OPENINGS

September 26, 2005

Atkinson Branch
807 Ash Street, P.O. Box 999
Atkinson, NE 68713

April 1, 2006

Bassett Branch
103 West Highway 20, P.O. Box 690
Bassett, NE 68714

August 5, 2013

O'Neill Branch
702 East Douglas Street, P.O. Box 119
O'Neill, NE 68763

December 5, 2022

Bassett Branch
Moved from 103 W. Hwy 20 to 606 S. Clark St.,
(PO Box 690), Bassett, NE
(Original opening date April 1, 2006)

BRANCH CLOSINGS - None

LOAN PRODUCTION OFFICE OPENINGS

May 14, 1998

Newport LPO
Highway 20
Newport, NE 68759

October 31, 2000

Bassett LPO
Highway 20 & 183, P.O. Box 690
Bassett, NE 68714

January 3, 2012

O'Neill LPO
702 E. Douglas St., P.O. Box 119
O'Neill, NE 68763

LOAN PRODUCTION OFFICE CLOSING

August 26, 2006 - Bassett LPO changed to Branch office

May 15, 2013 – Newport LPO closed

August 5, 2013 – O’Neill LPO changed to Branch office

ATM FULL SERVICE SATELLITE FACILITY OPENING

January 1, 1996 – Stuart ATM, 106 North Main Street, P.O. Box 10, Stuart, NE 68780

May 14, 1998 - Newport ATM, Highway 20, Newport, NE 68759

October 31, 2000 - Bassett ATM, Highway 20 & 183, P.O. Box 690, Bassett, NE 68714

September 1, 2000 - Atkinson ATM, 807 Ash Street, P.O. Box 99, Atkinson, NE 68713

October 31, 2011 – O’Neill ATM, 702 E. Douglas Street, O’Neill, NE 68763

December 5, 2022 – Bassett ATM, 606 S Clark St, Bassett NE 68714

ATM FULL SERVICE SATELLITE FACILITY CLOSING

September 30, 2016 - Newport ATM, Highway 20, Newport, NE 68759

December 5, 2022 – Bassett ATM, 103 W Hwy 20 Bassett, NE 68714

TRI-COUNTY INSURANCE AGENCY LICENSE

1946 – Tri-County Insurance Agency – Stuart, NE

April 30, 1999 - Tri-County Insurance Agency - Newport, NE

April 30, 2002 - Tri-County Insurance Agency - Bassett, NE

June 27, 2005 - Tri-County Insurance Agency - Atkinson, NE

COMMUNITY WEALTH SPECIALISTS AGENCY OFFICE

January 1, 2012 – Community Wealth Specialists – Stuart, NE

January 1, 2012 – Community Wealth Specialists - O’Neill, NE

January 1, 2012 – Community Wealth Specialists – Bassett, NE

January 1, 2012 – Community Wealth Specialists – Atkinson, NE

CONVERSION OF TRI-COUNTY INSURANCE AGENCY TO COMMUNITY WEALTH SPECIALISTS

December 31, 2011 – Tri-County Insurance Agency – Stuart, NE

December 31, 2011 – Tri-County Insurance Agency – Bassett, NE

December 31, 2011 – Tri-County Insurance Agency – Atkinson, NE

CONVERSION OF COMMUNITY WEALTH SPECIALISTS, LLC TO TCB INSURANCE

December 31, 2021

TRI-COUNTY INSURANCE AGENCY CLOSING

April 30, 2004 - Tri-County Insurance Agency - Newport, NE

The map displays the Tri-County Assessment Area, which includes Boone, Garfield, and Loup counties. The principal credit areas are highlighted in green, while other areas are in yellow. The map shows various towns and cities, including Naper, Boyd, Garfield, Loup, and Boone. It also shows the locations of several major highways and landmarks, such as the North Platte River and the Nebraska State Capitol. The map is a detailed representation of the Tri-County Assessment Area, showing the boundaries of the principal credit areas and the surrounding communities.

For the purpose of the Community Reinvestment Act, the principal credit areas of the Bank are outlined and illustrated on this map entitled, "The Tri-County Assessment Area."

U.S. Census Bureau, Census 2000



DISTRIBUTION OF BRANCHES

Branch/ATM Address Service Area	Drive Up Facility Yes / No	ATM's	Census Tract & Income
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HOURS OF OPERATION

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V. HMDA DISCLOSURE STATEMENT

Not applicable

The Tri-County Bank
Stuart, Atkinson, Bassett, and O'Neill, NE

LOAN TO DEPOSIT RATIO

6/30/2024	74.33%
9/30/2024	74.57%
12/31/2024	72.19%
3/31/2025	73.34%
6/30/2025	74.13%
9/30/2025	70.34%

PUBLIC DISCLOSURE

July 6, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**The Tri-County Bank
Certificate Number: 16339**

**106 North Main Street
Stuart, Nebraska 68780**

**Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office**

**1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106**

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

INSTITUTION RATING

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

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

The Tri-County Bank's satisfactory Community Reinvestment Act (CRA) performance under the Lending Test and excellent record of providing qualified investments and community development services supports the overall rating. The following points summarize the bank's performance.

- The bank's loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a substantial majority of its small farm, home mortgage, and small business loans in the assessment area.
- The geographic distribution of small farm, home mortgage, and small business loans reflects a reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects a reasonable penetration of loans among farms and businesses of different sizes and individuals of different income levels.
- The institution did not receive any CRA-related complaints since its previous evaluation; therefore, this factor did not affect the CRA rating.
- The bank's record of providing qualified investments and community development services enhanced credit availability in its assessment area and resulted in the elevation of the bank's overall CRA performance to an outstanding level.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The Tri-County Bank designated a single assessment area within the non-metropolitan area of north central Nebraska. The assessment area is comprised of Brown (census tract 9750), Holt (census tracts 9740, 9741, 9742, and 9743), Keya Paha (census tract 9754), and Rock (census tract 9746) counties. The following sections discuss economic and demographic information for the assessment area.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	28.6	71.4	0.0	0.0
Population by Geography	15,588	0.0	24.3	75.7	0.0	0.0
Housing Units by Geography	8,469	0.0	27.7	72.3	0.0	0.0
Owner-Occupied Units by Geography	5,079	0.0	25.4	74.6	0.0	0.0
Occupied Rental Units by Geography	1,985	0.0	28.4	71.6	0.0	0.0
Vacant Units by Geography	1,405	0.0	34.8	65.2	0.0	0.0
Businesses by Geography	1,702	0.0	25.1	74.9	0.0	0.0
Farms by Geography	473	0.0	23.5	76.5	0.0	0.0
Family Distribution by Income Level	4,581	20.2	23.0	23.1	33.8	0.0
Household Distribution by Income Level	7,064	26.9	15.9	20.3	36.9	0.0
Median Family Income Non-MSAs - NE		\$61,457	Median Housing Value			\$87,434
			Median Gross Rent			\$577
			Families Below Poverty Level			9.9%
Source: 2015 ACS Census and 2019 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.						

Data from the 2015 American Community Survey (ACS) reveals the assessment area population decreased by 342 residents since the 2010 U.S. Census and the total number of housing units decreased by 99.

The assessment area is rural and dependent on agriculture with 21.8 percent of the businesses operating in this industry according to 2019 D&B data. Additionally, 98.3 percent of those farms have gross annual revenues of \$1 million or less. The 2017 Census of Agriculture shows that area farms primarily raise grain and livestock. Livestock farmers typically raise cattle with some hog and dairy operations, while grain farmers primarily grow corn and soybeans. According to the 2017 Census of Agriculture, 92, 51, 65, and 79 percent of the products sold in Brown, Holt, Keya Paha,

the assessment area. Small business and home mortgage lending demand and opportunity are also available throughout the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 2, 2014, to the current evaluation dated July 6, 2020. Examiners used the Interagency Small Institution Examination Procedures, which includes a Lending Test to evaluate The Tri-County Bank's CRA performance. Examiners also reviewed the bank's qualified investments and community development services, as requested by bank management. Refer to the Appendices later in the evaluation for a description of the criteria used to evaluate the bank's performance under the Lending Test.

Activities Reviewed

Examiners determined the bank's major product lines are small farm, home mortgage, and small business loans. This conclusion considered the bank's business strategy, local area's credit needs, and the number and dollar volume of loans originated during the evaluation period. Further, bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period. Examiners reviewed the bank's small farm, home mortgage, and small business loans to complete the lending test. The small farm, home mortgage, and small business loan samples were selected from a universe of loans originated from January 1, 2019, through December 31, 2019, as this time period was representative of the bank's lending activities during the evaluation period.

Examiners reviewed the entire universe of small farm, home mortgage, and small business loans originated during the evaluation period to evaluate the bank's performance under the Assessment Area Concentration criterion. Specifically, 153 small farm loans totaling approximately \$14.6 million; 71 home mortgage loans totaling approximately \$11.0 million; and 93 small business loans totaling approximately \$10.1 million were reviewed. Examiners then reviewed all loans originated or purchased inside the assessment area to evaluate the bank's record of lending in low- and moderate-income census tracts (Geographic Distribution criterion). Incomes and revenues were not collected and reported by the bank; therefore, samples of all loans located inside the assessment area were used to evaluate the Borrower Profile criterion. Samples included 47 small farm loans totaling approximately \$5.0 million, 36 home mortgage loans totaling approximately \$4.4 million, and 41 small business loans totaling approximately \$2.7 million. For comparison purposes, D&B data was used for small farm and small business lending and 2015 ACS data was used for home mortgage lending.

Small farm loans contributed the greatest weight to overall conclusions because of the higher volume of loans originated compared to other loan products. While number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of farms, businesses, and individuals served.

In addition, examiners reviewed the data bank management voluntarily provided on community development loans, qualified investments, and community development services since the prior

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2014 (Partial)	0	0	0	0	1	150	1	51	2	201
2015	0	0	0	0	0	0	3	267	3	267
2016	8	350	0	0	0	0	4	480	12	830
2017	8	387	0	0	0	0	4	830	12	1,217
2018	12	970	0	0	0	0	8	1,851	20	2,821
2019	11	1,144	0	0	0	0	4	4,202	15	5,346
2020 (YTD)	3	168	0	0	179	5,289	1	250	183	5,707
Total	42	3,019	0	0	180	5,439	25	7,931	247	16,389
<i>Source: Bank Records</i>										

As shown in the table, The Tri-County Bank has made a strong effort to meet the assessment area credit needs through community development lending. Specifically, the bank has focused their community development lending initiatives on affordable housing, economic development, and revitalization or stabilization projects. Community development loans, by dollar volume, equaled 15.6 percent of net loans and 11.5 percent of total assets. Below are notable examples of the bank's community development loans:

- From 2016 to 2020, the bank originated 41 loans totaling approximately \$2.8 million through the Federal Home Loan Bank's (FHLB) first-time homebuyer grant program. This program provides down payment assistance to low- and moderate-income families. Based on this performance, the bank was awarded the 2019 FHLB Topeka Community Leader Award. In addition, the bank is also involved in the Nebraska Investment Finance Authority (NIFA) and the United States Department of Agriculture (USDA) Rural Development home loan programs. Although these programs are not specifically targeted towards low- or moderate-income borrowers, they do offer less stringent down payment requirements than traditional conventional financing.
- In 2019, the bank made a loan for \$3.9 million to renovate a hospital located in a distressed and underserved middle-income geography.
- In 2020, The Tri-County Bank supported economic development throughout the assessment area and broader regional area by originating 179 Small Business Administration Paycheck Protection Program loans totaling approximately \$5.3 million.

Overall, The Tri-County Bank's lending volume in relation to its deposits is more than reasonable considering its other lending activities, community development loans, and the performance of similarly situated lenders.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	23.5	11	7.9	741	5.9
Middle	76.5	129	92.1	11,807	94.1
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	140	100.0	12,548	100.0

Source: 2019 D&B Data; 1/1/2019 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0

Home Mortgage Lending

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The bank's lending performance in moderate-income tracts trails the corresponding 2015 ACS demographic data. As previously noted, The Tri-County Bank does not have an office located in the moderate-income census tracts. In addition, Brown and Keya Paha counties have other financial institutions located in them to serve the financial needs of borrowers. Therefore, the bank's record of lending in the moderate-income geographies is reasonable. The following table provides details.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	25.4	5	8.3	414	4.8
Middle	74.6	55	91.7	8,261	95.2
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Total	100.0	60	100.0	8,675	100.0

Source: 2015 ACS Census, 1/1/2019 - 12/31/2019 Bank Data
Due to rounding, totals may not equal 100.0

Small Business Lending

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The bank's lending performance in moderate-income tracts trails the corresponding 2019 D&B demographic data. As previously noted, The Tri-County Bank does not have an office located in the moderate-income census tracts. In addition, Brown and Keya Paha counties have other financial institutions located in them to serve the financial needs of borrowers. Therefore, the bank's record of lending in the moderate-income geographies is reasonable. The following table provides details.

the NIFA and the USDA Rural Development home loan programs. Although these programs are not specifically targeted towards low- or moderate-income borrowers, they do offer less stringent down payment requirements than traditional conventional financing. These programs demonstrate the bank's commitment to meeting its assessment area's credit needs, including the needs of low- and moderate-income borrowers. Considering all these factors, the bank's performance is reasonable. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	20.2	5	13.9	170	3.9
Moderate	23.0	5	13.9	416	9.5
Middle	23.1	9	25.0	1,016	23.3
Upper	33.8	15	41.7	2,516	57.7
Not Available	0.0	2	5.6	240	5.5
Total	100.0	36	100.0	4,358	100.0
Source: 2013 ACS Census; 1/1/2019 - 12/31/2019 Bank Data Due to rounding, totals may not equal 100.0					

Small Business Lending

The distribution of borrowers reflects excellent penetration among businesses of different sizes. The bank's record of lending to businesses with gross annual revenues of \$1 million or less exceeds corresponding D&B data. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	79.8	37	90.2	1,761	64.9
>1,000,000	5.5	4	9.8	953	35.1
Revenue Not Available	14.7	0	0.0	0	0.0
Total	100.0	41	100.0	2,714	100.0
Source: 2019 D&B Data, 1/1/2019 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0%					

Response to Complaints

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

- In 2016, the bank purchased 10 bonds totaling \$475,000 to fund water, street, and sewer improvements in Atkinson, Nebraska, which is classified as a distressed and underserved middle-income geography.

Community Development Services

During the evaluation period, bank employees provided 179 instances of financial expertise or technical assistance to 22 different community development-related organizations in the assessment area. The following table illustrates the bank's community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2014 (Partial)	3	1	2	15	21
2015	3	2	2	16	23
2016	3	2	2	17	24
2017	3	2	2	18	25
2018	3	4	2	18	27
2019	4	5	2	20	31
2020 (YTD)	4	2	2	20	28
Total	23	18	14	124	179
<i>Source: Bank Records</i>					

Below are notable examples of the bank's community development services:

- Two employees serve as Board members for an apartment building targeted towards low- to moderate-income tenants in Stuart, Nebraska, through USDA Section 515 and USDA Rental Assistance.
- Two employees serve as Board members for Stuart Public Schools, which primarily serves low- and moderate-income students.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

GLOSSARY

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

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

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

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

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

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan

- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

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

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

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

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

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

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

rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

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

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a

INTEREST RATE SHEET

Effective Date: October 1, 2025

Interest-Bearing Checking Accounts					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
Kasasa Cash*	Tier 1	Up to \$9,999.99	\$25	3.93%	4.00%
	Tier 2	\$10,000 and Up		0.35%	4.00% to 0.35%
		* If qualifications are not met on Kasasa Cash			0.05%
Good Ol' Joe*	Tier 1	\$5,000 to \$9,999.99	\$0	0.15%	0.15%
	Tier 2	\$10,000 and Up		0.20%	0.20%
		* Minimum balance to obtain APY is \$5,000			
Business Cash*	Tier 1	Up to \$24,999.99	\$25	3.93%	4.00%
	Tier 2	\$25,000 and Up		0.35%	4.00% to 0.35%
		* If qualifications are not met on Business Cash			0.05%
Business Interest	Tier 1	Up to \$4,999.99	\$5,000	0.15%	0.15%
	Tier 2	\$5,000 and Up		0.20%	0.20%

Money Market Accounts					
Consumer and Business					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
MMDA	Tier 1	Up to \$4,999.99	\$5,000	0.05%	0.05%
	Tier 2	\$5,000 to \$24,999.99		0.50%	0.50%
	Tier 3	\$25,000 to \$99,999.99		0.65%	0.65%
	Tier 4	\$100,000 to \$249,999.99		0.80%	0.80%
	Tier 5	\$250,000 and Up		1.05%	1.06%

Savings Accounts					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
Regular Savings		All	\$5	0.15%	0.15%
Kasasa Saver* With Kasasa Cash or CashBack Checking	Tier 1	Up to \$14,999.99	\$25	1.00%	1.00%
	Tier 2	\$15,000 and Up		0.35%	1.00% to 0.35%
	* If qualifications are not met on Kasasa Checking			0.05%	0.05%
Christmas Club Savings		All	\$0	1.00%	1.00%
Higher Learning	Tier 1	Up to \$499.99	\$25	0.15%	0.15%
	Tier 2	\$500 to \$9,999.99		0.25%	0.25%
	Tier 3	\$10,000 and Up		0.35%	0.35%
Business Saver* With Business Cash Business CashBack	Tier 1	Up to \$99,999.99	\$25	2.99%	3.00%
	Tier 2	\$100,000 and Up		0.35%	3.00% to 0.35%
	* If qualifications are not met on Business Rewards Checkin			0.05%	0.05%
Business Regular Savings		All	\$5	0.15%	0.15%

Health Savings Accounts					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
HSA	Tier 1	Up to \$4,999.99	\$25	0.20%	0.20%
	Tier 2	\$5,000 to \$9,999.99		0.40%	0.40%
	Tier 3	\$10,000 and Up		0.50%	0.50%

Certificates of Deposit			
A penalty may be imposed for withdrawals before maturity.			
Consumer and Business			
Term	Minimum Deposit to Open	Interest Rate	APY
14-31 Day	\$500	0.50%	0.50%
3 Month	\$500	0.50%	0.50%
6 Month	\$500	3.00%	3.03%
7 Month	\$500	3.50%	3.55%
9 Month	\$500	3.25%	3.29%
12 Month	\$500	2.50%	2.52%
13 Month	\$500	3.00%	3.03%
18 Month	\$500	2.50%	2.52%
24 Month	\$500	2.50%	2.52%
36 Month	\$500	2.25%	2.27%
48 Month	\$500	2.25%	2.27%
60 Month	\$500	2.25%	2.27%
Individual Retirement Accounts (IRAs) Traditional, Roth, and SEPP Retirement Plans			
12 Month	\$500	3.00%	3.03%
18 Month	\$500	2.50%	2.52%
24 Month	\$500	2.50%	2.52%
36 Month	\$500	2.25%	2.27%

Individual Retirement Accounts (IRAs)					
Account Type		Daily Balance	Min to Open	Interest Rate	APY
Roth IRA Custodial Savings	Tier 1	Up to \$499.99	\$25	0.05%	0.05%
	Tier 2	\$500 to \$24,999.99		0.10%	0.10%
	Tier 3	\$25,000 and \$99,999.99		0.20%	0.20%
	Tier 4	\$100,000 to \$249,999.99		0.40%	0.40%
	Tier 5	\$250,000 and Up		0.50%	0.50%
Traditional IRA Custodial Savings	Tier 1	Up to \$499.99	\$25	0.05%	0.05%
	Tier 2	\$500 to \$24,999.99		0.10%	0.10%
	Tier 3	\$25,000 and \$99,999.99		0.20%	0.20%
	Tier 4	\$100,000 to \$249,999.99		0.40%	0.40%
	Tier 5	\$250,000 and Up		0.50%	0.50%

Interest on Lawyer Trust Account (IOLTA) Checking					
*Interest cannot remain in this account and will be distributed					
Account Type		Balance	Min to Open	Interest Rate	APY
IOLTA*	Tier 1	Up to \$4,999.99	\$5,000	0.15%	0.15%
	Tier 2	\$5,000 and Up		0.20%	0.20%

The interest rate(s) and annual percentage yield(s) (APYs) are current as of the date at the top of this sheet.

The interest rate and APY may change after account opening.

The APY assumes interest and principal will remain on deposit until maturity.

Fees could reduce the earnings on the account.

For current interest rates and APYs, please contact us at (800) 422-5675.

BUILDING YOUR FUTURE *Together*



TCB
THE TRI-COUNTY BANK

WELCOME

to The Tri-County Bank

Our History

A bank built by the community, for the community is different. It's a bright future for rural America, and we understand our responsibility to you and to your community. That's why we are dedicated to *"Building your future... together."*

In 1945, a group of area business owners pooled their resources together to establish a bank in Stuart, Nebraska. At the recommendation of then-Governor Dwight Griswold, the group partnered with Rushville Banker-Attorney Joseph G. Brewster and his wife, Vera, to own and manage the newly formed institution, The Tri-County Bank. Donald and Sally (Brewster) Schmaderer returned to the area in 1967 to manage and then purchase the bank. Today, the bank is owned and operated by the family's third- and fourth-generation community bankers. TCB currently serves all of North Central Nebraska with offices in Stuart, Atkinson, Bassett, and O'Neill.

Our Mission

Our mission is to grow our legacy as an independent community bank with our highly engaged, responsible, and inspired bank family by creating value for our customers and communities.

Customer Promise

If you're already a TCB customer, we'd like to thank you for your ongoing commitment to us and vow to return that very same respect and dedication to you in every single interaction we make. If you're just discovering us for the first time, we invite you to learn more about what The Tri-County Bank offers and the value we provide you as a customer.

Kasasa Accounts

Kasasa Cash® Checking

- High-yield dividends
- Refunds on domestic ATM withdrawal fees (up to \$4.99 per transaction)
- Free checking that pays high interest
- No minimum balance to earn rewards

Kasasa Cash Back® Checking

- Free checking that pays you back as you shop
- Refunds on domestic ATM withdrawal fees (up to \$4.99 per transaction)
- No minimum balance to earn rewards
- \$25 minimum deposit to open

Kasasa Tunes® Checking

- Free checking that pays you to shop online
- Get \$10 in refunds for iTunes®, Amazon®, or Google Play™ purchases when you open your account
- Earn \$7.50 in refunds for iTunes, Amazon, or Google Play purchases every month
- Refunds on domestic ATM withdrawal fees (up to \$4.99 per transaction)
- No monthly maintenance fees
- No minimum balance to earn rewards

Kasasa Saver®

- Dividend-earning
- Links to free Kasasa Cash or Kasasa Cash Back checking to auto-transfer rewards
- No minimum balance to earn rewards

KASASA®

To earn your Kasasa account rewards, simply:

1. Be enrolled in and agree to receive eStatements
2. Be enrolled in and log in to online banking
3. Have at least 12 debit card transactions each month

Bonus Information: As a bonus to individuals who open and fund a new Kasasa Tunes account, our bank will refund up to an aggregate total of \$10.00 (which includes any applicable taxes) for any iTunes, Amazon.com, or Google Play purchases made with your Kasasa Tunes debit card that post and settle to the account within the first forty-five (45) calendar days after your account is opened. This refund will be credited to your account on the last business day of the current statement cycle in which your aggregate iTunes, Amazon.com, or Google Play purchase threshold of \$10.00 posts and settles to your account. Any portion of this bonus that is not used within the stated time period will be forfeited. No minimum balance is required to obtain this bonus. The minimum balance required to open a Kasasa Tunes account is \$25.00. Limit one account opening bonus per account per calendar year. The account opening bonus will not be paid if the account holder switches to a Kasasa Tunes account from another account that offered an account opening incentive to open the initial account. Annual Percentage Yield (APY) varies by account, account balance, and if qualifications are met. See Reward Information Section below for account APY information. **Qualification Information:** Account transactions and activities may take one or more business days to post and settle to the account, and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM withdrawals and ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the last business day of the current statement cycle. "Business day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, June 19, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a business day. "Statement cycle" means the period of time for which The Tri-County Bank provides a summary of the financial activities and transactions that post and settle to the account holder's account. **Reward Information:** Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle. **Kasasa Cash:** Daily balances up to \$10,000 earn an interest rate of 3.9285%, resulting in a non-compounding APY of 4.00%, and daily balances \$10,000 and over earn an interest rate of 0.35% on the portion of the daily balance over \$10,000, resulting in a non-compounding range from 4.00% to 0.35% APY depending on the account's daily balance. **Kasasa Cash Back:** You will receive 3.00% cash back on up to a total of \$250 debit card purchases that post and settle to the account during that cycle period. A maximum of \$7.50 cash back payments may be earned per Monthly Qualification Cycle. Cash back payments will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. **Kasasa Saver:** Daily balances up to \$15,000 in your Kasasa Saver account earn an interest rate of 0.9954%, resulting in an APY of 1.00%, and daily balances \$15,000 and over earn an interest rate of 0.35% on the portion of the daily balance over \$15,000, resulting in a range from 1.00% to 0.35% APY depending on the account's daily balance. **Kasasa Tunes:** You will receive up to an aggregate total of \$7.50 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com, or Google Play purchases. In order to be refunded, iTunes, Amazon.com, or Google Play purchases must be completed using your Kasasa Tunes debit card and must post and settle to the account no more than thirty (30) days after the Monthly Qualification Cycle in which you qualified ends. iTunes, Amazon.com, and Google Play purchase reimbursements will be credited to your Kasasa Tunes account on the last day of the current statement cycle. We will reimburse you for all domestic ATM fees imposed by our institution as well as fees imposed by other U.S. financial institutions up to \$4.99 per individual transaction and credit them into your Kasasa Tunes, Kasasa Cash, Kasasa Cash Back, or Kasasa Saver account on the last day of the current statement cycle. ATM fees of \$9.99 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$10.00 or higher will be reimbursed up to a maximum of \$4.99 per individual transaction if the appropriate ATM receipt is presented to a representative at one of our branches. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. Depending on your Kasasa account; when your qualifications are not met; cash back payments are not made; iTunes, Amazon.com, and Google Play purchases are not reimbursed, ATM withdrawal fees are not refunded, and: **Kasasa Cash:** The entire daily balance in the Kasasa Cash account earns an interest rate of 0.05% resulting in an 0.05% APY. **Kasasa Saver:** The entire daily balance in the Kasasa Saver account earns an interest rate of 0.05%, resulting in an 0.05% APY. Interest will be credited to your Kasasa Cash and Kasasa Saver accounts on the last day of the current statement cycle. If you have a Kasasa Saver account linked to your Kasasa Cash Back account, any cash back payments and domestic ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle. If Kasasa Cash or Kasasa Cash Back are linked to Kasasa Saver, the following also apply: **Kasasa Cash:** When linked to a Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it, along with any ATM withdrawal fee reimbursements, are automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account if the account's balance is less than the transferred amount when the transfer occurs. Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle and swept from your Kasasa Cash account (with your ATM withdrawal fee reimbursement added, if any) and immediately transferred to your Kasasa Saver account on the first business day of the following statement cycle. **Kasasa Cash Back:** When linked to a Kasasa Saver account, the cash back payments and domestic ATM withdrawal fee reimbursements earned in your Kasasa Cash Back account will be credited to your Kasasa Saver account on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs are accurate as of 1/1/2023. APY calculations are based on an assumed balance of \$10,000 – \$100,000 in your Kasasa Cash account and \$15,000 – \$100,000 in your Kasasa Saver account and an assumed statement cycle of thirty-one (31) days. Rates, APYs, rewards, and bonuses, if any, are variable and may change after the account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards of less than a penny cannot be distributed. Fees may reduce earnings. **Additional Information:** Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons, and other requirements apply. The minimum balance required to open each checking account (Kasasa Cash, Kasasa Cash Back, and Kasasa Tunes) is \$25.00. The minimum balance required to open a Kasasa Saver account is also \$25.00. Enrollment in electronic services (e.g., online banking, e-statements) and log-ons are required to meet some of the account's qualifications, as well as having at least twelve (12) debit card purchases post and settle to your account. Limit of one account per Social Security Number. This account is not to be used for commercial purposes. There are no recurring monthly maintenance charges or fees to open or close this account. If the account is closed, you will forfeit any rewards that have not been credited to your account. A linked Kasasa Saver account is required for automatic savings. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates, and enrollment instructions. Member FDIC. **Trademarks:** iTunes is a registered trademark of Apple, Inc. Amazon.com is a registered trademark of Amazon.com. Google Play is a trademark of Google, Inc. Apple Inc., Amazon.com, and Google, Inc. are not participants in or sponsors of this program. Kasasa, Kasasa Cash, Kasasa Cash Back, Kasasa Tunes, and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Personal Accounts

Regular Checking

- Free digital banking services
- No minimum deposit to open
- Maintain a minimum daily balance of \$100

Good Ol' Joe Checking

- Exclusive checking for customers age 55+
- Earn competitive interest on balances of \$5,000 or more
- Free digital banking services
- No monthly service fee
- No minimum deposit to open
- Limit one account per person

Regular Savings

- Earn competitive interest on your entire balance
- No minimum balance requirements

Money Market Account

Build savings faster with tiered interest.

- Competitive tiered rates
- Maintain an average daily balance of \$2,500 or more
- \$5,000 minimum deposit to open

Higher Learning Fund

- Available for children up to age 21
- Earn competitive interest on entire balance
- No minimum balance requirements
- \$25 minimum deposit to open



Certificates of Deposit (CDs)

- Competitive, fixed rates
- Wide range of terms available
- FDIC insured
- \$500 minimum deposit to open
- No setup fee

Individual Retirement Accounts (IRAs)

- Competitive interest above standard savings rates
- Funds can be used to purchase CDs within an IRA
- No setup fees, monthly fees, or annual maintenance fees
- \$25 minimum deposit to open

Health Savings Accounts (HSAs)

Peace of mind for healthcare expenses.

- Prepare for qualified medical expenses
- Competitive tiered rates
- Federally insured by FDIC
- No minimum balance requirements
- \$25 minimum deposit to open

Business Accounts

Business Checking

- Unlimited transactions
- Average daily balance of \$250 or more to avoid a \$10 monthly maintenance fee
- No minimum deposit to open

Business Interest Checking

- Unlimited transactions
- Average daily balance of \$5,000 or more to avoid a \$10 monthly maintenance fee
- \$5,000 minimum deposit to open

Business Savings

- Earn competitive interest on your entire balance
- No monthly service fee
- No minimum balance requirements

Business Money Market Account

- Competitive tiered rates – higher balances earn higher rates
- Average daily balance of \$2,500 or more
- \$5,000 minimum deposit to open

Business Certificates of Deposit (CDs)

- Competitive, fixed rates
- Guaranteed returns
- No setup or maintenance fees
- FDIC insured
- \$500 minimum deposit to open



Business Services

Download the TCB Business App Today.



Business Digital Banking

- Take care of company funds anywhere, anytime
- Secure and convenient service through web or app
- Customized user access levels

Bill Pay

- Pay one-time or recurring bills with ease
- More secure than paper billing
- Print or download to popular financial management software

ACH & Wire Services

- Send ACHs for payroll, receivables, and payables
- Streamline recordkeeping and boost efficiency
- Initiate wire transfers hassle-free

Merchant Card Processing

- Accept major credit and debit cards at point of sale or online to increase customer satisfaction and your bottom line
- Reduce processing time and streamline billing

Merchant Remote Deposit Capture

- Deposit checks directly from your office or phone
- Streamline check processing across multiple locations and devices

IntraFi® ICS and CDARS

- Maximize your earnings with IntraFi Network Deposits and cash sweeps
- Access to multi-million-dollar FDIC insurance

Positive Pay

- Catch fraud before funds leave your account by automatically comparing checks
- Receive alerts every time a mismatch occurs

Home Mortgage Loans

Conventional Mortgage Loans

- Variety of loan terms
- Option to be serviced by TCB
- Long-term fixed rates or in-house adjustable-rate options available

NIFA – Nebraska Investment Finance Authority

- 30-year, fixed-rate mortgage product for first-time homebuyers
- Affordable interest rate

USDA Rural Development Loan

- Guaranteed loan program
- Allows homebuyers to borrow up to 100% of appraised value or purchase price
- No minimum down payment required (excluding closing costs)



TCB MORTGAGE

tcbhomemortgage.com

800-422-5675



Construction Loans

- Available for primary residence or secondary home construction or home improvement
- Temporary financing to be refinanced into a permanent mortgage when project is completed
- Draw funds as invoices are presented

Home Equity Loans

- Use funds on home remodel projects, education expenses, debt consolidation, and more
- Variety of repayment terms that work uniquely for you
- The interest paid may be tax deductible

Home Equity Lines of Credit (HELOCs)

- Revolving line of credit
- Low closing costs
- Funds available anytime without reapplying within loan terms

Personal Services

Digital Banking

- Manage your money from anywhere
- Includes online banking, mobile banking, and eStatements
- Make loan payments, transfer funds, deposit checks, and more

Mobile Deposit

- Deposit checks directly from your office or phone
- Streamline check processing across multiple locations and devices

Bill Pay

- Pay one-time or recurring bills with ease
- More secure than paper billing
- Print or download to popular financial management software

TransferNow

- Conveniently transfer money from your accounts at other banks into your TCB account or loan payments

TCB Alerts

- Get instant alerts about account activity
- Set up notifications for debit card usage, withdrawals, cleared checks, and more
- Alerts delivered through text, email, or our Online Banking Message Center

Download the TCB Mobile App Today.



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TCB Card Manager

- Gain complete control over your card
- Budget better through tracking, spending limits, and more
- Turn your card on or off as needed
- Set travel plans

Debit Cards

- Quick and secure way to pay
- Make free withdrawals at any TCB ATM
- Your card qualifies you for Kasasa® checking rewards

Gift Cards

- Give the gift of flexibility with a gift card powered by Visa®

Zelle® Payments

- Send money directly from your account to that of others, often in minutes
- Send and receive money with Zelle® from online banking or our mobile banking app
- Send money securely using just a U.S. mobile number or email address

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

Agriculture Loans

Livestock Loans

- Competitive rates for the purchase of livestock
- Our lenders know local agricultural standards
- Available to operations of all shapes and sizes

Agriculture Real Estate Loans

- Competitive rates to purchase or refinance agricultural properties
- Available for owner-occupied or investment properties
- Repayment terms customized to fit your business

Agriculture Operating Loans

- Competitive rates for a range of agribusiness needs
- Local decision-making and processing for quick answers
- Meets needs without cutting into working capital

Partnership Loan Programs

- Farm Service Agency (FSA) Guaranteed Loans
- Farmer Mac Loans
- MetLife
- NIFA Beginning Farmer and Rancher Development Program (NIFA)
- Nebraska Energy Loans



Business Loans

Commercial Real Estate Loans

- Available for owner-occupied or investment properties
- Repayment terms customized to fit your business
- Lending professionals with working knowledge of the local real estate market

Equipment and Machinery Loans

- Available for new and used agriculture equipment
- Meet needs without cutting into capital or savings
- Avoid lapses in production and outdated equipment

Business Operating Loans

- Competitive rates for short-term business needs
- Funds can be drawn as needed
- Only pay interest on the part that's used

Small Business Administration (SBA) Loans

- Covers a wide range of business demands, from inventory to construction
- Typically includes lower down payments and extended terms
- Can be used for a wide range of needs (commercial real estate, inventory, etc.)

Partnership Loan Programs

- Center for Rural Affairs – R.E.A.P.
- Local LB840 Loan Program
- Northeast Nebraska Economic Development District

What you'll need to apply:

1. Current financial statements
2. Three years of tax returns
3. Cash flow projections for the next 12 months of operation

Identity Theft Protection

Kasasa Protect™

- Comprehensive identity protection and restoration solution
- Around-the-clock monitoring for fraudulent activity
- Coverage from every angle provides peace of mind
- Funds directly deducted from your checking account every month

ID SafeChoice

- Fully managed identity recovery
- Multiple packages to choose from
- Member education and more

TCB Investments

- Retirement planning services
- Individual equities and fixed income securities
- Mutual funds and exchange traded funds
- Variable life and annuity products
- Small business retirement and 401(k) planning
- Fixed rate annuity and insurance products
- Life, disability, and long-term care insurance
- 529 advisor college savings plans

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. The Tri-County Bank and TCB Investments **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using the trade name "TCB Investments," and may also be employees of The Tri-County Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, The Tri-County Bank or TCB Investments. Securities and insurance offered through LPL or its affiliates are:

Not Bank Deposits or Obligations	Not Bank Guaranteed	May Lose Value
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Insurance

As an independent insurance agency, we have a lot of great insurance carriers to choose from. We love to shop around for coverage options with the best value for all your needs. We'll get to know you and your family, so we can recommend a coverage strategy to fit your lifestyle and budget.

Insurance Products We Offer:

- Auto
- Homeowners/Renters
- Farm/Ranch
- Commercial
- Workers' Comp
- Health
- Medicare Plans
- Dental/Vision
- Umbrella
- Business Owners
- Life
- Investment
- Crop-Hail/Multi-Peril
- Livestock Risk Protection and Pasture, Rangeland, Forage
- And so much more!

TCB
INSURANCE
tcb-insurance.com



TCB

THE TRI-COUNTY BANK

tricitybank.com

800-422-5675

Branches

Stuart

106 N. Main St.

PO Box 10

Stuart, NE 68780

Phone: 402-924-3861

Atkinson

807 E. Ash St.

PO Box 999

Atkinson, NE 68713

Phone: 402-925-2856



Bassett

606 S. Clark St.

PO Box 690

Bassett, NE 68714

Phone: 402-684-3801

O'Neill

702 E. Douglas St.

PO Box 119

O'Neill, NE 68763

Phone: 402-336-3861



BRANCH FACILITY OPENING & CLOSINGS

BRANCH OPENINGS

September 26, 2005 - Atkinson Branch

807 Ash Street, P.O. Box 999
Atkinson, NE 68713

April 1, 2006 – Bassett Branch

103 West Highway 20, P.O. Box 690
Bassett, NE 68714

August 5, 2013 – O'Neill Branch

702 East Douglas Street, P.O. Box 119
O'Neill, NE 68763

December 5, 2022 – Bassett Branch

Moved from 103 W. Hwy 20 to 606 S. Clark St.,
(PO Box 690), Bassett, NE
(Original opening date April 1, 2006)

BRANCH CLOSINGS - None

LOAN PRODUCTION OFFICE OPENINGS

May 14, 1998 - Newport LPO

Highway 20
Newport, NE 68759

October 31, 2000 - Bassett LPO

Highway 20 & 183, P.O. Box 690
Bassett, NE 68714

January 3, 2012 – O'Neill LPO

702 E. Douglas St., P.O. Box 119
O'Neill, NE 68763

LOAN PRODUCTION OFFICE CLOSING

August 26, 2006 - Bassett LPO changed to Branch office

May 15, 2013 – Newport LPO closed

August 5, 2013 – O'Neill LPO changed to Branch office

ATM FULL SERVICE SATELLITE FACILITY OPENING

January 1, 1996 – Stuart ATM, 106 North Main Street, P.O. Box 10, Stuart, NE 68780

May 14, 1998 - Newport ATM, Highway 20, Newport, NE 68759

October 31, 2000 - Bassett ATM, Highway 20 & 183, P.O. Box 690, Bassett, NE 68714

September 1, 2000 - Atkinson ATM, 807 Ash Street, P.O. Box 99, Atkinson, NE 68713

October 31, 2011 – O’Neill ATM, 702 E. Douglas Street, O’Neill, NE 68763

December 5, 2022 – Bassett ATM, 606 S Clark St, Bassett NE 68714

ATM FULL SERVICE SATELLITE FACILITY CLOSING

September 30, 2016 - Newport ATM, Highway 20, Newport, NE 68759

December 5, 2022 – Bassett ATM, 103 W Hwy 20 Bassett, NE 68714

TRI-COUNTY INSURANCE AGENCY LICENSE

1946 – Tri-County Insurance Agency – Stuart, NE

April 30, 1999 - Tri-County Insurance Agency - Newport, NE

April 30, 2002 - Tri-County Insurance Agency - Bassett, NE

June 27, 2005 - Tri-County Insurance Agency - Atkinson, NE

COMMUNITY WEALTH SPECIALISTS AGENCY OFFICE

January 1, 2012 – Community Wealth Specialists – Stuart, NE

January 1, 2012 – Community Wealth Specialists - O’Neill, NE

January 1, 2012 – Community Wealth Specialists – Bassett, NE

January 1, 2012 – Community Wealth Specialists – Atkinson, NE

CONVERSION OF TRI-COUNTY INSURANCE AGENCY TO COMMUNITY WEALTH SPECIALISTS

December 31, 2011 – Tri-County Insurance Agency – Stuart, NE

December 31, 2011 – Tri-County Insurance Agency – Bassett, NE

December 31, 2011 – Tri-County Insurance Agency – Atkinson, NE

CONVERSION OF COMMUNITY WEALTH SPECIALISTS, LLC TO TCB INSURANCE

December 31, 2021

TRI-COUNTY INSURANCE AGENCY CLOSING

April 30, 2004 - Tri-County Insurance Agency - Newport, NE

LOCATION CHANGE FOR TCB INSURANCE

May 7, 2024 – TCB Insurance changed O’Neill Locations from 702 E Douglas to 419 E Douglas, O’Neill NE 68763

TCB Financial Summary

9/30/2025

Budget

	Budget	Actual	Variance
Loans	\$ 151,755,324.33	\$ 145,923,184.14	\$ (5,832,140.19)
Assets	\$ 236,626,579.12	\$ 228,662,427.46	\$ (7,964,151.66)
Deposits	\$ 216,056,772.93	\$ 207,463,159.97	\$ (8,593,612.96)
Capital	\$ 14,028,029.00	\$ 16,457,623.48	\$ 2,429,594.48

YTD Income

	Budget	Actual	Variance
Total Income	\$ 9,882,567.75	\$ 9,529,609.10	\$ (352,958.65)
Total Expense	\$ 8,561,318.53	\$ 8,425,377.97	\$ (135,940.56)
Net Income	\$ 1,321,249.22	\$ 1,104,231.13	\$ (217,018.09)

Key Ratios

Loan-Deposit	70.34%
Tierone Leverage	9.87%
ALLR to Total	1.26%

Yield	5.76%
Cost of All Funds/Avg earn Assets	1.98%
Interest Margin	3.77%
Non-Interest Income/Avg Assets	0.39%
Non-Interest Expense/ Avg Assets	3.25%

2024-2025 Comparison

	2024	2025	Variance
Loans	\$ 141,749,735.36	\$ 145,923,184.14	\$ 4,173,448.78
Assets	\$ 226,587,325.84	\$ 228,662,427.46	\$ 2,075,101.62
Deposits	\$ 190,080,987.00	\$ 207,463,159.97	\$ 17,382,172.97
Capital	\$ 14,067,261.00	\$ 16,457,623.48	\$ 2,390,362.48

	2024	2025	Variance
Total Income	\$ 9,307,304.21	\$ 9,529,609.10	\$ 222,304.89
Total Expense	\$ 8,721,433.10	\$ 8,425,377.97	\$ (296,055.13)
Net Income	\$ 585,871.11	\$ 1,104,231.13	\$ 518,360.02

TCB Financial Summary

6/30/2025

Budget

	Budget	Actual	Variance
Loans	\$ 148,752,708.10	\$ 143,184,340.92	\$ (5,568,367.18)
Assets	\$ 231,829,522.90	\$ 222,596,726.09	\$ (9,232,796.81)
Deposits	\$ 211,792,618.77	\$ 193,154,575.51	\$ (18,638,043.26)
Capital	\$ 13,609,444.58	\$ 14,363,274.94	\$ 753,830.36

YTD Income

	Budget	Actual	Variance
Total Income	\$ 6,528,372.10	\$ 6,288,053.91	\$ (240,318.19)
Total Expense	\$ 5,665,707.30	\$ 5,618,228.77	\$ (47,478.53)
Net Income	\$ 862,664.80	\$ 669,825.14	\$ (192,839.66)

Key Ratios

Loan-Deposit	74.13%
Tierone Leverage	9.33%
ALLR to Total	1.26%

Yield	5.79%
Cost of All Funds/Avg earn Assets	2.01%
Interest Margin	3.78%
Non-Interest Income/Avg Assets	0.30%
Non-Interest Expense/ Avg Assets	3.24%

2024-2025 Comparison

	2024	2025	Variance
Loans	\$ 140,682,689.53	\$ 143,184,340.92	\$ 2,501,651.39
Assets	\$ 223,767,729.32	\$ 222,596,726.09	\$ (1,171,003.23)
Deposits	\$ 189,257,390.07	\$ 193,154,575.51	\$ 3,897,185.44
Capital	\$ 12,337,990.49	\$ 14,363,274.94	\$ 2,025,284.45

	2024	2025	Variance
Total Income	\$ 6,125,819.35	\$ 6,288,053.91	\$ 162,234.56
Total Expense	\$ 5,785,956.65	\$ 5,618,228.77	\$ (167,727.88)
Net Income	\$ 339,862.70	\$ 669,825.14	\$ 329,962.44

TCB Financial Summary

3/31/2025

Budget

	Budget	Actual	Variance
Loans	\$ 145,809,354.49	\$ 143,633,598.52	\$ (2,175,755.97)
Assets	\$ 227,130,781.80	\$ 216,823,296.31	\$ (10,307,485.49)
Deposits	\$ 207,612,623.12	\$ 195,854,248.28	\$ (11,758,374.84)
Capital	\$ 13,202,695.47	\$ 13,780,694.25	\$ 577,998.78

YTD Income

	Budget	Actual	Variance
Total Income	\$ 3,234,386.72	\$ 3,123,761.65	\$ (110,625.07)
Total Expense	\$ 2,818,471.03	\$ 2,806,227.95	\$ (12,243.08)
Net Income	\$ 415,915.69	\$ 317,533.70	\$ (98,381.99)

Key Ratios

Loan-Deposit	73.34%
Tierone Leverage	9.24%
ALLR to Total	1.28%

Yield	5.77%
Cost of All Funds/Avg earn Assets	1.99%
Interest Margin	3.78%
Non-Interest Income/Avg Assets	0.31%
Non-Interest Expense/ Avg Assets	3.28%

2024-2025 Comparison

	2024	2025	Variance
Loans	\$ 139,007,883.06	\$ 143,633,598.52	\$ 4,625,715.46
Assets	\$ 221,334,514.14	\$ 216,823,296.31	\$ (4,511,217.83)
Deposits	\$ 187,270,141.12	\$ 195,854,248.28	\$ 8,584,107.16
Capital	\$ 12,193,176.53	\$ 13,780,694.25	\$ 1,587,517.72

	2024	2025	Variance
Total Income	\$ 2,997,175.79	\$ 3,123,761.65	\$ 126,585.86
Total Expense	\$ 2,826,584.50	\$ 2,806,227.95	\$ (20,356.55)
Net Income	\$ 170,591.29	\$ 317,533.70	\$ 146,942.41

TCB Financial Summary

12/31/2024

Budget

	Budget	Actual	Variance
Loans	\$ 153,215,193.12	\$ 147,904,192.18	\$ (5,311,000.94)
Assets	\$ 223,503,967.43	\$ 224,711,732.71	\$ 1,207,765.28
Deposits	\$ 200,473,317.55	\$ 204,877,697.52	\$ 4,404,379.97
Capital	\$ 13,429,876.08	\$ 12,826,779.78	\$ (603,096.30)

YTD Income

	Budget	Actual	Variance
Total Income	\$ 13,781,580.98	\$ 12,585,516.07	\$ (1,196,064.91)
Total Expense	\$ 12,597,381.11	\$ 11,568,209.74	\$ (1,029,171.37)
Net Income	\$ 1,184,199.87	\$ 1,017,306.33	\$ (166,893.54)

Key Ratios

Loan-Deposit	72.19%
Tierone Leverage	8.77%
ALLR to Total	1.24%
Yield	5.61%
Cost of All Funds/Avg earn Assets	2.31%
Interest Margin	3.30%
Non-Interest Income/Avg Assets	0.30%
Non-Interest Expense/ Avg Assets	2.95%

2023-2024 Comparison

	2023	2024	Variance
Loans	\$ 146,416,958.59	\$ 147,904,192.18	\$ 1,487,233.59
Assets	\$ 217,376,440.11	\$ 224,711,732.71	\$ 7,335,292.60
Deposits	\$ 193,319,869.02	\$ 204,877,697.52	\$ 11,557,828.50
Capital	\$ 12,383,158.20	\$ 12,826,779.78	\$ 443,621.58
Total Income	\$ 10,414,731.78	\$ 12,585,516.07	\$ 2,170,784.29
Total Expense	\$ 9,698,310.24	\$ 11,568,209.74	\$ 1,869,899.50
Net Income	\$ 716,421.54	\$ 1,017,306.33	\$ 300,884.79

TCB Financial Summary

9/30/2024

Budget

	Budget	Actual	Variance
Loans	\$ 150,184,594.46	\$ 141,749,735.36	\$ (8,434,859.10)
Assets	\$ 219,265,747.78	\$ 226,587,325.84	\$ 7,321,578.06
Deposits	\$ 198,481,875.36	\$ 190,080,987.15	\$ (8,400,888.21)
Capital	\$ 13,113,216.01	\$ 14,067,261.00	\$ 954,044.99

YTD Income

	Budget	Actual	Variance
Total Income	\$ 10,219,133.04	\$ 9,307,304.21	\$ (911,828.83)
Total Expense	\$ 9,391,593.25	\$ 8,721,433.10	\$ (670,160.15)
Net Income	\$ 827,539.79	\$ 585,871.11	\$ (241,668.68)

Key Ratios

Loan-Deposit	74.57%
Tierone Leverage	8.75%
ALLR to Total	1.28%

Yield	5.61%
Cost of All Funds/Avg earn Assets	2.36%
Interest Margin	3.25%
Non-Interest Income/Avg Assets	0.28%
Non-Interest Expense/ Avg Assets	3.00%

2023-2024 Comparison

	2023	2024	Variance
Loans	\$ 139,096,656.16	\$ 141,749,735.36	\$ 2,653,079.20
Assets	\$ 205,883,937.58	\$ 226,587,325.84	\$ 20,703,388.26
Deposits	\$ 176,652,666.24	\$ 190,080,987.15	\$ 13,428,320.91
Capital	\$ 10,124,920.07	\$ 14,067,261.00	\$ 3,942,340.93

	2023	2024	Variance
Total Income	\$ 7,576,968.19	\$ 9,307,304.21	\$ 1,730,336.02
Total Expense	\$ 7,055,036.36	\$ 8,721,433.10	\$ 1,666,396.74
Net Income	\$ 521,931.83	\$ 585,871.11	\$ 63,939.28

TCB Financial Summary

6/30/2024

Budget

	Budget	Actual	Variance
Loans	\$ 147,213,807.99	\$ 140,682,689.53	\$ (6,531,118.46)
Assets	\$ 215,908,090.29	\$ 223,767,729.32	\$ 7,859,639.03
Deposits	\$ 196,510,215.59	\$ 189,257,390.07	\$ (7,252,825.52)
Capital	\$ 12,849,073.21	\$ 12,337,990.49	\$ (511,082.72)

YTD Income

	Budget	Actual	Variance
Total Income	\$ 6,751,355.22	\$ 6,125,819.35	\$ (625,535.87)
Total Expense	\$ 6,227,958.21	\$ 5,785,956.65	\$ (442,001.56)
Net Income	\$ 523,397.01	\$ 339,862.70	\$ (183,534.31)

Key Ratios

Loan-Deposit	74.33%
Tierone Leverage	8.71%
ALLR to Total	1.28%

Yield	5.51%
Cost of All Funds/Avg earn Assets	2.30%
Interest Margin	3.21%
Non-Interest Income/Avg Assets	0.26%
Non-Interest Expense/ Avg Assets	3.03%

2023-2024 Comparison

	2023	2024	Variance
Loans	\$ 137,400,220.00	\$ 140,682,689.53	\$ 3,282,469.53
Assets	\$ 209,391,413.47	\$ 223,767,729.32	\$ 14,376,315.85
Deposits	\$ 183,458,003.33	\$ 189,257,390.07	\$ 5,799,386.74
Capital	\$ 11,693,699.37	\$ 12,337,990.49	\$ 644,291.12

	2023	2024	Variance
Total Income	\$ 4,899,732.07	\$ 6,125,819.35	\$ 1,226,087.28
Total Expense	\$ 4,532,470.50	\$ 5,785,956.65	\$ 1,253,486.15
Net Income	\$ 367,261.57	\$ 339,862.70	\$ (27,398.87)