

## 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, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by 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 Regional Director, Division of Compliance and Consumer Affairs, FDIC, 110 Walnut Street, Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit need to **David Vander Wilt, President, Hardin County Savings Bank, P.O. Box 311, Eldora, IA 50627** and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web Site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). 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 Hardin County Bancorporation, a bank holding company. You may request from the Federal Reserve Bank of Chicago, 230 S. LaSalle St. Chicago, IL 60604, an announcement of applications covered by the CRA filed by bank holding companies.

Evaluation:	February 27, 1992 - Satisfactory
Evaluation:	August 27, 1993 - Outstanding
Evaluation:	June 2, 1995 - Outstanding
Evaluation:	July 1, 1998 – Satisfactory
Evaluation:	February 13, 2003 – Satisfactory
Evaluation:	August 13, 2007 - Satisfactory
Evaluation:	September 13, 2012 – Satisfactory
Evaluation:	October 22, 2018 – Satisfactory
Evaluation:	2 <sup>nd</sup> Quarter 2024 CRA Exam

Last Reviewed: January 24, 2024



**Main Bank – Lobby Only**

1202 Edgington Ave., Eldora IA

641-939-3407

Monday thru Friday 8:30am – 4:00pm

- Safe Deposit Box
- Loans
- Deposits
- CDs/IRA
- Trusts

**Union – Lobby & Drive-up**

415 Center Street, Union, IA

641-486-5331

Monday thru Thursday 8:30am – 3:30pm

Friday 8:30am – 4:00pm

ATM entry way access

- Safe Deposit Box
- Loans
- Deposits
- CDs/IRAs

**Motor Bank – Drive Up Only**

1414 Edgington Ave., Eldora, IA

641-939-5561

Monday thru Thursday 9:00am-4:00pm

Friday 9:00am – 5:30pm

Saturday 9:00am – 12:00pm

ATM Drive-up access

- Deposits

**Hardin County Savings Bank  
Branch Openings and Closings  
January 24, 2024**

Organized on December 20, 1868 (currently 6<sup>th</sup> oldest bank in Iowa)

2001- 2006	No Opening or Closing
2007	New Providence Branch Closed
2008 – 2015	No Opening or Closing
2016	Liscomb Branch Closed
2017 – 2023	No Opening or Closing

**Hardin County Savings Bank  
Community Reinvestment Act  
Delineated Assessment Area  
January 24, 2024**

Delineation of Community

Hardin County:

Census Tract/Block Numbers 4801, 4802, 4803, 4804, 4805, 4806

Includes the communities of Eldora, Owasa, Ackley, Alden, Iowa Falls, Steamboat Rock, Buckeye, New Providence, Hubbard, Gifford, Radcliffe, Union, and Whitten

Grundy County:

Census Tract/Block Number 9604

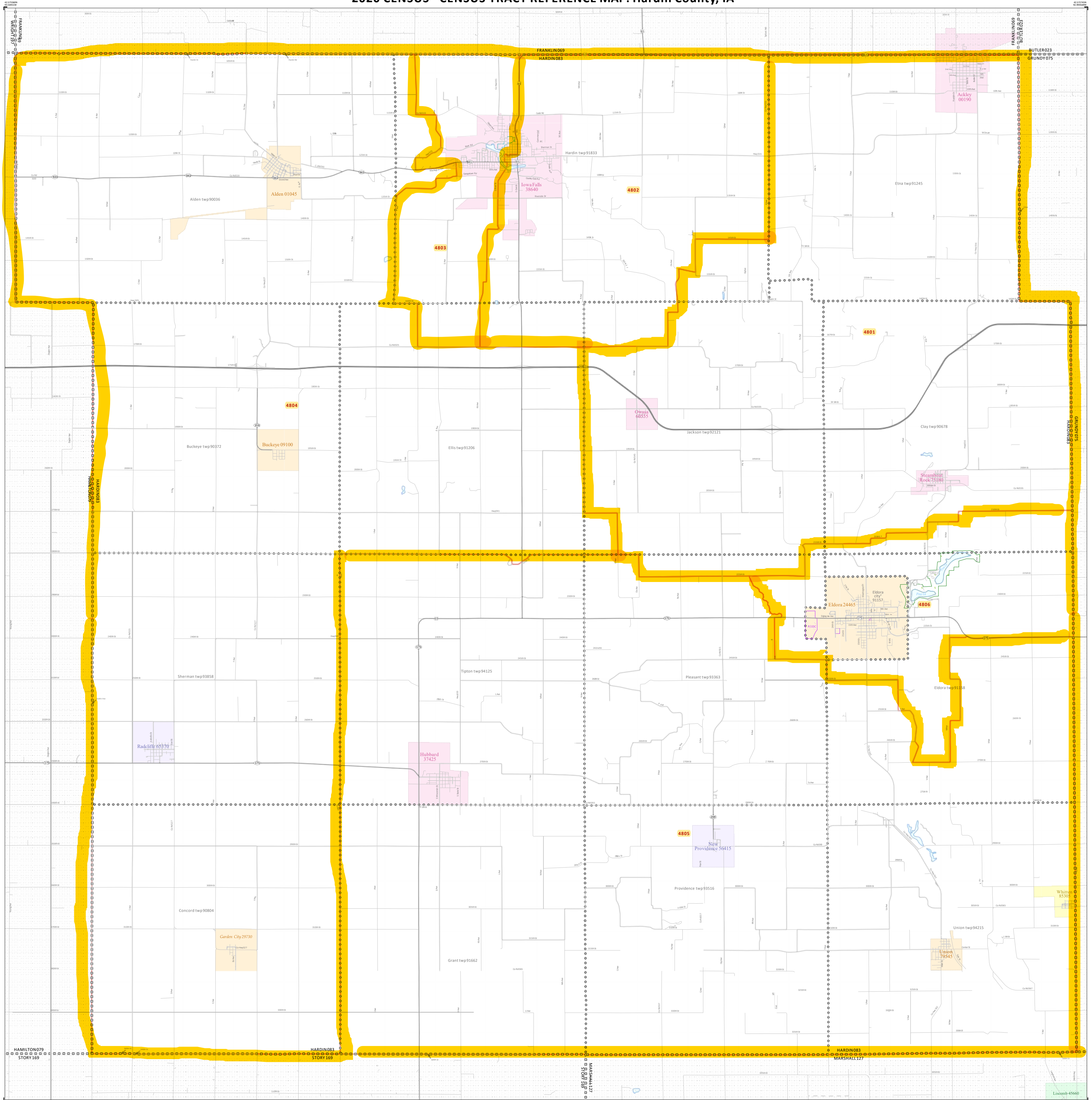
Includes the communities of Conrad & Beaman

Marshall County:

Census Tract/Block Numbers 9501 and 9502

Includes the communities of Liscomb, Albion, St Anthony, Clemons, and State Center.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hardin County, IA



SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION
☆☆☆☆☆	International	☆☆☆☆☆	CANADA	☆☆☆☆☆	INTEGRATED PLACE <sup>1,2</sup>
■■■■■■■	Federal American Indian Reservation	■■■■■■■	L'ANSE RESVN 1880	■■■■■■■	Census Designated Place (CDP) <sup>3</sup>
■■■■■■■	Off-Reservation Trust Land	■■■■■■■	T1880	■■■■■■■	Census Tract <sup>3</sup>
■■■■■■■	State American Indian Reservation	■■■■■■■	Tama Resvn 9400		
■■■■■■■	Alaska Native/Regional Corporation	■■■■■■■	NANA ANRC 52120		
■■■■■■■	State (statistically equivalent entity)	■■■■■■■	NEW YORK 36		
■■■■■■■	County (statistically equivalent entity)	■■■■■■■	ERIE 029		
■■■■■■■	Minor Civil Division (MCD) <sup>1</sup>	■■■■■■■	Bristol town 07485		
■■■■■■■	Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	■■■■■■■	Hanna CDP 91650		
■■■■■■■	Consolidated City	■■■■■■■	MILFORD 47500		

SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION
■■■■■■■	Water Body	■■■■■■■	College or University	■■■■■■■	Prison or Juvenile Detention Center
■■■■■■■	Alley, Walkway, or Footway	■■■■■■■	National or State Park, Forest, or Recreation Area	■■■■■■■	Outside Subject Area
■■■■■■■	Interstate or U.S. Highway	■■■■■■■	4WD Trail, Stairway, Atty. Walkway, or Footway	■■■■■■■	Inset Area
■■■■■■■	State Highway or State Road	■■■■■■■	Nonvisible Boundary or Feature Not Elsewhere Classified		
■■■■■■■	Other Road	■■■■■■■			

SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION
■■■■■■■	Placid Lake	■■■■■■■	Fort Belvoir	■■■■■■■	Yosemite NP
■■■■■■■	Calvin	■■■■■■■	PIBC	■■■■■■■	
■■■■■■■	33.07	■■■■■■■		■■■■■■■	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)

Data Source: U.S. Census Bureau's MAI/TIGER database (TAR20)

Map Created by Geography Division, January 05, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 40° 54' 46"  
2nd Standard Parallel: 42° 58' 46"  
Central Meridian: -93° 23' 22"  
Latitude of Projection's Origin: 40° 22' 31"  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

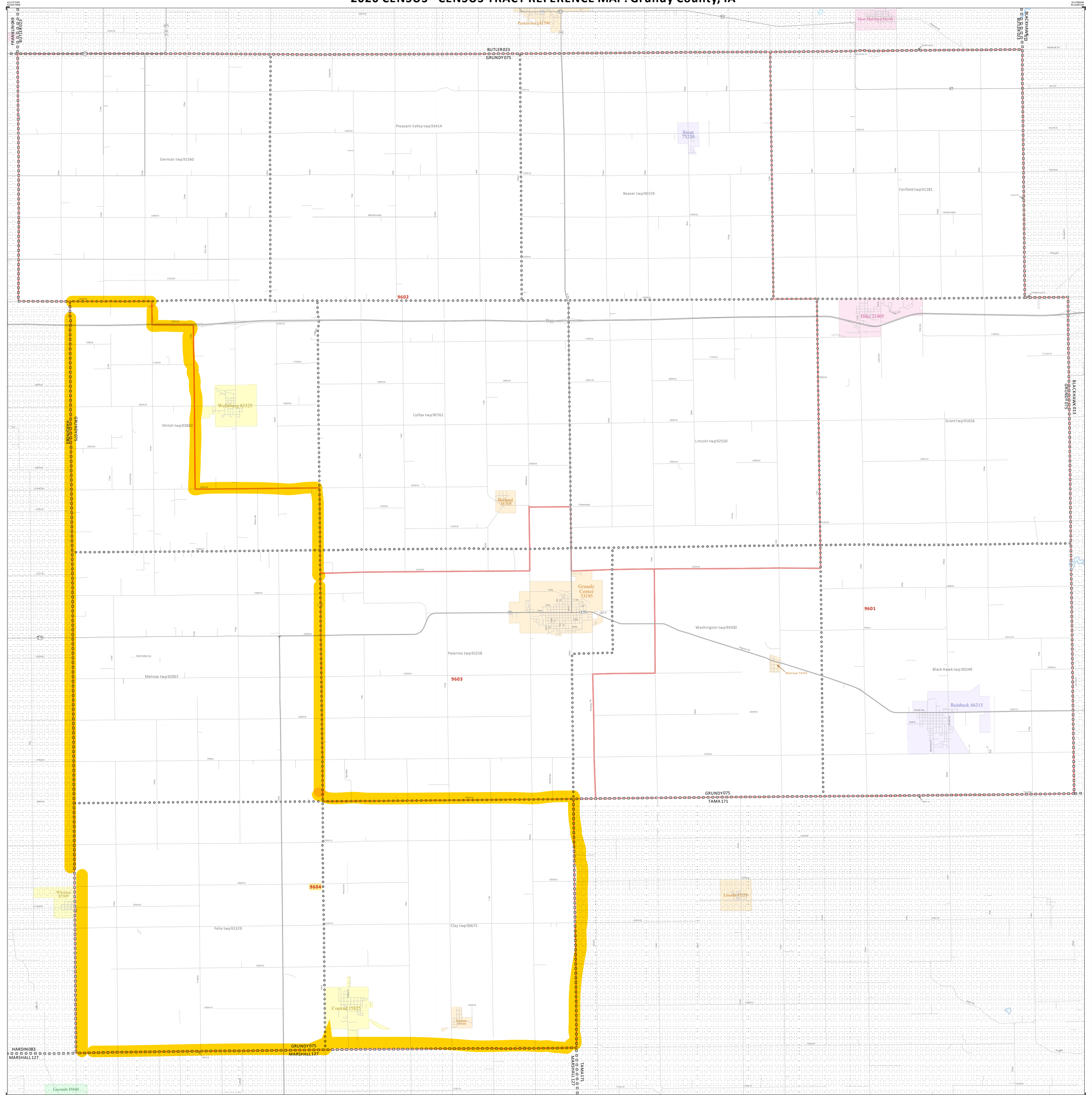
NAME: Hardin County (083)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Iowa (19)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249519083001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Grundy County, IA



SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL	
SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL		SYMBOL DESCRIPTION		SYMBOL	
International	☆☆☆☆☆	CANADA		Incorporated Place <sup>1,2</sup>		Davis 18100		Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.			
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880		Census Designated Place (CDP) <sup>3</sup>		Incine Village 35100		Geographic area names are followed by either their FIPS or census code.			
Off-Reservation Trust Land	■■■■■■■■■■	T1880		Census Tract <sup>3</sup>		33.07		1 A "" following an MCD name denotes a false MCD. A "" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.			
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400						2 Place label color corresponds to the place fill color.			
Alaska Native/Regional Corporation	▲▲▲▲▲▲	NANA ANRC 52120		DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL	3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix, for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.			
State (statistically equivalent entity)	■■■■■■■■■■	NEW YORK 36		Water Body	Pleasant Lake	Interstate or U.S. Highway		Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.			
County (statistically equivalent entity)	■■■■■■■■■■	ERIE 029		College or University	Fort Belvoir	State Highway or State Road					
Minor Civil Division (MCD) <sup>1</sup>	■■■■■■■■■■	Bristol town 07485		Military	Yosemite NP	Other Road					
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	■■■■■■■■■■	Hanna CCD 91650		Prime or Juvenile Detention Center		4WD Trail, Railroad, Alley, Walkway, or Ferry					
Consolidated City	■■■■■■■■■■	MILLFORD 47500		Natural or State Park, Forest, or Recreation Area		Neighboring Boundary or Feature Not Elsewhere Classified					
				Outside Subject Area		Inset Area					

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)

Data Source: U.S. Census Bureau's MAI/TIGER database (TAR20)

Map Created by Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic

datum: NAD 83

Spheroid: GRS 80

1st Standard Parallel: 40° 33' 46"

2nd Standard Parallel: 42° 58' 46"

Central Meridian: -93° 23' 22"

Latitude of Projection's Origin: 40° 22' 31"

False Easting: 0

False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

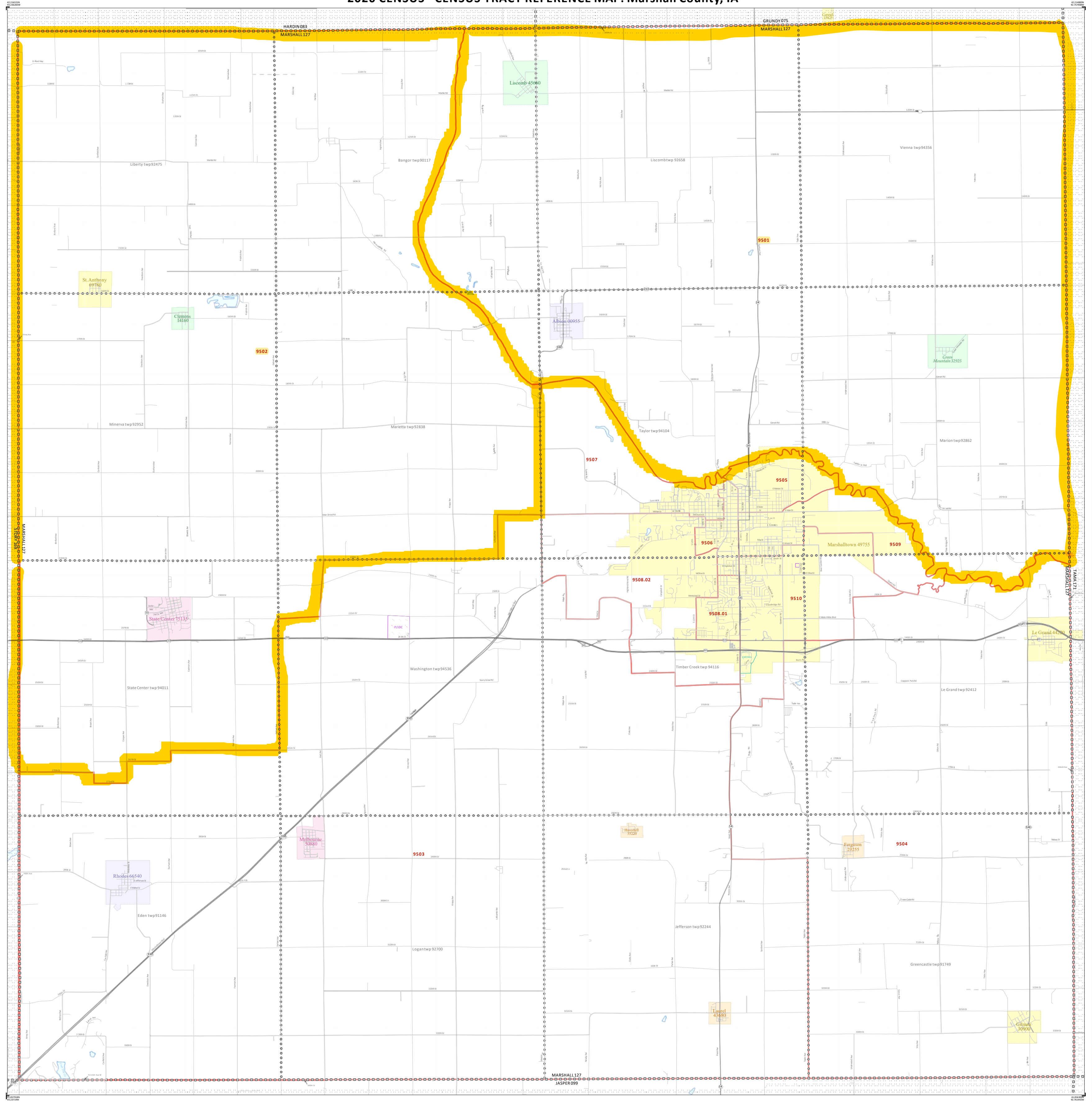
NAME: Grundy County (075)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Iowa (19)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249519075001





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Marshall County, IA



SYMBOL	DESCRIPTION	LABEL STYLE
☆☆☆☆☆	International	CANADA
*****	Federal American Indian Reservation	L'ANSE RESVN 1880
*****	Off-Reservation Trust Land	T1880
*****	State American Indian Reservation	Tama Resvn 9400
*****	Alaska Native/Regional Corporation	NANA ANRC 52120
*****	State (statistically equivalent entity)	NEW YORK 36
*****	County (statistically equivalent entity)	ERIE 029
*****	Minor Civil Division (MCD) <sup>1</sup>	Bristol town 07485
*****	Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	Hanna CDP 91650
*****	Consolidated City	MILFORD 47500

SYMBOL	DESCRIPTION	LABEL STYLE
*****	Incorporated Place <sup>1,2</sup>	Davis 18100
*****	Census Designated Place (CDP) <sup>3</sup>	Incine Village 35100
*****	Census Tract <sup>3</sup>	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	*****	Interstate or U.S. Highway	*****
College or University	*****	State Highway or State Road	*****
Military	*****	Other Road	*****
Prison or Juvenile Detention Center	*****	4WD Trail, Stairway, Alley, Walkway, or Ferry	*****
Natural or State Park, Forest, or Recreation Area	*****	Neighboring Boundary or Future Not Elsewhere Classified	*****
Outside Subject Area	*****	Inset Area	*****

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Geographic area names are followed by either their FIPS or census code.

1 A "1" following an MCD name denotes a false MCD. A "1" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

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Geographic Vintage: 2020 Census (reference date: January 1, 2020)

Data Source: U.S. Census Bureau's MA/IGER database (TAR20)

Map Created by Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 40° 54' 40"  
2nd Standard Parallel: 42° 58' 46"  
Central Meridian: -93° 23' 22"  
Latitude of Projection's Origin: 40° 22' 31"  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Marshall County (127)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Iowa (19)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249519127001



# **Hardin County Savings Bank**

## **Community Reinvestment Act History**

Revised: January 18, 2024

The Hardin County Savings Bank is committed to maintaining an active role in the communities in which we do business. This is not a new policy for our bank. We have supported our trade area since 1868 through recession, depression, two pandemics and never closed our doors to a customer's request. We will make every effort within the guidelines of our bank policies to meet the credit needs of our trade area. We will also go one step further. The Hardin County Savings Bank will solicit the credit needs of customers and potential customers on a regular basis. The specific steps in meeting those credit needs will be described in the following objectives and action steps:

### **I. New Products and Services**

- A. 2019 – Introduced new club checking program through Econocheck. The program includes a credit monitoring service along with increased Identity theft insurance of \$10,000. Changed Debit issuer to in house so we can make new debit cards at the time of new account opening. In an effort to support local small businesses, we had a successful reinvestment campaign during area parades this summer. We gave away \$5 coupons to be redeemed at area merchants. Merchants then turned the coupons into the bank, and we reimbursed them the \$5. 196 coupons were redeemed totaling \$980 spent locally.
- B. 2020 – New Core. Bank is now card issuer for Debit cards where they can now make and issue at the time of new account opening. New Chat feature completed through online banking or mobile application.
- C. 2021 – Our debit cards now have Digital Wallet capability. Our customers can now do Person to Person payments and use the new budgeting tool.
- D. 2022 – New Premium checking product for Interest Rewards was introduced in March 2022.
- E. 2023 – New money market account – Select Money Market was introduced in February 2023. This is high APY and no fee type account.

### **II. Monetary contributions**

The Hardin County Savings Bank reviews the monetary contributions to our local communities and organizations. This is done to analyze who we support and where our money can best be allocated. Our goal is to be profitable enough to donate \$50,000.00 back to our trade territory annually.

- A. 2020 – Budget is \$50,000 with 2019 contributions at \$56,363.
- B. 2021 – Budget is \$70,000 with 2020 Contributions at \$58,539.
- C. 2022 – Budget is \$90,000 with 2021 Contributions at \$69,154.



- D. 2023 – Budget is \$100,000 with 2022 Contributions at \$52,463.71
- E. 2024 - Budget is \$100,000 with 2023 Contributions at \$75,219.53

### **III. Local Organization support**

The Hardin County Savings Bank supports many local organizations with direct advertising and ticket purchases for annual events. This is another opportunity for our employees to interact in the community and bring back ideas on a regular basis.

- A. 2019 – We helped raise funds towards a Community Garden by matching private monetary gifts up to \$2,500. Introduced Cash for School program. Customers choose which school they would like use to donate to and we figure the donation based on the number of debit card swipes and interchange income. HCSB has also contributed \$10,000 to the Veterans Memorial project – will be completed by summer and dedicated this fall with the help from Christie Pence and James Brown. Maggie Vander Wilt and Audrey DeVilder led a group to raise funds to renovate the city park adding new playground equipment and removing old equipment that no longer met safety standards. Under their direction the group raised the needed funds of \$150,000 in 2 months of fundraising, which included a contribution from HCSB of \$5,000.
- B. 2020 – Renovating the City Park playground, now known as Memorial Park, was completed in the spring. Through our Cash for Schools Program, we donated \$74.65 to AGWSR, \$609.66 to BCLUW and \$3,595.77 to South Hardin in December. To show support to local restaurants, HCSB gave each staff member \$50 gift certificates to three restaurants in April 2020. HCSB ordered lunch from local restaurants approximately once a week throughout the duration of the pandemic.
- C. 2021 – A committee was formed in Hubbard to replace the existing 60-year-old swimming pool. HCSB has contributed \$10,000 to that effort. HCSB contributed \$10,000 to the New Providence Fire Department to assist in their fundraising effort for an addition to their existing building. \$10,000 was contributed to River's Edge Bike Trail which will adjoin Hardin and Marshall Counties. The HCSB staff contribute \$5 per month to wear jeans on Friday and the funds are donated to a local charity or cause. This adds up to about \$2400 annually. HCSB kicked off a Love Where You Live Campaign throughout 2021 to encourage customers to shop, eat, play and give locally.
- D. 2022 – Three top donations were \$5,000 to Pine Lake County Club, \$2,500 to Memorial Park shades and \$2,500 to the Historical Society Boiler. The HCSB staff contribute \$5 per month to wear jeans on Friday and the funds are donated to a local charity or cause. This adds up to about \$2,400 annually. HCSB continued with our Love Where You Live Campaign throughout 2022 to encourage customers to shop, eat, play, and give locally.
- E. 2023 - The bank is working the City of Eldora on applying for a housing grant from the Federal Home Loan Bank of Des Moines to provide up to \$500,000 for low and moderate income to make needed updates to their homes.

### **IV. Employee on Community Reinvestment**

- A. 2019 - We continue to have a social media presence on Facebook and added Instagram in 2019. We use social media to promote and commend area events, students and customers.
- B. 2020 - New Core! The new core switch over was September 2020. This came with many new changes for both the bank and customers.
- C. 2020 – 2021 - Throughout the pandemic HCSB respected the guidelines and communicated with customers weekly and monthly. We kept customers apprised of changes in hours, lobby closures and new lobby protocols. We met customers at the door to accept their deposits. We increased staff and opened on Saturday mornings at the drive through Motorbank to accommodate higher traffic. Installed new drawer and speaker system at the Motor bank.
- D. 2022 - Installed new and added new cameras throughout each location. Installed 2 new doors at Main bank. Created a new deposit product called "Premium Checking". The bank currently has many employees that serve on boards and committees for multiple organizations throughout Eldora and Union. These include Kiwanis, Rotary, Hardin County Community Endowment Foundation, Eldora Housing Committee, Eldora Girl Scouts, Grand Theatre, Sons of American Legion, Eldora Christmas Festival, Pine Lake Festival, WINGS, River's Edge Trail, Eldora Rotary Park, Eldora Friends of Parks and Recreation, Union Christmas Festival, Pine Lake Country Club Board, South Hardin Rec Center Board, Economic Engineering, South Hardin School Board, Eldora Industrial Development and Economic Engineering Board.
- E. 2023 – Same committees and board members 2022 with the addition of Dave, Maggie, and Jim serving on the housing committee for the City of Eldora. Dave is also working with a real estate developer to build 305 new homes in Eldora.

## **V. Economic Environment**

The trade territory that the Hardin County Savings Bank serves is primarily rural with a heavy emphasis on agriculture and ag-related businesses.

- A. 2019 – Goal is \$10,000,000 in loans. Added about \$14,000,000 in 2018. Shopco, due to bankruptcy, has closed their local store. Eldora Industrial Development is working with a potential buyer who will provide a similar type of retail outlet. Norby Farm and Fleet has purchased this building and is expected to open by November. This will also give Eldora Industrial Development substantial funds to pay off their debt with HCSB and have more flexibility in providing economic assistance for community development.
- B. 2020 – Goal is \$10,000,000 in loans. Added about \$10,000,000 in 2019. Quality Products has added 25-40 new jobs in the last 48 months and AME (Dusko Bruer) has reduced employment to reflect the downturn in the farm economy. Eldora Newspaper is currently renting a downtown building. A new coalition of city, school and EID will begin work in the spring of 2020 on renovating or removing approximately 50 houses that are currently unlivable in Eldora. Hopeful the Mexican restaurant will open in 2020. EID has about \$400,000 in operating funds. Sunshine Café has opened in the old Pizza and Stakehouse was, providing another place to eat and employment. Organic loan volume remained low, but we had \$\_\_\_\_\_ In Payroll Protection Program loans. The Covid-19 pandemic and the Derecho that swept through our area in April certainly affected loan growth.

- C. 2021 - Whink Products closed its doors, which resulted in the loss of 20 jobs. Valley View closed in 2021, which was purchased by Nelly Limas for the house of migrant workers. This will provide better accommodation for up to 150 workers who spend a lot of money in Eldora. It also will keep a building in full use and protect it from any deterioration. Nelly will spend up to 100K to renovate the spaces and provide adequate bathroom/shower facilities for her employees. HCSB purchased three General Obligation bonds for the City of Eldora totaling \$455,000 in 2021. Proceeds of the Bonds will be used to finance the 11<sup>th</sup> Avenue improvements, including constructing street, water system, sanitary sewer system, storm water management and sidewalk improvements, acquiring and installing street lighting, signage, signalization, and removal of trees from the municipal right-of-way.
- D. 2022 – A local loan group is supporting the Grundy County Hospital \$30 million construction project in which HCSB is participating with 3.5 million. Quality Products closed its doors. New business is going into the Whink Building with an unspecified number to staff. The former hospital is up for auction and there are interested parties. The Eldora Training School is on more solid footings and plans are to continue to add staff and juveniles detained. The building on the south side of the square is being remodeled with completely renovated apartments on the second floor. The first floor will be renovated after completion of the apartments. The former Carnegie Library was renovated by Dave Rubow and is a very successful restaurant named the “Eldora Social Club”. The Mexican restaurant on the West side of the square is planning to open by mid-year after a 4-year remodeling project.
- E. 2023 - - The Hospital was sold to a real estate developer and will be converting it into 27 apartments. Fareway bought “The Lot” and mini mall. They will be tearing the mini mall down and constructing a new building starting in 2024. A new city project was approved for a dog park that will be at the Eldora City Diamond.

## **VI. Area of Needs**

We have identified housing as an area of need in our communities. Over half of our industrial employees live outside the community. We are a member of the Federal Home Loan Bank and have obtained fixed rate long-term deposits from Federal Home Loan Bank to provide funding for long-term fixed rate residential and farm mortgage loans. Hardin County Savings Bank has a full service residential real estate department using Iowa Bankers Mortgage and LSB Mtg. (Lincoln Savings Bank) as secondary market sources to provide the best service and rates to our customers.

- F. 2019 - Our real estate loan activity has increased, and we look forward to a continued increase loan in 2019. When we began to emphasize our residential real estate department, our loans totaled about \$8,000,000. We are over \$20,000,000 five years later. We are also competitive with our internal rates and are retaining more of our loans in house. We are also evaluating the FHLB Home Start grant programs and working with IBMC. Our hope is this program will be helpful for first time home buyers to make owning a home more affordable.
- G. 2020 - Our real estate loan activity has increased, and we look forward to a continued increase loan in 2020. When we began to emphasize our residential real estate department, our loans totaled about \$8,000,000. We are over \$26,000,000 six years later.
- H. 2021 - The pandemic affected all types of business and future plans. Many things were put on hold. Dave Vander Wilt, Jim Brown and Marc Anderson are involved with the Eldora area industrial development group.



This group is seeking answers to the local housing shortage, which affects employment and recruiting new businesses to the area. After the pause of the pandemic, this group is working again to find solutions. The city and EID will be removing the two houses on the block south of city hall and building two new homes to assist in the housing needs of Eldora. Plans are moving forward to remodel the second floors of the two downtown buildings to provide three new apartments to rent. The city is assisting these projects by applying for grants through region 6 and the state development arm. The city is also applying for grants through the same entities for renovating the old hospital into 10 rental units and ultimately up to 21 living units. These projects total between 2-3 million dollars in total expense.

- I. 2022 - The bank currently has 3 Real Estate Lenders in Eldora. The community is still in serious need of upgrading our housing inventory. The city is doing a housing survey which is required for many of the grants available through the state. The county has launched an Economic Engineering initiative to address the need for a quality workforce. This initiative is researching economic and service-based jobs with the goal of bringing more jobs and a quality workforce to the county.
- J. 2023 – The community is still in serious need of housing inventory. Ongoing discussion and grants being sought after.

# **Hardin County Savings Bank**

## **Community Reinvestment Act Statement**

Revised: January 24, 2024

### **CRA STATEMENT OF POLICY**

The Board of Directors is committed to complying with all federal and state banking regulations. As such, management is directed to establish and maintain a comprehensive ‘Community Reinvestment Act’ compliance program. Adequate resources will be allocated for officer and employee education, staffing, and equipment to fully develop and maintain the compliance program. Management has appointed an individual to serve as the CRA Compliance Officer, who is charged with the responsibility to carry out this policy. The Board of Directors has requested that the CRA Compliance Officer regularly report on the success of the bank’s CRA compliance program. As part of this program, the Board of Directors hereby adopts the following “Community Reinvestment Statement.”

### **COMMUNITY REINVESTMENT ACT**

The Community Reinvestment Act (CRA) requires our regulatory agency to (1) evaluate our bank’s performance in helping to meet the credit and other banking needs of this community and (2) take this evaluation into account when considering certain applications submitted by us.

### **CRA STATEMENT AVAILABLE**

Our customers and the public may obtain our current CRA statement from the Customer Service Department or the CRA Compliance Officer at our main office or at our branch office from the Branch Manager. We encourage our customers and the public to submit signed written comments about our CRA statement or our performance in helping to meet community credit and banking needs. They can do so by sending their comments to:

David Vander Wilt  
Hardin County Savings Bank  
PO BOX 311  
Eldora, IA 50627

And to the

Federal Deposit Insurance Corporation  
Division of Compliance and Consumer Affairs  
1100 Walnut Street, Suite 2100  
Kansas City, MO 64106

All letters, together with any responses by us, will be available to the public.

## REVIEW OF FILES

Our customers and the general public may look at our file of all signed, written comments received by us within the past two years, responses we have made to the comments, and all CRA statements in effect during the past two years by contacting the CRA Compliance Officer at our office located at 1202 Edgington Ave, Eldora, IA 50627. Our customers may also obtain the public section of our most recent CRA performance evaluation which was prepared by the Federal Deposit Insurance Corporation (FDIC).

## OUR SERVICE PHILOSOPHY

The bank is proud of its record of meeting the credit needs of the community. The bank and the community have grown together. As a banking organization, we are responsible at all times for conducting our affairs in a manner that will meet the highest possible standards and that will fulfill our basic obligations to (1) protect our depositors' funds from unreasonable risk; (2) serve the needs of our community by providing quality banking services to our customers, promoting sound economic growth, and when appropriate, extending leadership in areas of public concern; and (3) maintain a strong capital base, which will enable the bank to meet the expanding financial needs of our community.

## TYPE OF SERVICE

Within the primary community, the bank extends all types of credit in accordance with safe and prudent banking practices and makes available all types of depository functions and instruments normally available at banks of our comparable depository size and geographical locale. List includes but not limited:

### **Consumer Credit**

- Automobile
- Personal
- Property Improvement
- Debt Consolidation
- Mobile Home
- RVs and Boats
- Student Loans

### **Real Estate Loans**

- One to Four Dwelling Units
- Five Dwelling Units and Over
- Construction and Land Development

### **Commercial Loans**

- Small Business
- General Commercial Credit



- Agricultural
- Construction and Land Development
- Commercial and Agricultural Real Estate
- SBA Loans
- FSA Guaranteed Loans

#### **Personal Banking**

- Online & Mobile Banking
- Checking Accounts
- Savings Accounts
- Health Savings Accounts
- Debit Cards
- CDs & IRAs
- The LiNK membership & Penny Savers Club
- Christmas/Vacation Club Accounts
- Wires
- Mobile Remote Deposit
- Online Bill Payment
- Trust Services Department
- Accounting Solutions Department
- ATM and Night Deposits
- Safe Deposit Box

Additionally, the bank supports the local community by purchasing local improvement bonds, financing through industrial revenue bonds, and other instruments the bank determines are practical.

Within the secondary community the bank will extend the types of credit noted above in accordance with safe and prudent banking practices, being ever mindful of working closely with correspondent banks within that area and assisting them with participation loans that are beneficial to the growth and enrichment of the area. Direct loans within the secondary community will be made, while encouraging deposit relationships between the borrower and our bank, as stated in the bank's Loan Policy.

#### **TRANSACTION FEES**



## FEE SCHEDULE

Effective June, 2022

Account Activity Printout*	\$2
Account Research/Balancing*	\$30/hr
ACH Origination	\$5/item
ACH Origination Change	\$10
Bad Address	\$5/month/account
Chargeback*	\$5
Check Encoding	.25¢ each
Coin Counting for HCSB customer	No Charge
Coin Counting for non-customer	\$5
Debit Card	No Charge
Debit Card replacement*	\$20
Dormant Checking and/or Savings Account* (no activity in 12 months or more)	\$5/month
Duplicate Statement Fee*	\$4
Fax	\$3
Foreign Currency Orders/Exchange	\$25
Garnishment	\$50
Health Savings Account Transfer/Rollover	\$50
Health Savings Closing	\$50
IRA Transfer/Rollover	\$50
IRA Account Closing	\$50
Money Order	\$5 each
Online Banking	No Charge
Online Bill Pay	No Charge
Online BillPay 2nd day	\$19.95
Online BillPay next day	\$24.95
Online Mobile Check Deposit	No Charge
Online Text Banking (carrier fees may apply)	No Charge
Non-sufficient Funds (NSF) Return item	\$25/item and per presentment; \$75 per day limit**
Overdraft Item charge	\$25/item and per presentment; \$75 per day limit**
Overdraft Sweep*	\$5/transfer
Photocopies	.25¢ each
Safe Deposit Box Rental	Varies per size
Safe Deposit Box – New Key	\$25
Safe Deposit Box – Drill Lock	\$200
Safe Deposit Box – Late Fee (assessed after 30 days)	\$10
Stop Payment charge*	\$25/item
Wires – Incoming	\$10
Wires – Outgoing	\$20
Wires – International	\$50

\*Subject to Iowa sales tax

\*\*Overdraft and Non-Sufficient Funds (NSF) fees—accounts may be subject to a fee each time a debit item (check, ACH, withdrawal) is presented for payment regardless of whether we pay or return the item.

**FDIC**

HardinCSB.com • HCSB@HardinCSB.com

Eldora: 641-939-3407 • Union: 641-486-5331

## COMMUNITY INVOLVEMENT

The bank realizes that it has a non-banking responsibility to the community. Therefore, the Board and senior management encourage and support the active involvement of its members, officers, and employees in charitable, cultural, and civic activities.

## COMMUNITY NEEDS

The bank will continue to review its efforts to ascertain community credit needs and will use various means of ascertaining these needs, for example the community organizations in which bank officers are active, contacts received from community organizations, civic groups and small business organizations, and efforts on the bank's part to contact such organizations. An honest assessment will also be made of the bank's past and current efforts to meet credit needs. This commitment to community needs is a primary concern.

## **LOW- AND MODERATE-INCOME NEEDS**

Of particular importance in our service philosophy is the acknowledgement of our responsibility to give special consideration to the financial needs of low- and moderate-income groups within our community. Hardin County Savings Bank has continually met this responsibility in its banking practices, and we are proud of our record of providing reasonably priced financial services to these groups.

Hardin County Savings Bank provides the following partial list of services targeted toward the needs of low- and moderate-income groups:

- Real Estate Loans – No minimum loan amount; no minimum sales price.
- Deposits – Simply checking provides simple checking with no minimum balances with limited fees.
- Basic Services – All basic banking services are available, including check cashing and competitive rates.
- Consumer Loans – No minimum balance requirements. No minimum loan amounts.

## **COMMUNITY AND ECONOMIC DEVELOPMENT**

In recent years, this bank has been highly active in lending programs that are designed to make funding available for commercial projects that will create new jobs for people in our area. These efforts also encourage other companies to relocate to our community because they know that sound financial programs are available from this bank. Hardin County Savings Bank has provided loans of this type for the following projects:

- Provided low equity position for residential rental financing.
- Offered low interest programs for new auto financing.
- Provided residential real estate lending to include secondary market and government loan programs, many of which provide long-term fixed interest rates (Fannie Mae).
- Established up to 85% financing for home purchases.
- Provided SBA and other financing to both established and new local businesses.
- Provided an outlet for reduced rate loans under specific state programs.

## **LOAN PORTFOLIO BY TYPE AND AMOUNT**



The bank's loan portfolio clearly indicates the success of its efforts in meeting the credit needs of the community, as evidenced by the growth in the portfolio and the distributions of loans among all categories. The following loan financial information is as of December 31, 2023.

Commercial Loans	\$19,611,430.73
Tax Exempt Loans	\$0.00
Agriculture Loans	\$30,211,920.53
Ag R/E Loans	\$30,290,640.49
R/E Loans Comm	\$67,431,723.94
Student Loans	\$1,567,608.88
SBA Loans	\$0
Lease Pool	\$4,527,564.16
Rec Vehicle Pool	\$10,172,290.86
Rec Vehicle Pools Amortization	\$272,121.73
Lease Receivables	\$72,843.53
SIL Loans	\$3,052,727.13
R/E Loans	\$25,698,021.85
Other installment Loans	\$28,766,634.16
<b>TOTAL LOANS</b>	<b>\$190,991,374.19</b>

#### **LOAN TO DEPOSIT RATIO (as of December 31)**

<b>1998 – 70.60%</b>	<b>2008 – 74.28%</b>	<b>2018 – 69.38%</b>
<b>1999 – 75.51%</b>	<b>2009 – 65.42%</b>	<b>2019 – 73.23%</b>
<b>2000 – 81.34%</b>	<b>2010 – 60.61%</b>	<b>2020 – 68.07%</b>
<b>2001 – 65.80%</b>	<b>2011 – 56.01%</b>	<b>2021 – 66.50%</b>
<b>2002 – 61.80%</b>	<b>2012 – 57.11%</b>	<b>2022 – 59.82%</b>
<b>2003 – 55.88%</b>	<b>2013 – 53.89%</b>	<b>2023 - 68.21%</b>
<b>2004 – 63.15%</b>	<b>2014 – 58.54%</b>	

<b>2005 – 70.01%</b>	<b>2015 – 56.81</b>	
<b>2006 – 74.39%</b>	<b>2016 - 62.56%</b>	
<b>2007 – 78.32%</b>	<b>2017 – 67.79%</b>	

#### **LOAN TO DEPOSIT RATIO LAST YEAR BY QUARTER**

<b>Quarter</b>	<b>Loan</b>	<b>Deposit</b>	<b>Ratio</b>
2023 Quarter 1	\$165,113,859.13	\$301,019,488.45	54.852%
2023 Quarter 2	\$166,697,486.45	\$288,836,361.41	57.713%
2023 Quarter 3	\$178,154,406.80	\$283,237,086.14	62.900%
2023 Quarter 4	\$190,991,374.19	\$280,010,906.22	68.209%

#### **QUALITY OF LIFE**

This bank is the most active lending institution in the area. We are proud of the fact that we have consistently brought new lending programs to the community and innovations that improve the quality of life for the consumer. These programs and innovations enable area businesses to grow and prosper, thereby contributing to a strong local economy.

#### **OUR CUSTOMERS' PARTICIPATION**

Our customers can participate in our community reinvestment program by making their observations, opinions, and suggestions known to us. This process is extremely important, so we encourage all employees to ask our customers to please take the time to let us know what they think we do well, what they think we do not do well, or any additional programs that they think should receive our attention.

As members of our community, our customers' opinions are sincerely appreciated. If they should desire to discuss our community reinvestment program in greater detail, they are invited to call upon our management at any time.

#### **COMMUNITY REINVESTMENT ACT NOTICE**

The Board of Directors further directs that the Community Reinvestment Act notice, a copy of which is appended hereto, be prepared in a suitable form for display in the lobby of the bank and all branch offices.



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	083	4801.00	Middle	No	106.87	\$86,300	\$92,229	\$76,696	2483	10.19	253	836	1204
19	083	4802.00	Middle	No	92.58	\$86,300	\$79,897	\$66,443	2114	10.36	219	778	1008
19	083	4803.00	Middle	No	101.08	\$86,300	\$87,232	\$72,542	3819	11.18	427	948	1494
19	083	4804.00	Middle	No	104.35	\$86,300	\$90,054	\$74,890	2768	6.90	191	985	1416
19	083	4805.00	Middle	No	110.31	\$86,300	\$95,198	\$79,167	2814	5.86	165	1048	1389
19	083	4806.00	Middle	No	92.12	\$86,300	\$79,500	\$66,111	2880	11.49	331	727	1229
19	083	9999.99	Middle	No	99.91	\$86,300	\$86,222	\$71,703	16878	9.40	1586	5322	7740

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





State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
19	083	4801.00	Middle	\$71,763	\$86,300	10.56	106.87	\$76,696	\$92,229	\$54,851
19	083	4802.00	Middle	\$71,763	\$86,300	9.83	92.58	\$66,443	\$79,897	\$39,615
19	083	4803.00	Middle	\$71,763	\$86,300	12.21	101.08	\$72,542	\$87,232	\$52,560
19	083	4804.00	Middle	\$71,763	\$86,300	6.54	104.35	\$74,890	\$90,054	\$60,809
19	083	4805.00	Middle	\$71,763	\$86,300	9.39	110.31	\$79,167	\$95,198	\$64,375
19	083	4806.00	Middle	\$71,763	\$86,300	9.36	92.12	\$66,111	\$79,500	\$53,947
19	083	9999.99	Middle	\$71,763	\$86,300	9.63	99.91	\$71,703	\$86,222	\$54,930



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
19	083	4801.00	2483	10.19	643	1071	2230	253	0	8	4	180	61
19	083	4802.00	2114	10.36	527	1168	1895	219	4	11	14	137	53
19	083	4803.00	3819	11.18	871	1349	3392	427	10	34	42	218	123
19	083	4804.00	2768	6.90	859	1289	2577	191	3	8	8	100	72
19	083	4805.00	2814	5.86	828	1232	2649	165	2	8	11	77	67
19	083	4806.00	2880	11.49	708	1076	2549	331	6	19	65	106	135
19	083	9999.99	16878	9.40	4436	7185	15292	1586	25	88	144	818	511



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
19	083	4801.00	1251	1204	66	No	836	180	824	235
19	083	4802.00	1269	1008	74	No	778	101	771	390
19	083	4803.00	1556	1494	65	No	948	207	948	401
19	083	4804.00	1425	1416	70	No	985	136	985	304
19	083	4805.00	1394	1389	79	No	1048	162	1048	184
19	083	4806.00	1298	1229	65	No	727	222	727	349
19	083	9999.99	8193	7740	69	No	5322	1008	5303	1863

2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

		Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation				
COUNTY NAME	STATE NAME	POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED	SERVED	STATE CODE	COUNTY CODE	TRACT CODE
EDWARDS	IL				X		X	17	047	9571.00
GALLATIN	IL			X	X	X	X	17	059	9727.00
HARDIN	IL			X	X	X	X	17	069	9709.00
HARDIN	IL			X	X	X	X	17	069	9710.00
HENDERSON	IL			X		X		17	071	9733.00
HENDERSON	IL			X		X		17	071	9734.00
HENDERSON	IL			X		X		17	071	9735.00
LAWRENCE	IL		X					17	101	8807.00
LAWRENCE	IL		X					17	101	8808.00
LAWRENCE	IL		X					17	101	8810.00
MASON	IL			X		X		17	125	9563.00
MASON	IL			X		X		17	125	9564.00
MASON	IL			X		X		17	125	9565.00
MASON	IL			X		X		17	125	9566.00
MASON	IL			X		X		17	125	9568.00
POPE	IL				X		X	17	151	9712.00
PULASKI	IL	X	X	X	X	X	X	17	153	9710.00
RICHLAND	IL				X		X	17	159	9779.00
RICHLAND	IL				X		X	17	159	9781.00
RICHLAND	IL				X		X	17	159	9782.00
RICHLAND	IL				X		X	17	159	9783.00
WABASH	IL				X		X	17	185	9572.00
WABASH	IL				X		X	17	185	9573.00
WABASH	IL				X		X	17	185	9574.00
WABASH	IL				X		X	17	185	9575.00
SPENCER	IN				X		X	18	147	9528.00
SPENCER	IN				X		X	18	147	9529.00
SPENCER	IN				X		X	18	147	9530.00
SPENCER	IN				X		X	18	147	9531.00
ADAIR	IA				X		X	19	001	9601.00

2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED SERVED			
ADAIR	IA				X	X	19	001	9602.00
ADAIR	IA				X	X	19	001	9603.00
ADAMS	IA			X	X	X X	19	003	9501.00
ADAMS	IA			X	X	X X	19	003	9502.00
AUDUBON	IA			X	X	X X	19	009	0701.00
AUDUBON	IA			X	X	X X	19	009	0702.00
BUTLER	IA				X	X	19	023	0701.00
BUTLER	IA				X	X	19	023	0702.00
BUTLER	IA				X	X	19	023	0703.00
BUTLER	IA				X	X	19	023	0704.00
BUTLER	IA				X	X	19	023	0705.00
CALHOUN	IA			X	X	X X	19	025	9501.00
CALHOUN	IA			X	X	X X	19	025	9502.00
CALHOUN	IA			X	X	X X	19	025	9503.00
CALHOUN	IA			X	X	X X	19	025	9504.00
CARROLL	IA				X	X	19	027	9601.00
CARROLL	IA				X	X	19	027	9602.00
CARROLL	IA				X	X	19	027	9604.00
CARROLL	IA				X	X	19	027	9605.00
CARROLL	IA				X	X	19	027	9606.00
CLAYTON	IA				X	X	19	043	0702.00
CLAYTON	IA				X	X	19	043	0703.00
CLAYTON	IA				X	X	19	043	0704.00
CLAYTON	IA				X	X	19	043	0705.00
CLAYTON	IA				X	X	19	043	0706.00
CRAWFORD	IA				X	X	19	047	0701.00
CRAWFORD	IA				X	X	19	047	0702.00
CRAWFORD	IA				X	X	19	047	0703.00
CRAWFORD	IA				X	X	19	047	0705.00
DECATUR	IA				X	X	19	053	9601.00

2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	POPULATION UNEMPLOYMENT LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED			
DECATUR	IA			X		X	19	053	9602.00
IDA	IA			X		X	19	093	0901.00
IDA	IA			X		X	19	093	0902.00
IDA	IA			X		X	19	093	0903.00
KEOKUK	IA			X		X	19	107	0801.00
KEOKUK	IA			X		X	19	107	0803.00
KEOKUK	IA			X		X	19	107	0804.00
KOSSUTH	IA			X		X	19	109	9501.00
KOSSUTH	IA			X		X	19	109	9502.00
KOSSUTH	IA			X		X	19	109	9503.00
KOSSUTH	IA			X		X	19	109	9505.00
KOSSUTH	IA			X		X	19	109	9506.00
LOUISA	IA			X		X	19	115	4501.00
LOUISA	IA			X		X	19	115	4502.00
LOUISA	IA			X		X	19	115	4503.00
LUCAS	IA		X		X		19	117	9501.00
LUCAS	IA		X		X		19	117	9502.00
LUCAS	IA		X		X		19	117	9504.00
POCAHONTAS	IA		X	X	X	X	19	151	7801.00
POCAHONTAS	IA		X	X	X	X	19	151	7802.00
POCAHONTAS	IA		X	X	X	X	19	151	7803.00
RINGGOLD	IA			X		X	19	159	9501.00
RINGGOLD	IA			X		X	19	159	9502.00
SAC	IA		X	X	X	X	19	161	0801.00
SAC	IA		X	X	X	X	19	161	0802.00
SAC	IA		X	X	X	X	19	161	0803.00
SAC	IA		X	X	X	X	19	161	0804.00
SIOUX	IA			X		X	19	167	0701.00
SIOUX	IA			X		X	19	167	0703.00
SIOUX	IA			X		X	19	167	0704.00



2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED SERVED			
SIoux	IA				X	X	19	167	0706.01
SIoux	IA				X	X	19	167	0706.02
SIoux	IA				X	X	19	167	0707.02
TAYLOR	IA				X	X	19	173	1801.00
TAYLOR	IA				X	X	19	173	1802.00
TAYLOR	IA				X	X	19	173	1803.00
VAN BUREN	IA				X	X	19	177	9501.00
VAN BUREN	IA				X	X	19	177	9502.00
WAYNE	IA				X	X	19	185	0701.00
WAYNE	IA				X	X	19	185	0702.00
WAYNE	IA				X	X	19	185	0703.00
WINNESHIEK	IA				X	X	19	191	9501.00
WINNESHIEK	IA				X	X	19	191	9504.00
WINNESHIEK	IA				X	X	19	191	9505.00
ALLEN	KS				X	X	20	001	9526.00
ALLEN	KS				X	X	20	001	9527.00
ALLEN	KS				X	X	20	001	9529.00
ALLEN	KS				X	X	20	001	9530.00
BARBER	KS				X	X	20	007	9681.00
BARBER	KS				X	X	20	007	9682.00
CHASE	KS			X	X	X X	20	017	9606.00
CHEYENNE	KS			X	X	X X	20	023	9502.00
CLARK	KS				X	X	20	025	9671.00
COMANCHE	KS				X	X	20	033	9676.00
CRAWFORD	KS	X					20	037	9566.00
CRAWFORD	KS	X					20	037	9567.00
CRAWFORD	KS	X					20	037	9569.00
CRAWFORD	KS	X					20	037	9570.00
CRAWFORD	KS	X					20	037	9573.00
CRAWFORD	KS	X					20	037	9574.00