Ford County State Bank

Where People Make The Difference

MEMBER FDIC

Community Reinvestment Act (CRA) Public File Information

At Ford County State Bank, we strive to positively impact our local communities. We are committed to meeting the financial needs of these communities, including all low and moderate income and minority areas within our footprint. Ford County State Bank is pleased to provide information for public inspection under the Community Reinvestment Act (CRA).

Public Information Available for Inspection

In compliance with CRA requirements, the following information must be maintained in the public file, current as of April 1 of each year, and may be updated periodically.

CRA Performance Evaluation

See Attached

Written Comments

All written comments received from the public for the current year and each of the prior two calendar years relating specifically to the bank's performance in helping to meet community credit needs and response to the comments by the bank.

None

Branch and ATM Information

A list of the bank's branches, ATM's, their street addresses, and geographies, including hours of operation.

Main Bank:

Hours: Lobby and Drive Through Monday-Friday 8:00 am – 4:00 pm
Address: 322 Main Street, Spearville, KS 67876
Census Tract(s): 9616.00

ATM:

Hours: 24-7/365
Address: 322 Main Street, Spearville, KS 67876
Census Tract(s): 9616.00

Branches-None

List of Products, Services, and Fees

See Attached

Assessment Areas

A map of the bank's assessment area- showing the boundaries of the area and identifying the geographies contained within the area.

See Attached

HMDA Notice

Not Applicable

Public Notice

See Attached

Loan to Deposit Ratios:

	2026 1st Q	2026 2nd Q	2025 3rd Q	2025 4th Q
LTD Ratios	55.17	57.84	63.22	63.34

PUBLIC DISCLOSURE

August 25, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Ford County State Bank
Certificate Number: 12139

322 North Main Street
Spearville, Kansas 67876

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

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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INSTITUTION RATING

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

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

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

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs.

- The bank made a majority of its small farm and small business loans inside the assessment area.

- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.

- The distribution of borrowers reflects reasonable penetration among farms and businesses of different revenue sizes.

- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating

DESCRIPTION OF INSTITUTION

Ford County State Bank is a full-service community bank that operates from its sole location in Spearville, Kansas. The bank does not have a holding company. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated October 7, 2019, using Interagency Small Institution Examination Procedures. The bank has not opened or closed any offices, and no merger or acquisition activities have occurred since the previous evaluation.

The bank offers traditional loan products including agricultural, commercial, and consumer loans, primarily focusing on agricultural lending. The bank provides traditional deposit and savings account products. Alternative banking services include internet banking and electronic bill pay.

According to the June 30, 2025 Reports of Condition and Income, the bank reported total assets of $61.2 million, total deposits of $48.1 million, and total loans of $30.7 million. Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of the assessment area. The following table illustrates the loan portfolio composition based on dollar volume.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	**$(000s)**	**%**
Secured by Farmland	3,305	10.7
Secured by 1-4 Family Residential Properties	618	2.0
Secured by Nonfarm Nonresidential Properties	2,587	8.4
Total Real Estate Loans	**6,510**	**21.1**
Commercial and Industrial Loans	8,777	28.6
Agricultural Loans	14,648	47.8
Consumer Loans	776	2.5
Less: Unearned Income	-	-
Total Loans	**30,711**	**100.0**
Source: Reports of Condition and Income		

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. Ford County State Bank has designated one assessment area comprised of Ford County, which is within a nonmetropolitan area located in southwestern Kansas. The bank's assessment area has not changed since the prior evaluation. The following sections discuss demographic and economic information for the bank's assessment area.

Economic and Demographic Data

The assessment area is comprised of nine census tracts including one moderate-, six middle-, and two upper-income census tracts. The bank's office is located in an upper-income census tract. 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 #**
Geographies (Census Tracts)	9	0.0	11.1	66.7	22.2
Population by Geography	34,287	0.0	13.3	67.9	18.8
Housing Units by Geography	12,285	0.0	10.7	67.9	21.3
Owner-Occupied Units by Geography	7,093	0.0	8.3	65.2	26.6
Occupied Rental Units by Geography	4,144	0.0	14.8	71.0	14.1
Vacant Units by Geography	1,048	0.0	11.5	74.2	14.3
Businesses by Geography	1,772	0.0	21.2	58.7	20.2
Farms by Geography	171	0.0	0.6	57.3	42.1
Family Distribution by Income Level	7,842	18.9	19.2	23.0	38.9
Household Distribution by Income Level	11,237	16.3	20.0	18.9	44.8
Kansas Non-MSA Median Family Income		$65,183	Median Housing Value		$ 120,529
Families Below Poverty Level		7.9%	Median Gross Rent		$788
Source: 2020 Census And 2024 D&B. Data Due to rounding, totals may not equal 100.0					

The 2024 D&B data indicate that the services industry represents the largest portion of businesses and farms in the assessment area at 26.4 percent; followed by non-classifiable establishments at 14.9 percent; and agriculture, forestry, and fishing businesses at 8.8 percent. The data also indicates that area businesses are generally small with 70.9 percent having 4 or fewer employees, and 86.3 percent operating from a single location.

Competition

There is moderate competition for financial services in the bank's assessment area. According to FDIC Deposit Market Share data for June 30, 2024, there are 11 institutions operating 14 offices within Ford County. The bank ranked 7th with 5.6 percent of the deposit market share.

Community Contact

To help gain insight into the area's economy, demographic trends, business environment, and credit needs within the local community, examiners interview individuals that are familiar with the area. This section includes observations made by an individual familiar with Ford County. The contact noted that the area's economy revolves around agriculture and farming operations, and that the agricultural economy has been struggling in recent years due to poor farming conditions. However, the contact stated that city economies are doing better. The contact indicated that the housing stock in larger cities is limited, and some individuals may commute up to 40 miles for employment.

According to the contact, the primary credit needs of the assessment area are agricultural and home mortgage loans. The contact stated that banks are generally meeting the credit needs of the area; however, the contact noted that fewer banks offer home mortgage loans.

Credit Needs

Small farm and home mortgage loans are the primary credit needs of the assessment area based on information from bank management, the community contact, and economic and demographic data.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated October 7, 2019, to the current evaluation dated August 25, 2025. Examiners used Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance.

Activities Reviewed

Examiners reviewed small farm and small business loans to assess the bank's lending performance. Examiners did not review home mortgage loans as it is not a major product for the bank. Examiners selected the loan products reviewed based on the bank's business strategy and overall loan portfolio composition. Small farm loans received the most weight in the evaluation as agricultural lending is the bank's primary focus.

Examiners reviewed all small farm and small business loans originated or renewed in 2024. Bank officials confirmed this time period was representative of the bank's lending activities for the entire review period. According to bank records, the bank originated 123 small business loans totaling $4.8 million, and 123 small farm loans totaling $11.1 million. For the Lending Test, examiners reviewed the entire universe of small farm and small business loans to evaluate the Assessment Area Concentration criterion. For the Geographic Distribution criterion, examiners reviewed all small farm and small business loans made in the assessment area. For the Borrower Profile criterion, examiners reviewed a sample of 41 small farm and 41 small business loans totaling $2.4 million and $1.4 million, respectively.

The 2024 D&B data provided a standard of comparison for the bank's small farm and small business lending performance. Examiners placed greater weight on the number of loans, as opposed to the dollar volume, as the number of loans is considered a better indicator of the number of farms and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Ford County State Bank demonstrated reasonable performance under the Lending Test. The bank's performance in all evaluated criteria supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the credit needs of the assessment area. The bank's performance for this criterion was evaluated based on the average of the 23 quarterly net loan-to-deposit ratios since the previous evaluation. The loan-to-deposit ratio ranged from a high of 68.5 percent in the fourth quarter of 2019, to a low of 28.9 percent in the first quarter of 2022. The loan-to-deposit ratio has steadily increased since the low point and is currently 63.2 percent. The dip in the ratio is attributed to lending difficulties and decreased demand for agricultural loans caused by the Coronavirus Disease 2019 pandemic. Also, as shown in the following table, Ford County State Bank's average net loan-to-deposit ratio is within the range of similarly situated institutions. Examiners selected the similarly situated institutions based on their asset size, geographic location, and product mix.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 6/30/2025 ($000s)**	**Average Net Loan-to-Deposit Ratio (%)**
Ford County State Bank, Spearville, Kansas	**61,194**	**45.7**
The Farmers State Bank of Bucklin, Kansas, Bucklin, Kansas	58,968	48.4
The First National Bank of Spearville, Spearville, Kansas	55,152	54.2
Integrity Bank, Fowler, Kansas	83,766	39.5
Source: Reports of Condition and Income 12/31/19 through 6/30/25		

Assessment Area Concentration

Ford County State Bank originated a majority of its loans within the assessment area. See the following table for details.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans $(000s)				
Loan Category	**Inside**		**Outside**		**Total**	**Inside**		**Outside**		**Total**
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
Small Business	87	70.7	36	29.3	123	3,268	68.3	1,516	31.7	4,784
Small Farm	88	71.5	35	28.5	123	6,106	55.2	4,965	44.8	11,071
Source: 2024 Bank Data										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's small farm and small business lending performance supports this conclusion. For this criterion, examiners focused on the percentage of loans in the moderate-income census tract as the bank's assessment area does not include any low-income census tracts.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. While the bank made no loans in the moderate-income census tract, the demographic data indicates that only 1 farm makes up the 0.6 percent of farms located in the tract. Considering this information, the geographic distribution is reasonable.

Geographic Distribution of Small Farm Loans					
Tract Income Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
Moderate	0.6	0	0.0	0	0.0
Middle	57.3	10	11.4	537	8.8
Upper	42.1	78	88.6	5,569	91.2
Total	**100.0**	**88**	**100.0**	**6,106**	**100.0**
Source: 2024 D&B Data, 2024 Bank Data					

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion. While the bank's lending in the moderate-income census tract is below demographic data, the tract is located approximately 20 miles from the bank's sole location. Further, there are several other institutions in closer proximity to the tract to serve the area's small business lending needs.

Geographic Distribution of Small Business Lo ans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Moderate	21.2	12	13.8	345	10.6
Middle	58.7	53	60.9	1,966	60.2
Upper	20.2	22	25.3	957	29.3
Total	**100.0**	**87**	**100.0**	**3,268**	**100.0**
Source: 2024 D&B Data, 2024 Bank Data. Due to rounding, totals may not equal 100.0					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms and businesses of different revenue sizes. While the bank's small business lending performance was excellent, the reasonable small farm lending performance was the driver for this conclusion. For this criterion, examiners focused on the percentage of small farm and small business loans to operations with gross annual revenues of $1 million or less.

Small Farm Loans

The distribution of loans to farms of different revenue sizes is reasonable. As shown in the following table, the bank's lending performance to farms with revenues of $1 million or less compares reasonably to the percentage of assessment area farms in this revenue category.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000	94.7	38	92.7	2,184	90.2
> $1,000,000	4.1	3	7.3	237	9.8
Revenue Not Available	1.2	0	0.0	0	0.0
Total	**100.0**	**41**	**100.0**	**2,421**	**100.0**
Source: 2024 D&B Data, Bank Data					

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses of different revenue sizes. As shown in the following table, the bank's lending performance to businesses with revenues of $1 million or less exceeds demographic data in this revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000	80.7	39	95.1	1,295	93.4
> $1,000,000	4.8	2	4.9	92	6.6
Revenue Not Available	14.5	0	0.0	0	0.0
Total	**100.0**	**41**	**100.0**	**1,387**	**100.0**
Source: 2024 D&B Data, Bank Data					

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

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

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

Ford County State Bank

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LIST OF SERVICES

Wide Variety of Deposit Accounts:

Checking
NOW Checking
Money Market Checking
Savings
Certificates of Deposit (CD) with various terms and rates
Individual Retirement Account CDs with terms of 12 or 24 months

Wide Variety of Loans:

Consumer
Commercial – including rental properties
Agricultural
Guaranteed loans – SBA, FmHA

Other Services:

Deposit Account paper or e-statements itemized with images
Savings paper or e-statements itemized quarterly statements
ATM location
Debit Cards
Variety of services available by phone and internet banking
– including bill pay and mobile deposit capture
Wire Transfers – domestic and international
Bank Drafts
ACH credit and debit transactions
IRS 1099- and 1098- year end notices
All loans year end interest paid statement
Safe Deposit Boxes
Savings Bond Redemption
Credit Bureau Reporting
Foreign currency exchange or purchase
Change orders and coin exchange
Notary Services
Photocopies
Fax

UPDATED 1-2-2025

Ford County State Bank

Where People Make The Difference

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FORD COUNTY STATE BANK

322 MAIN STREET – P O BOX 96

SPEARVILLE, KANSAS 67876

620-385-2616

FEES: The following fees may be assessed against your account:

OD/Returned Ck fee	**$30.00**
Per item "a return item fee applies to item returns created by check, in-person withdrawal, representment, or other electronic means," as applicable, excluding ATM withdrawals or one-time debit card transactions.	
Overdraft fee	**$30.00**
Per item "an overdraft fee applies to overdrafts created by check, in-person withdrawal, representment, or other electronic means," as applicable, excluding ATM withdrawals or one-time debit card transactions.	
Stop Payment Fee	**$20.00**
Fee for each stop payment request	
Return Check Fee	**$10.00**
Fee for each deposited check returned	
Maintenance Fee	**$ 5.00**
Fee for monthly maintenance	
Check Collection Fee	**$10.00**
Research/Reconcilement Fee	**$20.00 per hour**
Wire Transfer Fee	**$30.00**
Fee for each domestic outgoing or incoming wire transfer	
International Wire Transfer Fee	**$60.00**
Fee for each international outgoing or incoming wire transfer	
Statement Fee	**$ 5.00**
Fee for current or prior month statements	
Bank Draft Fee	**$ 5.00**
Check Printing Fee	**Varies**
Fee for check printing will vary depending on style selected	

This information is effective as of February 20, 2025.

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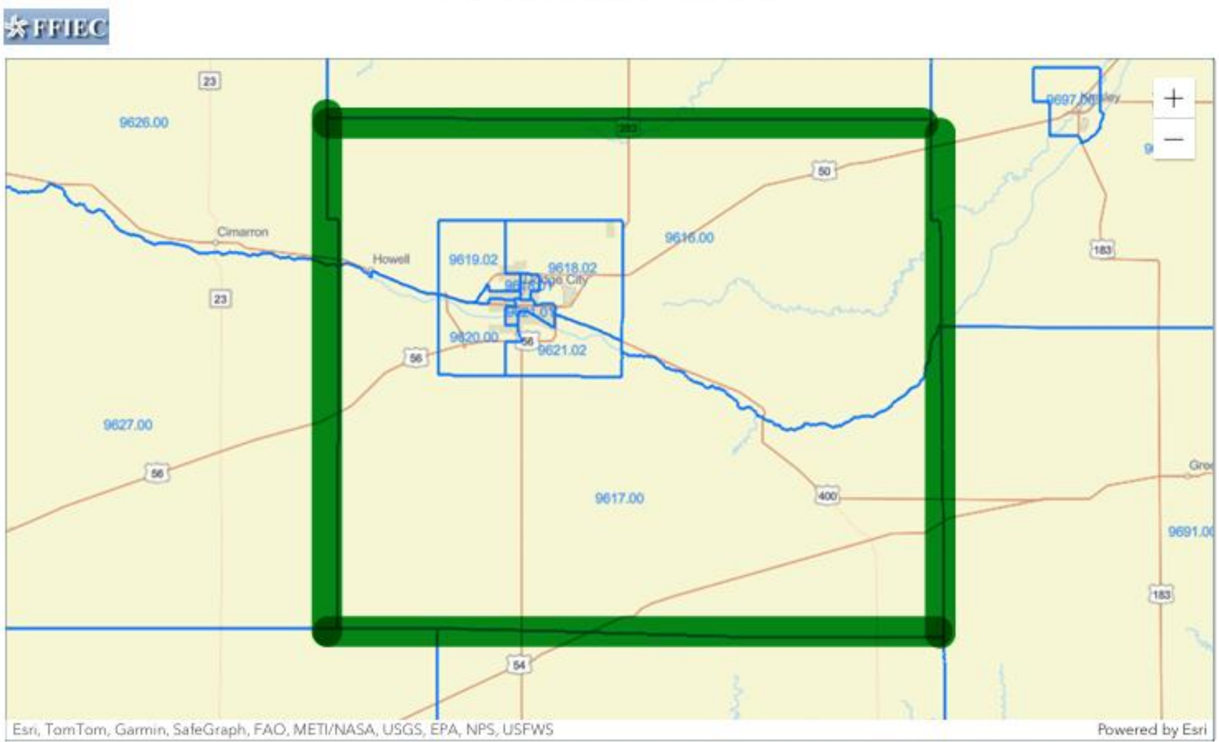
Ford County State Bank Assessment Area



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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, including, for example, the public section of our most recent CRA Performance Evaluation prepared by the FDIC 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 FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the FDIC Regional Director, Division of Depositor and Consumer Protection, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Ford County State Bank, Tena Gleason, Pres., 322 Main Street, Spearville, KS 67876 and 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 comment 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.