

Success Bank
Community Reinvestment Act
Public File

“Community Reinvestment Act Notice”

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping 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 types of 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 the FDIC; and comments received from the public relating to our performance in helping to meet the 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 banks that are scheduled for CRA examination in that quarter. The list is available from the Regional Director of the FDIC. You may send written comments about our performance in helping to meet community credit needs to the Success Bank President or the FDIC Regional Director at the following addresses:

Brad Woolard, President
Success Bank
109 N Madison Street
Bloomfield, Iowa 52537

Regional Director
FDIC
1100 Walnut St, Ste. 2100
Kansas City, MO 64106

You may also submit comments electronically through the FDIC's website at 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 a subsidiary of Garrett Bancshares, LTD., a bank holding company. You may request from the Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, IL 60604 an announcement of applications covered by the CRA filed by bank holding companies.

Loan Services

Success Bank, Bloomfield, Iowa is a single Corporation, locally owned.

Since it's founding, Success Bank has emphasized both Capital and Management participation in the social economic affairs of the communities of Bloomfield, Moulton, Milton and other surrounding areas. The economy of Bloomfield, Moulton and Milton are supported by the people who are employed by both private and public business, and by diverse business interest (Agricultural, Public, Retail and Manufacturing). Success Bank believes that such diversity benefits our community's well-being, and should be supported with the resources available to Success Bank.

Success Bank defines its local community principally as the town of Bloomfield and all townships in Davis County. It also includes our branch offices in Moulton and Milton, Iowa. The Moulton office defines its local community principally as the town of Moulton but includes all townships in the Census tract numbers 9501 and 9505 in Appanoose County. The Milton office defines its local community principally as the town of Milton and includes all townships in the Census Tract number 9502.

Success Bank is committed to take an active role in meeting the credit needs of the communities we serve. These varying credit needs of all communities are met in accordance with Success Bank's written policy for loans as approved by the Bank's Board of Directors and administered by the Bank's loan officers. Lending officers are available for the purpose of counseling and credit extension and will receive credit applications for the specific types of credit listed below:

1. Consumer Loans

- a. New and Used Vehicles
- b. Boats, Campers, Vacations and Recreational Vehicles
- c. Personal Loans – Secured and Unsecured
- d. Credit Cards

2. Commercial Loans

- a. Annual Working Capital Lines of Credit
- b. Business Development & Expansion Loans
- c. Facility Improvements
- d. Machinery & Equipment Loans
- e. Commercial Real Estate
- f. Letters of Credit
- g. Ownership Changes
- h. Small & Family Businesses
- i. Small Business Administration Loans

3. Agricultural Loans

- a. Annual Operating Lines of Credit
- b. Machinery & Equipment Loans
- c. Livestock & Crop Loans
- d. Agricultural Real Estate
- e. Beginning Farmer Loans

4. Real Estate Loans

- a. Construction Loans
- b. Purchase Loans (Primary/Secondary/Investment)
- c. Refinancing (Primary/Secondary/Investment)
- d. Home Equity Line of Credit

5. Other Loans

- a. Community Development Loans

Branch Locations & Hours

Bloomfield Branch

109 N Madison Street

Bloomfield, Iowa 52537

641-664-2265

Lobby: M-F 9:00am – 3:30pm

Drive-Up & Walk-Up: M-F 7:30am – 5:00pm

Saturday 9:00am – 12:00pm

Moulton Branch

112 N Main Street

Moulton, Iowa 52572

641-642-3219

Drive-Up & Walk-Up: M/T/Th/F 9:00am – 11:30am, 12:30pm – 3:00pm

Saturday 8:00am – 10:00am

**Closed Wednesdays*

Milton Branch

408 N Main Street

Milton, Iowa 52570

641-656-4085

Drive-Up & Walk-Up: M/W/F 8:30am – 11:30am, 12:00pm – 3:00pm

Saturday 8:00am – 10:00am

**Closed Tuesdays & Thursdays*

ATM Locations

Success Bank Lobby

109 N Madison Street

Bloomfield, Iowa 52537

9:00am – 3:30pm Monday – Friday

Success Bank Drive-Up

109 N Madison Street

Bloomfield, Iowa 52537

24/7

Success Bank Drive-Up (Moulton)

112 North Main Street

Moulton, Iowa 52572

24/7

Success Bank Drive-Up (Milton)

408 North Main Street

Milton, Iowa 52570

24/7

Quik Time

203 West Main Street

Drakesville, Iowa 52552

24/7

Davis County Hospital

507 North Main Street

Bloomfield, Iowa 52537

24/7

J's One Stop

202 Weaver Road

Bloomfield, Iowa 52537

4:00am – 10:00pm Mon. – Sat.

5:00am – 10:00pm Sunday

Success Bank Walk-Up (Seymour)

410 Main Street

Seymour, Iowa 52590

24/7

Delivery Systems

The bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by the bank's hours of operation. Tellers are available 52.5 hours per week. Our loan officers are available daily and will schedule appointments outside of our standard hours as needed.

On-Call Banking: Telephone banking services are available to all customers. An automated "On-Call" phone system is available to all customers 24 hours a day and offers a full array of services. Customers can retrieve balances, look up transactions and transfer funds. There is no charge to our customers for this service.

Bank by Mail: We process mail deposits from customers across the nation and offer our speedy mailer receipt system for a small fee.

Night Drops: There are 24-hour night drops at all branch locations for after-hour bank transactions.

Internet Banking: The bank maintains a website that provides online banking capabilities. Bank information such as product and service descriptions can be accessed in addition to our account management tools.

Retail Online Banking is tailored to fulfill the needs of our consumer customers. It allows customers to retrieve balances, transfer funds, view and print e-statements, view and print check images, access account history, setup automatic transfers, order stop payments, secure-email the bank and live chat with customer service. There is no charge for this service.

Business Online Banking is tailored to fit the needs of our business customers. It allows businesses to process payroll and ACH functions and make check deposits. Charges apply for ACH services.

Success Bank App: The Success Bank mobile app is available to all smart phone users. This allows customers 24/7 access to their bank accounts in a simplified format. Customers can view balances and account histories, make transfers and make check deposits with the mobile deposit feature. There is no charge for these services.

**Most Recent
FDIC CRA Examination
Public File**

PUBLIC DISCLOSURE

November 13, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Success Bank
Certificate Number: 10127

109 North Madison Street
Bloomfield, Iowa 52537

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.

TABLE OF CONTENTS

Institution Rating	1
Scope of Evaluation	2
Description of Institution	3
Description of Assessment Area	4
Conclusions on Performance Criteria	8
Discriminatory or Other Illegal Credit Practices Review	11
Glossary	12

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 (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Success Bank's satisfactory Community Reinvestment Act (CRA) performance under the Lending Test supports the overall rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following points summarize the bank's performance.

- The loan-to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, and the AA credit needs.
- The bank made a majority of its small farm, small business, and home mortgage loans in the AA.
- The distribution of borrowers reflects overall reasonable penetration among farms and businesses of different sizes and individuals of different income levels.
- The bank's AA does not contain any low- or moderate-income geographies. Therefore, examiners did not evaluate the geographic distribution of loans.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the CRA rating.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated October 31, 2012, to the current evaluation dated November 13, 2018. Examiners used the Interagency Small Institution Examination Procedures to evaluate Success Bank's CRA performance.

The Lending Test considered the institution's performance according to the following criteria.

- Loan-to-deposit ratio
- Assessment area concentration
- Borrower profile
- Geographic distribution
- Response to CRA-related complaints

Loan Products Reviewed

Agricultural loans, including Agricultural and Secured by Farmland, is the bank's largest loan category, representing 64.4 percent of total loans according to the September 30, 2018 Consolidated Reports of Condition and Income (Call Report). Commercial loans, including Commercial Real Estate and Commercial and Industrial loans, account for the second largest loan category, at 17.8 percent, and 1-to-4 Family Residential loans are the third largest category, representing 14.1 percent of total loans. The remainder of the loan portfolio is comprised of Consumer, Construction and Land Development, and Other Loans.

Bank records show that the loan mix remained relatively consistent throughout the evaluation period. Based on the above, examiners concluded that the bank's primary product lines are small farm, small business, and home mortgage loans; therefore, these loan types were selected for review. Success Bank's management stated that a greater emphasis is placed on agricultural loans; therefore, the bank's record of originating small farm loans contributed more weight to overall conclusions. Examiners did not review consumer loans as they do not represent a major product line.

Examiners selected a random sample of small farm, small business, and home mortgage loans originated between January 1, 2017, and December 31, 2017. These samples were considered representative of the bank's performance during the entire evaluation period. Data from the 2015 American Community Survey (ACS) provided a standard of comparison for the sampled home mortgage loans. For small farm and small business lending, examiners used 2017 D&B farm and business demographic data for comparison purposes. The following table details the loan samples and the universes from which they were selected.

Loan Products Reviewed				
Loan Category	Universe		Review	
	#	\$(000s)	#	\$(000s)
Small Farm	271	16,871	38	2,075
Small Business	88	6,763	29	2,287
Home Mortgage	47	4,910	23	2,566
Source: 1/1/2017 through 12/31/2017 Bank Data.				

For CRA evaluation purposes, small farm loans and small business loans are defined using definitions in the Call Report. These definitions, as well as that for home mortgage loans, are detailed in the Glossary at the end of this document. Examiners obtained the data necessary for this evaluation from an automated loan download, individual customer loan files, and bank management.

Examiners reviewed the number and dollar volume of small farm, small business, and home mortgage loans. Although both the number of loans and dollar volume of loans are presented in the evaluation, examiners placed more emphasis on the number of loans because it is a better indicator of the number of farms, businesses, and individuals served.

DESCRIPTION OF INSTITUTION

Background

Success Bank is a community bank with its main office located in Davis County, Iowa. Garrett Bancshares, LTD., a one-bank holding company located in Bloomfield, remains in control of the institution. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated October 31, 2012, based on Interagency Small Institution Examination Procedures.

Operations

Success Bank is an agricultural bank which operates from its main office in Bloomfield, Iowa. Bloomfield is located approximately 90 miles southeast of Des Moines, Iowa. The City of Bloomfield is the county seat of Davis County and is located in the center of the county. The bank operates branch facilities in Moulton, Iowa and Milton, Iowa. Moulton is located 18 miles west of Bloomfield in adjacent Appanoose County, and Milton is located 16 miles east of Bloomfield in adjacent Van Buren County. The three contiguous counties are located in southeast Iowa, bordering the State of Missouri, and are not part of a Metropolitan Statistical Area.

Automated teller machines (ATMs) are located at each of the three bank facilities, at a convenience store in Drakesville, Iowa, and at both a convenience store and a hospital in Bloomfield. The majority of the ATMs are deposit-taking. Additionally, there are ATMs with

the ability to interact with a bank teller remotely. The bank did not open or close any branches, and no merger or acquisition activities occurred since the previous evaluation.

The bank offers agriculture, commercial, home mortgage, and consumer loans, with an emphasis primarily on agricultural loans. The bank also sells long-term fixed-rate home mortgage loans to the secondary market. Basic deposit products and services are offered along with online banking.

Ability and Capacity

The September 30, 2018 Call Report reflected total assets of \$188.3 million, total loans of \$162.9 million, and total deposits of \$155.7 million. The following table reflects the institution's loan portfolio distribution.

Loan Portfolio Distribution as of 9/30/2018		
Loan Category	\$(000s)	%
Construction and Land Development	1,538	.9
Secured by Farmland	67,481	41.4
1-4 Family Residential	22,902	14.1
Multi-family (5 or more) Residential	0.0	0.0
Commercial Real Estate	11,173	6.9
Total Real Estate Loans	103,094	63.3
Commercial and Industrial	17,727	10.9
Agricultural	37,472	23.0
Consumer	4,612	2.8
Other	24	0.0
Less: Unearned Income	(6.0)	(0.0)
Total Loans	162,923	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. The bank's AA includes portions of Appanoose and Van Buren counties, and all of Davis County; all located in nonmetropolitan areas of Iowa. The AA has not changed since the previous evaluation.

The following sections discuss demographic and economic information for the AA. This information was considered in evaluating the bank's lending performance.

Economic and Demographic Data

According to 2015 ACS data, the AA is comprised of 5 middle-income census tracts (CTs): two CTs (9501 and 9505) in Appanoose County; two CTs (801 and 802) in Davis County; and one CT (9502) in Van Buren County. According to the Federal Financial Institutions Examination Council (FFIEC), CT 9502 in Van Buren County continues to be designated as an underserved middle-income nonmetropolitan geography¹.

One CT has had a change in income classification since the previous evaluation. Specifically, CT 9505 in Appanoose County was designated as moderate-income according to the 2010 U.S. Census data used at the prior examination. Based on 2015 ACS data, this tract is now considered middle-income. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	100.0	0.0	0.0
Population by Geography	16,909	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	7,537	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	5,369	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,141	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,027	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	1,199	0.0	0.0	100.0	0.0	0.0
Farms by Geography	330	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	4,570	19.7	21.6	25.8	32.8	0.0
Household Distribution by Income Level	6,510	22.8	16.9	20.8	39.6	0.0
Median Family Income – Nonmetropolitan Iowa		\$61,934	Median Housing Value			\$89,465
			Median Gross Rent			\$581
			Families Below Poverty Level			10.0%
Source: 2015 ACS Data and 2017 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.						

As shown above, the AA's population in 2015 was 16,909. Some of the larger cities in the AA include Bloomfield, Milton, Moulton, and Unionville.

¹ 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 population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

The analysis of small farm loans under the Borrower Profile criterion compares the distribution of farms by gross annual revenue (GAR) level. According to 2017 D&B data, there were 330 farms in the AA. GARs for these farms are listed below.

- 99.1 percent have \$1 million or less.
- 0.6 percent have more than \$1 million.
- 0.3 percent have unknown revenues.

A comparison of the 2007 and 2012 Agriculture Census reports reveals that the number of farms increased by 2 percent in Appanoose County, increased by 1 percent in Davis County, and decreased by 7 percent in Van Buren County. Conversely, the average size of farms decreased by 7 percent in Appanoose County, decreased by 3 percent in Davis County, and increased by 3 percent in Van Buren County. On a statewide level, the number of farms decreased 5 percent, and the average farm size increased 4 percent during this period.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. According to 2017 D&B data, there were 1,199 businesses in the AA. GARs for these businesses are listed below.

- 86.9 percent have \$1 million or less.
- 3.7 percent have more than \$1 million.
- 9.4 percent have unknown revenues.

According to 2017 D&B data, the largest industries in the AA as a percentage of total industries are: services at 35.6 percent; agriculture, forestry, and fishing at 21.6 percent; and retail trade at 10.6 percent. In addition, 84.2 percent of area businesses have 4 or fewer employees, and 92.7 percent operate from a single location. Some of the largest employers in the AA are Davis County Community Schools, Keith's Foods Inc., Hy-Vee Food Stores, Sigourney Tractor & Implement Co., Van Buren County Memorial Hospital, and Wal-Mart.

The FFIEC-updated median family income levels are used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories for nonmetropolitan Iowa are based on the respective FFIEC-updated median family incomes presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2017 (\$63,900)	<\$31,950	\$31,950 to <\$51,120	\$51,120 to <\$76,680	≥\$76,680
Source: FFIEC				

There are 7,537 housing units in the AA, of which 71.3 percent are owner-occupied, 15.1 percent are occupied rental units, and 13.6 percent are vacant.

The table below includes information from the Iowa Workforce Development regarding the unemployment rates for the counties that comprise the AA, the State of Iowa, and the U.S. All unemployment rates reviewed continue to decline since 2016.

Unemployment Rates			
Area	2016 Average	2017 Average	September 2018
	%	%	%
Appanoose County	4.7	3.8	2.8
Davis County	4.2	3.4	3.2
Van Buren County	3.6	3.1	2.6
State of Iowa	3.6	3.1	2.1
National Average	4.9	4.4	3.7
Source: Labor Market Information Division, Iowa Workforce Development			

Competition

The market for financial services is moderately competitive in the AA. According to the FDIC's June 2018 Deposit Market Share Report data, there were 9 financial institutions operating 18 offices in the AA. Of these institutions, Success Bank ranked 1st with a 27.4 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to help identify credit and community development needs. This information assists examiners in determining whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available. In conjunction with this evaluation, examiners conducted a new community contact located in the AA.

The community contact stated that the economy is stable. However, the general population is aging and decreasing due to younger people moving or commuting to larger cities for employment, such as Centerville, Des Moines, Ottumwa, and Fairfield. The smaller communities don't have as much white-collar employment outside the medical and education fields. Overall, unemployment is very low, which makes it difficult for employers to find qualified employees, prevents operations from expanding, and restrains new businesses that want to enter the area. Housing is a major credit need. Not just affordable housing for low- and moderate-income individuals, but also high-end housing that would attract qualified workers. Furthermore, the existing housing stock is aging and not always being maintained. The lack of housing is also restricting new employers from entering the area. The contact stated that the banking market is competitive, but there are certainly enough community development and loan opportunities for everyone. The contact said that agriculture credit needs are being met; however, the largest credit needs of the community are home mortgage loans and small business loans (<\$50K). The contact was not aware of any discriminatory practices.

Considering the information from the community contact, bank management, and demographic and economic data, examiners determined that small farm, small business, and especially home mortgage loans, are credit needs of the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Success Bank demonstrated reasonable performance under the Lending Test. Performance under Assessment Area Concentration and Borrower Profile primarily supports this conclusion.

Loan-to-Deposit Ratio

Success Bank's LTD ratio is more than reasonable given the institution's size, financial condition, and AA credit needs. The bank's net LTD ratio, calculated from Call Report data, averaged 98.4 percent over the past 23 calendar quarters from December 31, 2012, to June 30, 2018. The ratio ranged from a low of 90.3 percent as of December 31, 2012, to a high of 104.3 percent as of September 30, 2013.

Examiners compared the bank's average net LTD ratio to three similarly-situated financial institutions (SSFIs) to help evaluate its reasonableness. SSFIs are defined as institutions operating in and around the AA with similar asset bases and product lines. Success Bank's average net LTD ratio is the highest of all the ratios of the SSFIs and reflects management's strong willingness to provide credit. Information pertaining to this review appears in the following table; selected institutions are listed alphabetically by the location of their main office.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 6/30/2018 \$ (000s)	Average Net LTD Ratio (%)
Success Bank, Bloomfield, Iowa	186,112	98.4
Iowa Trust and Savings Bank, Centerville, Iowa	176,627	60.1
The Libertyville Savings, Fairfield, Iowa	346,150	75.3
First Iowa State Bank, Keosauqua, Iowa	133,127	76.8
<i>Source: Reports of Condition and Income 12/31/2012 through 6/30/2018</i>		

Assessment Area Concentration

A majority of the bank's loans are within its AA. Examiners reviewed the small farm, small business, and home mortgage loan samples as described within the "Scope of the Evaluation" to draw this conclusion. The following table provides details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	34	89.5	4	10.5	38	1,937	93.3	138	6.7	2,075
Small Business	22	75.9	7	24.1	29	2,007	87.8	280	12.2	2,287
Home Mortgage	15	65.2	8	34.8	23	1,611	62.8	955	37.2	2,566
Source: 1/1/2017 - 12/31/2017 Bank Data Due to rounding, totals may not equal 100.0										

As shown in the above table, a majority of the bank's lending, by number and dollar amount of loans, occurred within its AA.

Borrower Profile

The distribution of borrowers reflects overall reasonable penetration among farms and businesses of different revenue sizes and individuals of different income levels. Reasonable performance in small farm lending primarily supports this conclusion. As previously noted, small farm loan performance was given more weight in the analysis. Examiners focused on the percentage by number of small farm and small business loans to those with GARs of \$1 million or less. They also focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Only loans made within the AA were analyzed.

Small Farm Loans

The distribution of small farm loans shows reasonable penetration to farms with GARs of \$1 million or less. As shown below, 97.1 percent of the small farm loans reviewed were to borrowers with GARs of \$1 million or less. This performance is similar to the comparable 2017 D&B data, which shows that 99.1 percent of farms in the AA had GARs of \$1 million or less. Given the demographics of the AA, penetration to small farm borrowers is reasonable. The following table provides details.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	99.1	33	97.1	1,887	97.4
>1,000,000	0.6	1	2.9	50	2.6
Revenue Not Available	0.3	0	0.0	0	0.0
Total	100.0	34	100.0	1,937	100.0
Source: 2017 D&B Data; 1/1/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0					

Small Business Loans

The bank's record of lending to businesses of different sizes is reasonable. As reflected in the table, 86.4 percent of the small business loans reviewed were to borrowers with GARs \$1 million or less. This level of lending is in line with the 2017 D&B data, which indicates that 86.9 percent of the AA's businesses had GARs of \$1 million or less. Additionally, 9.4 percent of the businesses did not report their revenues. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	86.9	19	86.4	1,062	52.9
>1,000,000	3.7	3	13.6	945	47.1
Revenue Not Available	9.4	0	0.0	0	0.0
Total	100.0	22	100.0	2,007	100.0
<i>Source: 2017 D&B Data; 1/1/2017 - 12/31/2017 Bank Data. Due to rounding, totals may not equal 100.0</i>					

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent. As shown below, the bank's lending to low-income borrowers, at 20.0 percent, is comparable to the percentage of families within the same revenue category. Further, the bank originated 33.3 percent of home mortgage loans to moderate-income borrowers, which is relatively higher to the percent of families in the AA. Overall, the majority of the loans sampled were to low- and moderate-income borrowers. SB's level of lending reflects excellent penetration to individuals of different income levels. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	19.7	3	20.0	144	8.9
Moderate	21.6	5	33.3	601	37.3
Middle	25.8	5	33.3	486	30.2
Upper	32.8	2	13.3	380	23.6
Not Available	0.0	0	0.0	0	0.0
Total	100.0	15	100.0	1,611	100.0
<i>Source: 2015 ACS Census; 1/1/2017 - 12/31/2017 Bank Data Due to rounding, totals may not equal 100.0</i>					

Geographic Distribution

The bank's AA does not contain any low- or moderate-income geographies. Therefore, examiners did not evaluate the geographic distribution of loans as a review would not have

resulted in meaningful conclusions. However, examiners reviewed the bank's loan portfolio to confirm lending took place in CT 9505 in Appanoose County when it was designated as a moderate-income CT. Examiners also determined the 2016 lending activity was similar to the 2017 lending activity, which further shows lending took place in CT 9505.

Response to Complaints

Success Bank did not receive any CRA-related complaints since the previous evaluation. As a result, this criterion did not affect the CRA 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 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/AA.

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.

AA: 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).

Family Income: Includes the income of all members of a family that are age 15 and older.

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 AA. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

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 AA. Performance under applicable tests is often analyzed using only quantitative factors (for example, 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/AA.

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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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: 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.

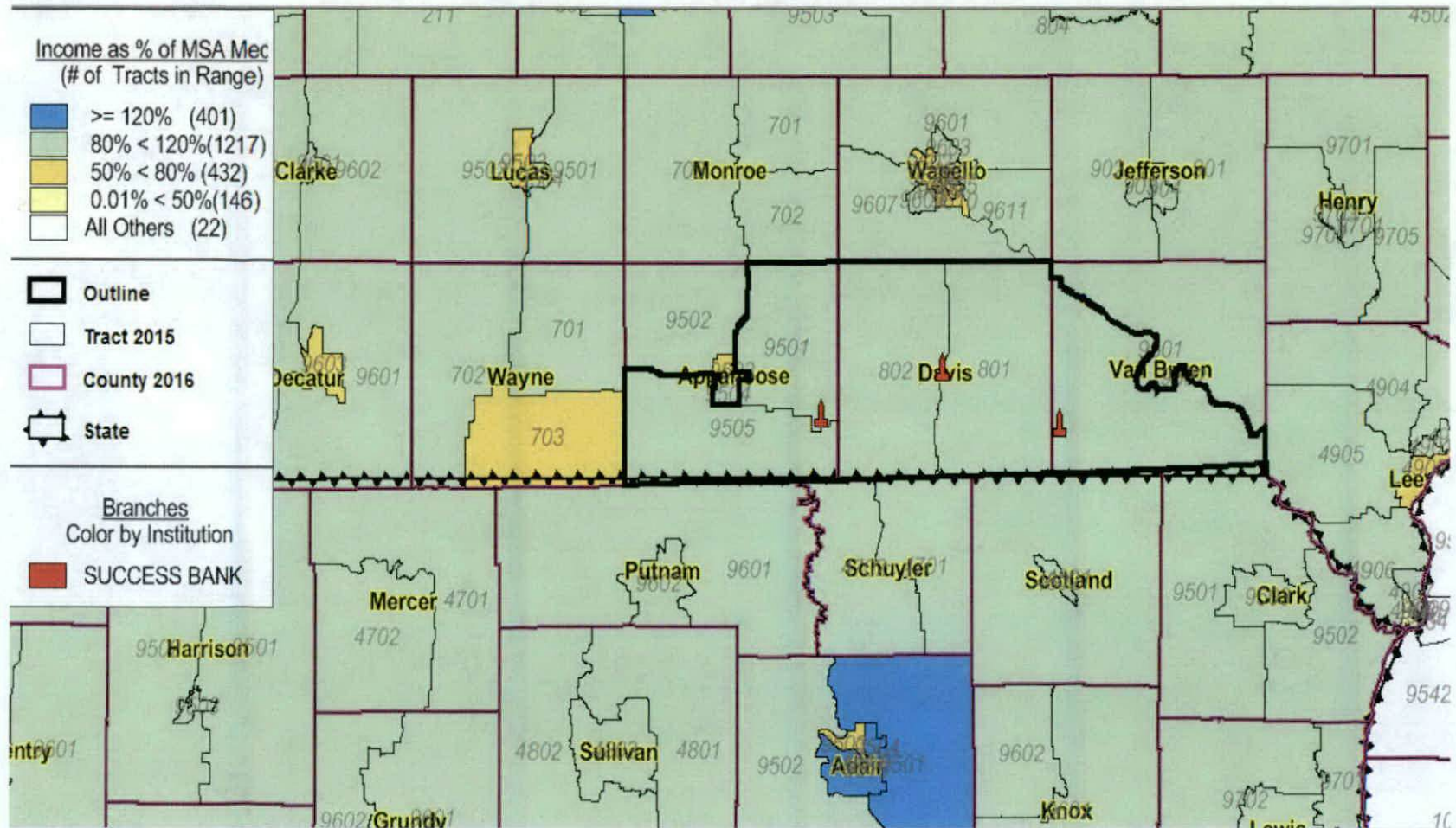
Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements,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

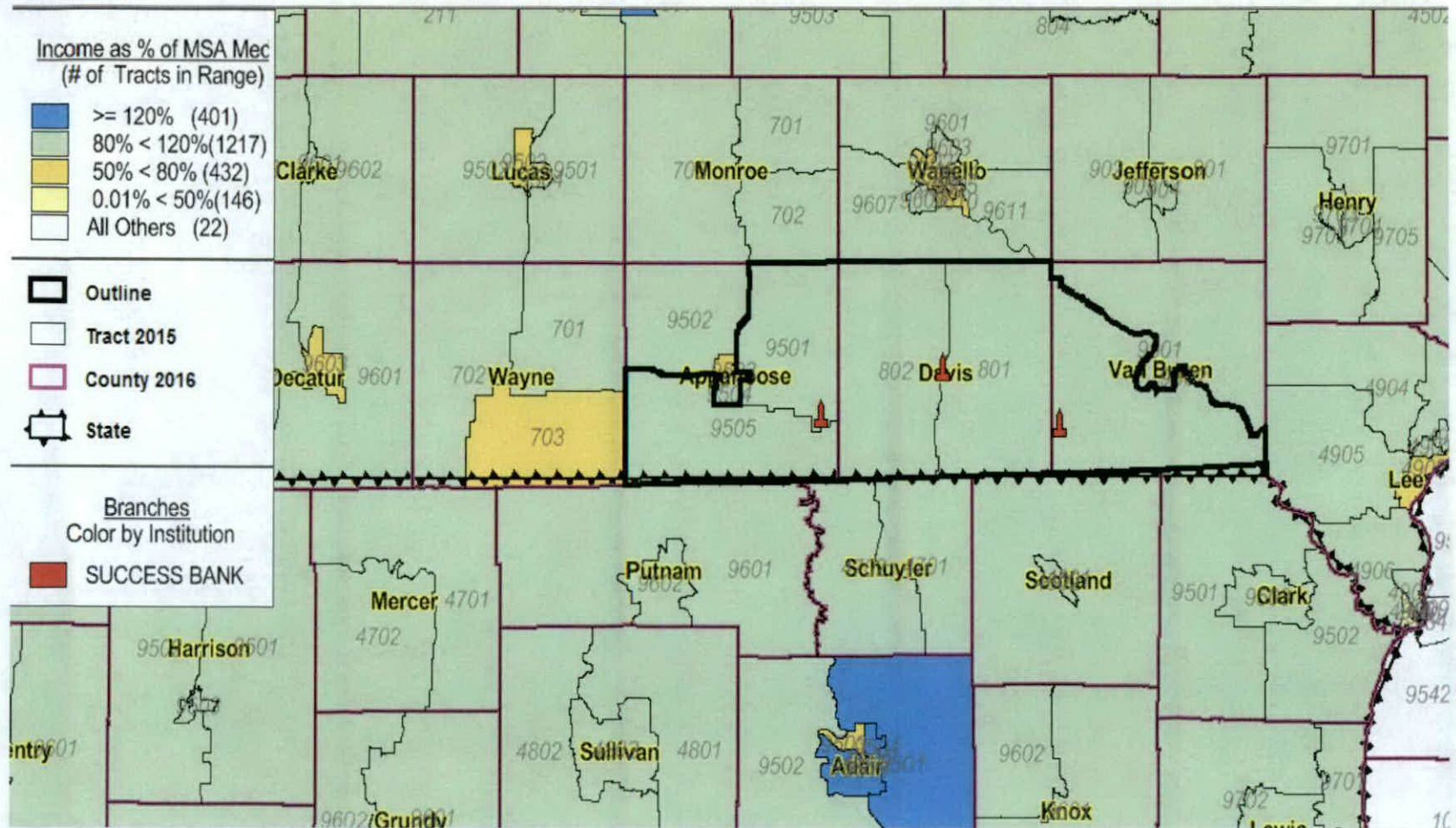
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except 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.

Success Bank, Bloomfield, Iowa, #10127, percent of income, 2015 ACS



Success Bank, Bloomfield, Iowa, #10127, percent of income, 2015 ACS



**Success Bank
Historical
Loan-to-Deposit
Ratios**

Success Bank
Historical Loan to Deposit Ratio

March 30, 2015	92.62%
June 30, 2015	97.36%
September 30, 2015	98.92%
December 31, 2015	97.71%
March 31, 2016	93.45%
June 30, 2016	100.23%
September 30, 2016	103.58%
December 30, 2016	102.97%
March 31, 2017	100.50%
June 30, 2017	100.32%
September 30, 2017	103.02%
December 31, 2017	99.16%
March 31, 2018	95.05%
June 30, 2018	103.31%
September 30, 2018	103.28%
December 31, 2018	98.50%
March 31, 2019	94.73%
June 30, 2019	94.67%
September 30, 2019	97.72%
December 31, 2019	96.65%
March 31, 2020	95.54%
June 30, 2020	90.46%
September 30, 2020	89.74%
December 31, 2020	84.06%
March 31, 2021	85.49%
June 30, 2021	86.57%
September 30, 2021	87.67%
December 31, 2021	90.43%
March 31, 2022	91.24%
June 30, 2022	95.13%
September 30, 2022	97.16%
December 31, 2022	94.73%
March 31, 2023	91.86%
June 30, 2023	93.99%
September 30, 2023	93.88%
December 31, 2023	87.31%

**Success Bank
CRA
Assessment Area**

CENSUS TRACT OUTLINE MAP (Census 2000)

ABBREVIATED LEGEND

SYMBOL	NAME/DESCRIPTION
*****	INTERNATIONAL
-----	AIR (FEDERAL)
-----	Trust Land
-----	QTSA / TDSA
-----	TRAIL, SUBDIVISION
-----	AIR (State)
-----	SDAISA
-----	STATE
-----	COUNTY
-----	MINOR CIVIL DIV.
-----	Consolidated City
-----	Incorporated Place
-----	Census Designated Place
-----	Census Tract

Map Information:

Map prepared by: [Name]
 Date: [Date]
 Scale: 1:62,500
 Projection: NAD 83 UTM Zone 18N
 Data Source: [Source]
 Contact: [Contact Information]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

Map Sheet: 1 of 1

Map Date: 01/11/2011

Map Author: [Name]

Map Project: [Project Name]

Map Status: [Status]

Map Version: [Version]

Map Notes: [Notes]

Map Legend: [Legend]

Map Scale: 1:62,500

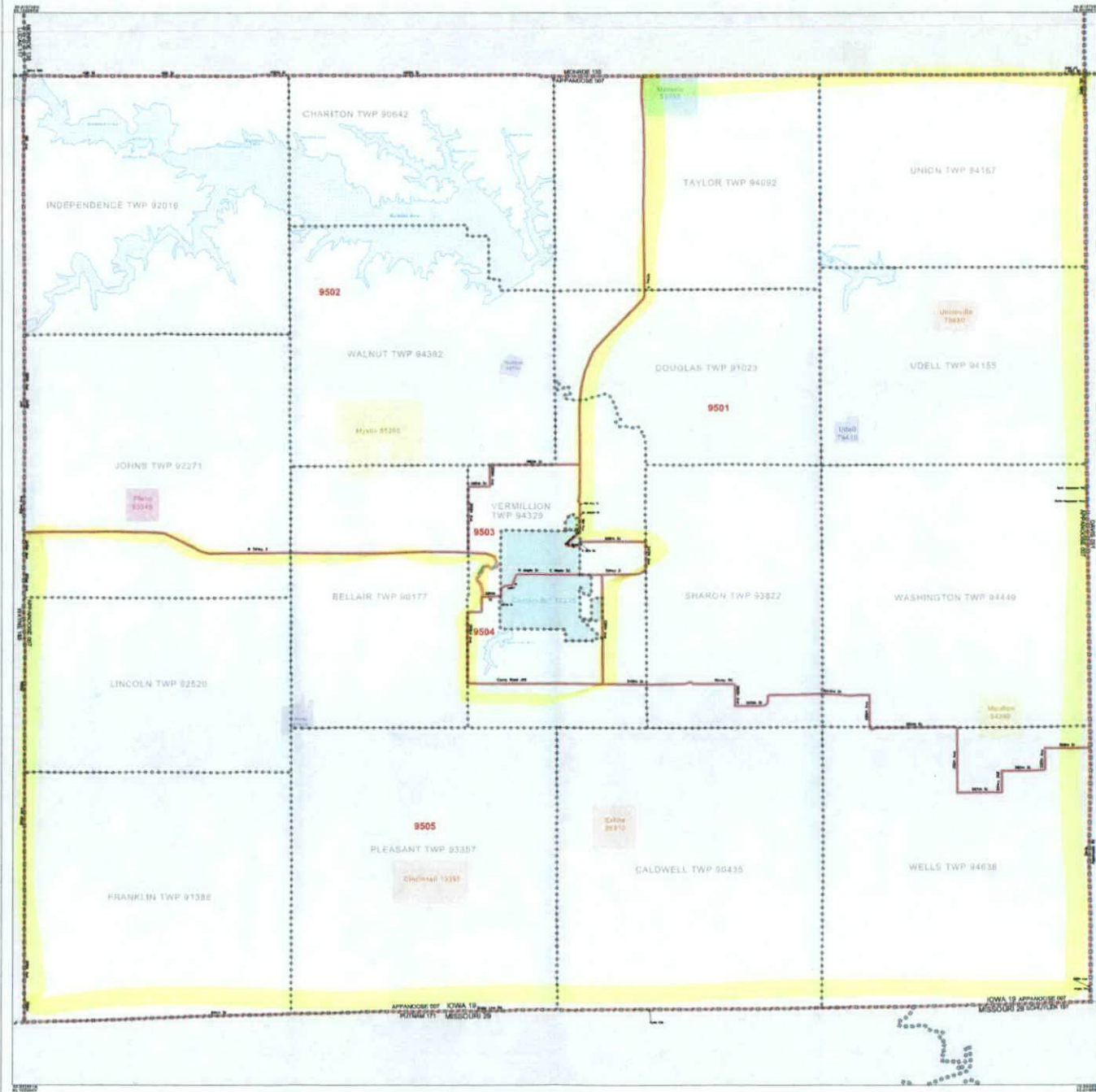
Map Title: CENSUS TRACT OUTLINE MAP (Census 2000)

All legal literature and notes are as of January 1, 1980.
The American Bar Association's *Legal Research* (statutes, case collections and
secondary sources) and *Legal Research* (statutes, case collections and
secondary sources) are the primary sources of law. The *Statutes* section
contains a comprehensive listing of statutes and regulations in existence.
It is a good source for the *Statutes* section and the *Statutes* section.

ST: Iowa (19)
COU: Davis (051)
SHEET 1 OF 1 PARENT SHEET



CENSUS TRACT OUTLINE MAP (CENSUS 2000)



ABBREVIATED LEGEND	
*****	INTERNATIONAL
*****	AIR (FEDERAL)
*****	Trust Land
*****	OTSA / TDSA
*****	TRAIL, SUBDIVISION
*****	AIR (State)
*****	SDAISA
*****	STATE
*****	COUNTY
*****	MINOR CIVIL DIV.
*****	Consolidated City
*****	Incorporated Place
*****	Census Designated Place
*****	Census Tract
<p>Abbreviations: Bldg. = Building, Cld. = Consolidated, H. = Highway, I. = Interstate, L. = Local, M. = Major, N. = National, P. = Place, R. = Road, S. = State, T. = Township, U. = Urban, V. = Village, W. = Water, Y. = Yard.</p>	
<p>Scale: 1 inch = 10 miles</p>	

[illegible]

All rights reserved and known as of January 1, 1980.
The copyright owner has no objection if the copies are distributed at no charge without further payment of royalties by the copiers provided the usual acknowledgment of the source and the copyright owner's consent that such copying may be made for personal or internal reference use only for specific clients is included in each copy.
U.S. GOVERNMENT PRINTING OFFICE: 1976-0-250-000

FEE SCHEDULE

Account Balancing	\$30/hr*, \$15 min.
Account Closed Within 90 Days	\$15
Account Research	\$30/hr*, \$15 min.
Balance Inquiry/Phone Transfer	\$2
Cashier's Check	\$4 per check
Collection Items	\$25
Counter Checks	\$0.10 per check*
Replacement Debit Card	\$15 per card*
Deposit Image Backs	\$2 per cycle*
Duplicate Statement - Checking	\$4 per cycle*
Duplicate Statement - Savings	\$1 per cycle*
Garnishment or Levy	\$25 or as stated
Incoming Fax	\$1 per page
Lien Subordination Fee	\$225
Lock Box Drilling	\$150
Mailed Receipt	\$1 per event*
Money Orders	\$2 per check
Non-Customer Coin Cashing	5% of balance
Notary Service	\$1
NSF Overdraft Fee	\$30 per item per presentment, \$150 daily maximum
Photocopies	\$0.50 per page
Return Check Charge	\$30 per item per presentment, \$150 daily maximum
Safekeeping	\$50 annually
Statement Printing (Multiple)	\$5 per month
	\$50 per 6 months up to 18 months
	\$50 per year >2yrs
Stop Payments	\$30 per item*
Third Party Loan Payoff Requests	\$25
Wire Transfer - Incoming	\$10 per transfer
Wire Transfer - Outgoing Domestic	\$25 per transfer
Wire Transfer - Outgoing Int.	\$40 per transfer

*Subject to Iowa state & local tax.

SAVINGS ACCOUNTS:

SAVINGS

- \$25 Opening Deposit
- Interest Compounded Quarterly
- \$4 Annual Fee, waived with \$50 average balance

HEALTH SAVINGS

- \$100 Opening Deposit
- Tax-Free Savings for Health Care
- No Minimum Balance Fees
- Unused balance may be carried over from year to year
- Must have a high deductible health plan

CHRISTMAS CLUB

- \$5 Opening Deposit
- Interest Paid Annually
- Unlimited Deposits
- Withdrawals prohibited until designated date set by the bank each year

ATM LOCATIONS:

- Bloomfield Drive-Up
- Bloomfield Lobby
- Moulton Drive-Up
- Milton Drive-Up
- Quik Time in Drakesville
- J's One Stop
- Davis County Hospital
- 410 Main Street Seymour, IA

Success **BANK**
Partners for Success

641.664.2265

WWW.SUCCESS.BANK



BRANCHES:

Bloomfield Branch -

109 N Madison Street Bloomfield, IA

Drive-Up: Mon - Fri 7:30am - 5:00pm

Saturday 9:00am - 12:00pm

Lobby: Mon - Fri 9:00am - 3:30pm

Moulton Branch -

112 N Main Street Moulton, IA

M/T/Th/F 9:00am - 11:30am, 12:30pm - 3:00pm

Sat. 8:00am - 10:00am

Closed on Wednesday

Milton Branch -

408 N Main Street Milton, IA

M/W/F 8:30am - 11:30am, 12:00pm - 3:00pm

Sat. 8:00am - 10:00am

Closed Tuesday & Thursday



FIND THE RIGHT ACCOUNT:

LOOKING FOR A BASIC CHECKING WITH NO MONTHLY FEES?

- Ask about our **E-Checking!** It includes unlimited check writing & e-statements monthly.

READY FOR YOUR 1ST CHECKING ACCOUNT?

- If you are under 23 years old ask about our **1st Experience Checking!** It includes unlimited check writing & printed monthly statements.

LOOKING FOR A BASIC CHECKING WITH A PRINTED STATEMENT?

- **Star Checking** offers unlimited check writing, a mailed monthly statement, and no fee if average balance is >\$700 (\$4/mo. if \$400-\$699 & \$6/mo. if <\$399 avg. bal.)

NEED A CHECKING ACCOUNT BUT STILL WANT TO EARN INTEREST?

- Ask about our **NOW & SuperNow** Checking Accounts. *Monthly fee assessed based upon average daily balance.*

OVER 55 & LOOKING FOR A NO FEE CHECKING?

- **Senior Citizen Checking** offers unlimited check writing & a mailed monthly statement free of charge with a direct deposit.

DO YOU HAVE MINIMAL ACCOUNT USAGE & WANT TO EARN INTEREST?

- Our **Money Market** is a great interest-bearing account for customers with limited account usage. *\$15 monthly fee if min. daily balance <\$2,500.*



Free With All Accounts:

- First Box of Checks
- Internet & Telephone Banking
- Automatic Payments & Transfers
- All Mobile Deposit
- Standard Bank to Bank Transfers
- Electronic Deposits & Withdrawals
- First Standard Debit Card
- E-Statements
- Bill Pay
- Account Alerts