



Bankers Trust®

Member FDIC

CRA Public File

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Community is one of our core values at Bankers Trust, which is why we invest in the community by supporting and encouraging growth, stability and continued success. Bankers Trust acknowledges the importance of the Community Reinvestment Act (CRA) in meeting our communities' credit needs and ensures credit is extended to all sectors of our community.

Information contained within this document meets the requirements set forth by the FDIC [12 C.F.R. §345.43]. Comments related to the bank's CRA performance should be directed to: Leah Haywood, Fair Banking Officer.



Public Comments

Bankers Trust received the following written comments in 2024 and 2025 specifically relating to the bank's performance in helping to meet community credit needs. There have been no written comments in 2026.

Written Comment	Response/Resolution
<p>It is frustrating that deposits can not be made thru the ATM after hours. (Survey)</p>	<p>█████ Called █████ gave her the option to use our night drop explained the process, went over the bank hours. █████ thanked me for the follow up</p>
<p>The people are always nice but Bankers Trust has taken away the ability to make deposits after hours. Your schedule and mine are quite different at times. It is not always possible for me to stop by when the bank is open. Bring back the ability to make deposits after hours. Also, open up at 7:30 so people can stop by before work. (Survey)</p>	<p>Just spoke with █████ explaining the reason for stopping ATM withdrawals and offering night drops for his deposits. He said thanks and he'll think about using the night drop.</p>
<p>█████ visited the Bank on 1/23/25 at 6:55pm and left a note in the WDM night drop with a check to deposit. She mentioned there were no supplies in your night deposit and no atm deposit allowed. Please text acknowledgment of receipt of this deposit (\$█████) to █████. How are we supposed to conduct banking business after hours? (Note)</p>	<p>█████ spoke to █████ the day after the note was left and apologized for being out of night drop envelopes. In addition, █████ explained the reasoning behind the no deposit functionality at BT ATM's. █████ also helped her with mobile banking and remote deposit. Customer apologized and said it was super cold that day she visited WDM and was on crutches due to a surgery and was flustered.</p>
<p>Bankers Trust received a Facebook message from "█████" She included a screenshot of an article about our East Branch cultural celebrations from our Checking In Consumer e-newsletter, with this message: "Just wondering if you have any events or celebrations coming up Caucasian/white people that probably mostly support your financial deposits. Or, are you like everybody else, just doing this to look good and be inclusive? Don't think people aren't watching just because they're not going to say anything publicly." (Facebook)</p>	<p>█████ replied with this message: "Inclusion is one of Bankers Trust's Core Values. We respect, recognize and celebrate the strength of our diversity and consider it one of our greatest assets. We embrace and honor the different cultures and backgrounds of our clients, employees and our community, and have a longstanding and ongoing commitment to fostering an inclusive culture and community. Part of this commitment includes our annual cultural celebrations at the East Branch, which all customers are welcome to attend. We also host customer appreciation events at our branches each summer that are open to anyone. You can learn more about our commitment to diversity and inclusion on our website: https://www.bankerstrust.com/about/careers/diversity-and-inclusion/." I emailed Branch Admin to see if she was a customer/had a history of similar complaints. █████ replied, saying her name is █████</p>

	<p>██████████, who does have accounts with us, but no noted related comments.</p>
<p>After closing Edgewater office communication with customer service has been a little difficult. Your customer telephone line is undermanned with waits of 7 to 10 minutes to reach a customer service agent during busy times.</p> <p>Make customer service easier to contact.</p> <p>Raise the limits on bank card automatic withdrawals to \$400</p> <p>Make your bank machines physically easier to reach. I hate leaning out of car windows to use the machine. Walk up option would be nice! (Survey)</p>	<p>██████████ <i>Talked to ██████████ and provided a more direct line to avoid high call volumes with customer service. Also let him know his ATM limit is already at \$550 and he was happy about that and said it must be the machine he was using. He was appreciative that we called.</i></p>
<p>Banking services have gone down hill at Banker's Trust over the years. I remember when Banker's trust stood out from the rest of local banking money managing institutions to help the actual working person who doesn't have cookie cutter working hours of 5, 6 or 7 am where they can get off from work to make it to a bank that closes at 5pm during the week and Noon on Saturday so the only time a working person that get's off at 5:00pm can't possibly make it to the bank in time during the work week so the only time they can possibly get their banking needs done is on a Saturday morning because it is about impossible to do it during the week. It was so much banker friendly to all when your drive thru was at least open until 6pm for your members that have been loyal members for 20+ years or more. There is no reason to refer a banking institution that is just averagely the same as the rest where you can get the same services catered to only one class of working people. Your buiness that is supposed to be working for your members not your members working for you giving you free referrals and advertising for nothing in return.</p> <p>Less employees in your banks behind the counters carrying out personal business and conversations and gossip. To where you have to be helped by the officers in the cubicles instead and they screw up and deposit your money into other people's account not yours luckily this was caught by myself before leaving that day when I looked at my deposit receipt. At the Clive branch this time which is my usual branch I go to due to being the closest branch to me and our home other than the Jordan Creek 60th street branch which isn't really that convenient of a location. (Survey)</p>	<p>██████████ <i>I left a msg on ██████████ cell phone. I also sent him and email. I researched the last 3 months of deposits that were made on his account. All were cash deposits. Six of the 9 of them were made at 940 and 3 at 970. All appeared to be deposited into the correct account. I am looking forward to conversing with ██████████. Night drop would be a great option for him.</i></p>

I have been a longtime B.T. account holder. I've always been impressed with the quality of your customer service. But I have been less than impressed with your decision to end the acceptance of deposits at the ATM at your Southside branch. I got set up for mobile banking and tried to deposit a check this weekend through this process. I followed all of the instructions and uploaded one check successfully and the deposit was accepted. But I have tried without success to upload a second check. Both checks were endorsed with the same mobile banking endorsement stamp. And both checks were stamped in the proper location. And both checks were photographed within the white frame. It's difficult for me to come into the branch sometimes to make deposits, but that was the only "solution" your customer service representative could offer today. It should NOT be this difficult to make a deposit. Bring back the ATM that allows us to make deposits after hours. (Survey)

ATM no longer accepting check deposits with no customer communication before hand. Recently had my card stolen and had weekend customer service put a hold on the card and dispute a number of charges. That person did not dispute all charges so I had to talk to a banker to get things rectified .

I received a phone call to notify me that the ATM machines will no longer accept deposits. I find that to be a strange change and impacts my college-aged son who frequently uses the deposit services at the ATM. I'm not sure what the reason is for the change, but this is disappointing since it does impact my family. (Survey)

<p>I would normally say, 10. But, it appears things are changing at BT.</p> <p>YES. An ATM that works and accepts deposits not happy with that feature. Just notified of there is only one bank location in Ames. It's clear up north from where I live and I would like to be able to use the ATM. (Survey)</p>	
<p>Fix the ATM in Ames. I'm not sure why it got updated but the new interface is horrible to use. On top of the crappy interface it's using I can also no longer deposit money. This really pissed me off. Severely limits my ability to use the bank even after hours. I can not always make it to the bank before they close so this is very upsetting. (Survey)</p>	
<p>I FEEL THT ALL YOUR PRODUCTS ARE NOT OFFERED TO ALL YOUR CUSTOMERS.</p> <p>MAKE SURE THAT ALL YOUR CUSTOMERS ARE UPDATED AND INFORMED ABOUT THE SERVICES YOU OFFER. ALSO INFORM THE COMMUNITY ABOUT YOUR SERVICES LIKE YOUR GRANTS, LENDING AND SAVINGS PROGRAMS (Survey)</p>	



FDIC CRA Performance Evaluation

PUBLIC DISCLOSURE

September 22, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bankers Trust Company
Certificate Number: 953

453 7th Street
Des Moines, Iowa 50309

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.

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INSTITUTION RATING

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

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

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The following points summarize the institution’s Community Reinvestment Act (CRA) performance under the Lending, Investment, and Service tests.

The Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to the credit needs of the assessment areas.
- The institution made a high percentage of loans in the institution’s assessment areas.
- The geographic distribution of loans reflects excellent penetration throughout the assessment areas.
- The distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas, low-income individuals and/or very small businesses, consistent with safe and sound banking practices.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve the credit needs of the assessment areas.
- The institution is a leader in making community development loans.

The Investment Test is rated Outstanding.

- The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by

- private investors.
- The institution exhibits excellent responsiveness to credit and community economic development needs.
 - The institution makes extensive use of innovative and/or complex investments to support community development initiatives.

The Service Test is rated Outstanding.

- Delivery systems are readily accessible to all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services (including business hours) are tailored to the convenience and needs of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Bankers Trust Company (Bankers Trust) is a full-service interstate financial institution headquartered in Des Moines, Iowa. The bank is wholly owned by BTC Financial Corporation, a one-bank financial holding company based in Des Moines, Iowa. Through common ownership, Bankers Trust is also affiliated with non-bank entities that provide wealth management and trust services. Bankers Trust received an "Outstanding" CRA rating at the July 12, 2022, FDIC Performance Evaluation based on Interagency Large Institution Examination Procedures.

Bankers Trust offers a variety of credit products, including commercial, home mortgage, and consumer loans through its 19 full-service offices in Iowa (14), Arizona (4), and Nebraska (1). In July 2024, the bank opened a new location in Phoenix, Arizona. The bank also opened a new location in Omaha, Nebraska, in February 2025, replacing the prior loan production office.

Other changes in Iowa include discontinuing seven mobile licenses and converting two mobile licenses to limited-service messenger (courier) services. In addition to the 19 full-service offices, there are three messenger services offered in Cedar Rapids, Des Moines, and Phoenix. Finally, Bankers Trust changed all bank-owned ATMs to cash-dispensing only to improve functionality.

Loan products vary slightly by market area; however, commercial loans followed by home mortgage loans continue to represent the institution's primary business lines, followed by consumer loans to a far lesser degree. The bank continues to originate and sell home mortgage loans to secondary market investors. In addition, the bank participates in government-sponsored loan programs for businesses and consumers. Specifically, Bankers Trust is a Preferred Lender with the Small Business Administration (SBA), allowing the bank to underwrite, process, and close SBA loans more quickly. Generally, the bank's participation in these programs assist home mortgage or consumer borrowers, including low- and moderate-income persons, and small businesses. Details are presented in the Lending Test under the Innovative or Flexible Lending Practices section of this evaluation. Bankers Trust also offers a full line of traditional deposit products, including checking,

savings, health savings, individual retirement, and certificate of deposit accounts. Internet and mobile banking services provide alternative means of accessing loan and deposit accounts.

As of the June 30, 2025, Consolidated Reports of Condition and Income (Call Report), Bankers Trust reported total assets of \$7,542,729,000, total loans of \$5,937,141,000, and total deposits of \$5,631,261,000. Total assets increased 32.6 percent, total loans increased 46.9 percent, and total deposits increased 18.2 percent since the March 31, 2022 Call Report. Bank management attributed these increases to the new branches in Phoenix and Omaha, concerted focus on lending, and strategic organic growth. The following table illustrates the bank's loan portfolio.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	445,522	7.5
Secured by Farmland	2,514	0.0
Secured by 1-4 Family Residential Properties	615,569	10.4
Secured by Multifamily (5 or more) Residential Properties	346,931	5.8
Secured by Nonfarm Nonresidential Properties	2,720,903	45.8
Total Real Estate Loans	4,131,439	69.5
Commercial and Industrial Loans	1,412,029	23.8
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	25,147	0.4
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	352,722	5.9
Lease Financing Receivable (net of unearned income)	15,804	0.3
Less: Unearned Income	0	0.0
Total Loans	5,937,141	100.0
<i>Source: Call Report</i>		

Examiners did not identify any impediments that affect the bank’s ability to meet the credit needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

Bankers Trust has designated five assessment areas, an increase from four at the previous evaluation. The Des Moines, Ames, and Cedar Rapids assessment areas are comprised of metropolitan counties in Iowa. The Phoenix Assessment Area is comprised of a metropolitan county in Arizona. The new Omaha Assessment Area is comprised of a metropolitan county in Nebraska and was established with the addition of a branch in February 2025. The Des Moines and Ames assessment areas are two separate contiguous metropolitan statistical areas (MSAs) that are part of a combined statistical area. Since demographics, economic conditions, and lending performance are similar in both areas, conclusions are combined for presentation in this evaluation and referred to as the Central Iowa Assessment Area. Given the recent timing of the Omaha branch opening, this assessment area will not be reviewed separately. The following table details the assessment areas as they are presented throughout this performance evaluation.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of Census Tracts	# of Branches
Iowa			
Central Iowa	Polk and Story	139	12
Cedar Rapids	Linn	54	2
Arizona			
Phoenix	Maricopa	1,009	4*
Nebraska			
Omaha	Douglas	163	1**
<i>Source: Bank Data *one new as of July 2024 **new as of February 2025</i>			

Overall, an analysis of the assessment areas during the review period resulted in state ratings for Iowa and Arizona and an overall rating for the bank. Additional information on the assessment areas is located later in the evaluation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation date July 12, 2022, to the current evaluation date. Examiners used Interagency Large Institution Examination Procedures to evaluate Bankers Trust’s CRA performance using the Lending, Investment, and Service tests. The criteria for the tests are outlined in the Appendices.

The Central Iowa, Cedar Rapids, and Phoenix assessment areas received full scope reviews based on the distribution of loans, deposits, and branches. Examiners placed the greatest weight on the bank’s performance in the State of Iowa when arriving at conclusions since the majority of the bank’s lending, deposit, and branch activity occurs in that state. Performance in the State of Arizona received less weight when deriving overall conclusions. The following table reflects the distribution of reported loans, deposits, and branches by state.

Breakdown of Loans, Deposits, and Branches by State			
State	% Reported Loans (by \$)	% Deposits (by \$)	% Branches (by #)
Iowa	57.3	88.3	73.7
Arizona	30.8	9.6	21.0
Nebraska*	11.9	2.1	5.3
Total	100.0	100.0	100.0
<i>Source: CRA and HMDA Reported Data 2022 – 2024; FDIC Summary of Deposits as of June 30, 2025; Bank data</i>			
<i>*Not rated due to short time since Omaha branch opening</i>			

Activities Reviewed

Examiners determined the bank’s primary product lines are small business and home mortgage loans. This conclusion considered Call Report data, reported data for the evaluation period, and the bank’s business strategy. Examiners did not evaluate small farm loans or consumer loans due to the limited volume and very small portion of the loan portfolio that these products represent. Examiners

obtained the data necessary for this evaluation from reported loan data, bank records, individual customer loan files, interviews with bank management, and other information gathered as part of the examination process. The table below provides information on the number and dollar volume of loans reviewed.

Loan Products Reviewed						
Loan Category	2022		2023		2024	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Small Business	278	89,931	228	81,109	272	96,380
Home Mortgage	1,335	410,627	573	259,611	390	310,799
<i>Source: 2022, 2023, 2024 CRA and HMDA Reported Data</i>						

CRA aggregate lending data for 2022 and 2023, and D&B data for 2022, 2023, and 2024 provided a standard of comparison for the small business loans reviewed. HMDA aggregate lending data for 2022, 2023, and 2024, as well as 2020 U.S. Census data provided a standard of comparison for the home mortgage loans reviewed. Examiners placed more weight on the comparisons to the aggregate lending data since it is typically a better indicator of market conditions and loan demand.

In general, examiners did not identify any trends between the three years of HMDA data that materially affected conclusions. Only home mortgage data for 2024 is presented in this evaluation for the Geographic Distribution and Borrower Profile criteria as this is the most recent year with available aggregate data. Examiners also did not identify any significant trends between the three years of CRA small business data for Geographic Distribution; therefore, only 2023 is presented, which is the most recent year with available aggregate data. However, all three years of CRA small business loan data is presented for the Cedar Rapids and Phoenix assessment area Borrower Profile criteria to highlight or establish trends.

For both rated areas, small business lending received the most weight followed by home mortgage lending, resulting from the bank’s primary business focus and loan composition. Additional information can be found in the Scope of the Evaluation section for each rated area later in this evaluation.

Community development loans, investments, and services since the previous evaluation dated July 12, 2022, were reviewed and are included in this evaluation. Investments that were made before the prior evaluation, and that remain outstanding, are included at the current book values as prior period investments. The investment test also included an analysis of the bank’s responsiveness to qualified investment opportunities, as well as its use of any innovative or complex investments. Delivery systems and retail banking services, including those targeting low- and moderate-income individuals, were also reviewed. Lastly, peers or competitors are used in the analysis of a financial institution to help determine overall performance. For this evaluation four similarly situated banks, which were evaluated using Interagency Large Bank Examination Procedures during this review period, were used for comparative purposes in assessing community development lending, investments, and services.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Bankers Trust demonstrated high satisfactory performance under the Lending Test. Of the performance criteria evaluated, examiners placed more weight on the Geographic Distribution, Borrower Profile, and Community Development Lending criteria. Further, the performance is consistent with conclusions in Iowa and Arizona.

Lending Activity

Bankers Trust lending levels reflect excellent responsiveness to the credit needs of the assessment areas. The bank continues to be an active lender by originating a significant volume of small business and home mortgage loans.

Bankers Trust's average net loan-to-deposit ratio averaged 101.0 percent over the 12 quarter-ends since the prior evaluation and is 104.1 percent as of June 30, 2025. In the combined assessment areas, based on 2023 CRA aggregate data, Banker's Trust ranked 51st, by number of loans, out of 269 lenders for originating small business loans. Based on 2024 HMDA aggregate data, in the combined assessment areas, the bank ranked 107th out of 1,173 lenders for originating and purchasing home mortgage loans. For the Iowa combined assessment areas, where examiners placed the greatest weight, Bankers Trust demonstrated strong market performance for both primary product lines by ranking 15th by number of loans among all small business lenders according to 2023 aggregate data; and 26th by number of loans, among all home mortgage lenders according to 2024 aggregate data. For the Phoenix Assessment Area, Bankers Trust ranked 74th by number among all small business lenders according to 2023 aggregate data and 184th among all home mortgage lenders according to 2024 aggregate data.

Bankers Trust originated 415 home mortgage secondary market loans totaling \$102.2 million during the review period in which the bank does not make the credit decision. These loans are not reported in the bank's HMDA lending data and are not reflected in the bank's net loan-to-deposit ratio. Bankers Trust's continued participation in offering a variety of home mortgage loan products, including government guaranty and specialized mortgage loan programs, through secondary market relationships demonstrates responsiveness to meeting local home mortgage credit needs. Additionally, the bank's business credit cards are not included in the small business lending data as Bankers Trust does not report credit card activity.

Assessment Area Concentration

A high percentage of loans are made in Bankers Trust's combined assessment areas, which demonstrates the bank's willingness to meet the credit needs of the assessment areas. Details are provided in the following table.

Lending Inside and Outside of the Assessment Areas										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business										
2022	207	74.5	71	25.5	278	59,301	65.9	30,630	34.1	89,931
2023	160	70.2	68	29.8	228	51,967	64.1	29,142	35.9	81,109
2024	196	72.1	76	27.9	272	66,195	68.7	30,185	31.3	96,380
Subtotal	563	72.4	215	27.6	778	177,463	66.4	89,957	33.6	267,420
Home Mortgage										
2022	1,031	77.2	304	22.8	1,335	278,760	67.9	131,867	32.1	410,627
2023	423	73.8	150	26.2	573	201,734	77.7	57,877	22.3	259,611
2024	304	77.9	86	22.1	390	180,243	58.0	130,556	42.0	310,799
Subtotal	1,758	76.5	540	23.5	2,298	660,737	67.4	320,300	32.6	981,037

Source: CRA Reported Data; HMDA Reported Data. Due to rounding, totals may not equal 100.0%.

Geographic Distribution

Overall, the geographic distribution of loans reflects excellent penetration throughout the institution’s assessment areas. Conclusions regarding the bank’s overall lending performance are consistent with the conclusion in the more heavily weighed rated area of Iowa. Examiners’ review of Geographic Distribution criterion includes only those loans extended within the assessment areas. Examiners focus on the bank’s record of lending in low- and moderate-income census tracts and emphasize the percentage by number of loans. Refer to comments specific to each assessment area later in this evaluation for further details.

Borrower Profile

Overall, the distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels. This conclusion regarding the bank’s overall lending performance is consistent with the conclusions throughout Iowa and Arizona. Examiners’ review of Borrower Profile criterion includes only those loans extended within the assessment areas. Examiners focused on the percentage, by number, of small business loans to businesses with gross annual revenues of \$1 million or less, and on the percentage, by number, of home mortgage loans to low- and moderate-income borrowers. Refer to comments specific to each assessment area later in this evaluation for more information.

Innovative or Flexible Lending Practices

Bankers Trust makes extensive use of innovative and/or flexible lending practices in order to serve the assessment areas’ credit needs. Many of these loan programs require extra effort by bank personnel when compared to conventional loans, which ultimately assist smaller businesses and low- and moderate-income borrowers who might not otherwise qualify for credit. Bankers Trust reports originating 748 loans totaling \$115.6 million under innovative and/or flexible programs since the prior evaluation.

Bankers Trust offers flexible loan programs that involve government-guaranteed loans and sponsored affordable housing program loans offered through various agencies, including the following: SBA, Federal Housing Administration, Veterans Administration, Federal Home Loan Bank, and United States Department of Agriculture Rural Development.

Bankers Trust continues to offer its Community Lending products, which are specifically designed to assist low- or moderate-income borrowers with qualifying for home purchase mortgage loans. These innovative programs offer a very competitive interest rate, use of alternative credit histories to qualify for a loan, flexible loan-to-value requirements, and no requirement of private mortgage insurance. These programs are available in all assessment areas. Bankers Trust has continued a partnership with Trellis, a CDFI in Arizona, to assist their clients with obtaining an affordable home loan through Bankers Trust's Community Lending program in Arizona. Further, Bankers Trust continues its long-standing relationship with Home Opportunities Made Easy, Inc., which is a HUD-certified housing counseling agency where bank employees provide free homebuyer education classes to Black, Indigenous, and people of color, as well as those with low- or moderate-incomes to help them prepare for homeownership. These individuals may further obtain financing from any of Bankers Trust's home purchase loan programs, many of which are offered with down payment assistance funds and flexible underwriting requirements. For consumers, Bankers Trust continues to offer its Credit Builder Program, which is a credit card program for applicants who lack credit history and/or scores.

In addition to these programs, the bank maintains its long-standing relationship with Neighborhood Finance Corporation, a CDFI and chartered member of the NeighborWorks American program. Neighborhood Finance Corporation provides mortgage loans to revitalize specific areas, down payment assistance for eligible borrowers, and homebuyer education.

Bankers Trust originates home mortgage loans that enable low- and moderate-income borrowers to receive grant money through affordable housing programs. Some of these programs include the Federal Home Loan Bank of Des Moines, City of Des Moines, and Polk County Housing Trust Fund. Generally, the bank's role includes compiling and processing additional necessary paperwork (beyond that required for a traditional loan).

The bank uses innovative and/or flexible lending practices in a safe and sound manner to address credit needs throughout its assessment areas. These programs are more flexible than innovative and continue to benefit low- and moderate-income borrowers or geographies, consumers, and small businesses. The following table shows additional details on the bank's flexible and/or innovative lending activity.

Innovative or Flexible Lending Programs										
Type of Programs	2022*		2023		2024		2025**		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Bankers Trust Community Lending Programs	30	8,165	32	6,673	59	13,645	167	38,409	288	66,892
Bankers Trust Credit Builder	40	5	106	15	59	15	56	34	261	69
City of Des Moines	0	0	0	0	2	282	7	736	9	1,018
Federal Home Loan Bank of Des Moines	2	451	7	1,152	10	1,946	9	1,621	28	5,170
Neighborhood Finance Corp. (Iowa only)	2	6,700	0	0	6	894	0	0	8	7,594
Multiple^: Federal Home Loan Bank, City of Des Moines, Neighborhood Finance Corp. & Polk County Housing	0	0	4	518	3	349	3	287	10	1,154
City of Des Moines	0	0	0	0	0	0	1	290	1	290
Multiple^: City of Des Moines & Neighborhood Finance Corp.	0	0	0	0	0	0	1	157	1	157
Multiple^: City of Des Moines & Des Moines Municipal Housing Agency	0	0	0	0	0	0	2	118	2	118
Des Moines Municipal Housing Agency	0	0	0	0	0	0	4	270	4	270
LIFT	0	0	0	0	1	900	0	0	1	900
Multiple^: LIFT & Neighborhood Finance Corp.	0	0	0	0	1	95	0	0	1	95
Habitat for Humanity	0	0	0	0	10	1,824	1	176	11	2,000
Federal Housing Administration	11	2,840	25	6,543	15	3,589	11	2,654	62	15,626
Veterans Administration	3	1,320	5	1,979	7	2,362	9	3,513	24	9,174
Trellis (Arizona only)	0	0	6	1,022	0	0	0	0	6	1,022
SBA 7a	5	790	12	895	10	1,645	3	400	30	3,730
USDA Rural Development	0	0	0	0	0	0	1	333	1	333
Totals	93	20,271	197	18,797	183	27,546	275	48,998	748	115,612

Source: Bank Data *Includes July 13, 2022, through December 31, 2022; **January 1, 2025, through Sept. 22, 2025; ^Borrowers received more than one type of grant

Although not included in the above table, Bankers Trust partnered with a local agency that provides essential community services to low- and moderate-income individuals. Through this partnership, Bankers Trust helps finance consumer loans to low-income families so that they can attain access to affordable, reliable transportation. Further, this program is designed to help individuals establish or re-establish credit.

Community Development Loans

Bankers Trust is a leader in making community development loans, which is consistent with the bank's performance in both Iowa and Arizona. The institution originated 106 community development loans totaling approximately \$445.6 million during the evaluation period. This

performance is similar to the previous evaluation, when the bank extended 102 loans totaling \$348.8 million.

The bank made loans to various organizations throughout its assessment areas primarily to help support the revitalization or stabilization of low- and moderate-income geographies, economic development, and community services purposes. Loans for affordable housing and community services were predominantly located in the Iowa assessment areas or broader statewide area. The table includes six loans totaling \$44.7 million that benefited the broader statewide or regional area of Iowa and one loan totaling \$10.9 million that benefited the broader statewide or regional area of Arizona. The bank received credit for these loans because it has been responsive to the assessment areas' lending needs, including community development lending.

Bankers Trust's community development lending volume represents 7.6 percent of net loans and 5.9 percent of total assets as of June 30, 2025. This level of lending is similar to the prior evaluation when the bank's lending represented 8.8 percent of net loans and 6.1 percent of total assets. Bankers Trust community development lending performance is generally favorable when compared to the performance of four similarly situated institutions. Specifically, comparable bank ratios of community development loans to net loans ranged from 3.0 to 12.5 percent; while the ratios of community development loans to total assets ranged from 2.2 to 9.4 percent. Further details regarding qualified loans made in each assessment area are discussed in the applicable assessment area sections of the evaluation. The following tables illustrate the bank's community development loans by assessment area, purpose, and year.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Central Iowa	38	\$36,437	21	\$51,754	8	\$25,795	12	\$65,075	79	\$179,061
Cedar Rapids	2	\$4,585	2	\$4,473	1	\$3,000	1	\$10,000	6	\$22,058
Broader Statewide-Regional (Iowa)	0	0	1	\$1,458	0	0	5	\$43,243	6	\$44,701
Iowa Total	40	\$41,022	24	\$57,685	9	\$28,795	18	\$118,318	91	\$245,820
Phoenix	0	0	0	0	5	\$30,500	6	\$137,433	11	\$167,933
Broader Statewide-Regional (Arizona)	0	0	0	0	1	\$10,930	0	0	1	\$10,930
Arizona Total	0	0	0	0	6	\$41,430	6	\$137,433	12	\$178,863
Omaha Total	3	\$20,901	0	0	0	0	0	0	3	\$20,901
Total	43	\$61,923	24	\$57,685	15	\$70,225	24	\$255,751	106	\$445,584

Source: Bank Data

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (partial)	3	\$10,085	2	\$1,800	1	\$3,600	2	\$38,967	8	\$54,452
2023	3	\$14,749	10	\$23,773	0	0	5	\$38,101	18	\$76,623
2024	33	\$15,688	9	\$28,612	8	\$35,049	15	\$173,387	65	\$252,736
YTD 2025	4	\$21,401	3	\$3,500	6	\$31,576	2	\$5,296	15	\$61,773
Total	43	\$61,923	24	\$57,685	15	\$70,225	24	\$255,751	106	\$445,584

Source: Bank Data

INVESTMENT TEST

Bankers Trust demonstrated outstanding performance under the Investment Test. The bank’s performance as described under the Investment and Grant Activity, Responsiveness to Credit and Community Development Needs, and Community Development Initiatives sections support this rating. Bankers Trust’s overall performance is consistent with the conclusions of both Iowa and Arizona.

Investment and Grant Activity

Bankers Trust has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. Bankers Trust made or retained 448 qualified investments totaling \$98.9 million during the evaluation period. Of the qualified investments, 48 totaling \$25.9 million were made during prior evaluation periods, but remained outstanding as of the current evaluation period, and 372 were donations totaling \$2.0 million.

Bankers Trust’s qualified investment volume represents 1.3 percent of total assets and 9.0 percent of total securities as of June 30, 2025. The bank’s performance exceeded or was in line with performance by similarly situated institutions which ranged from 0.4 to 1.4 percent for total asset ratios and 2.2 to 8.0 percent for total securities ratios. Additionally, the bank increased the number and dollar volume of qualified investments since the previous evaluation.

The following tables illustrate the bank’s qualified investments by assessment area, purpose, and year. The tables also include three investments totaling \$374,000 that benefited the broader statewide area of Iowa, and 12 investments totaling \$45.8 million that benefited the broader statewide area of Arizona. The bank received credit for these investments because it has been responsive to the assessment areas’ community development investment needs. The bank made 10 qualified investments totaling \$13.5 million that benefit more than one of the bank’s assessment areas. These were counted in the assessment area determined to have the largest impact and include mortgage-backed securities that directly impact low- and moderate-income individuals, and SBA 7a loan fund investments that promote economic development. Further details regarding qualified investments made in each assessment area are discussed in the applicable assessment area sections of the evaluation.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Central Iowa	65	20,995	173	3,108	17	42	8	2,498	263	26,643
Cedar Rapids	16	5,225	64	165	6	412	4	2,662	90	8,464
Broader Statewide-Regional (Iowa)	2	373	1	1	0	0	0	0	3	374
Iowa Total	83	26,593	238	3,274	23	454	12	5,160	356	35,481
Phoenix	25	12,442	31	493	4	2,356	1	2,262	61	17,553
Broader Statewide-Regional (Arizona)	12	45,845	0	0	0	0	0	0	12	45,845
Arizona Total	37	58,287	31	493	4	2,356	1	2,262	73	63,398
Omaha Total	4	6	14	45	1	2	0	0	19	53
Total	124	84,886	283	3,812	28	2,812	13	7,422	448	98,932

Source: Bank Data

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	39	17,426	2	2,000	2	2,500	5	4,019	48	25,945
2022 (partial)	0	0	2	345	0	0	0	0	2	345
2023	9	28,478	0	0	0	0	2	3,368	11	31,846
2024	12	31,592	0	0	1	250	0	0	13	31,842
YTD 2025	2	7,000	0	0	0	0	0	0	2	7,000
Subtotal	62	84,496	4	2,345	3	2,750	7	7,387	76	96,978
Qualified Grants & Donations	62	390	279	1,467	25	62	6	35	372	1,954
Total	124	84,886	283	3,812	28	2,812	13	7,422	448	98,932

Source: Bank Data

Responsiveness to Credit and Community Development Needs

The institution exhibits excellent responsiveness to credit and community development needs. This is evidenced by the bank's significant investment volume in affordable housing initiatives and other community development activities. Bankers Trust's qualified investments addressed the needs that community contacts stated are prevalent within the assessment areas, particularly those related to affordable housing by participating in housing projects for low- and moderate-income individuals and families. Further, numerous donations were provided annually or as part of multi-year pledges in all of the assessment areas, ensuring community development organizations have sustained funding. The volume of donations and grants extended to area organizations is considered highly responsive to community needs and lends further support for the bank's performance.

Community Development Initiatives

Bankers Trust continues to make extensive use of innovative and/or complex investments to support community development initiatives. For example, the bank participates in the purchase of multiple workforce housing tax credit certificates and new market tax credits, which helps to attract and retain residents in areas targeted by the local government. The bank’s investment in 13 low-income housing tax credit initiatives provides a strong example of this. Of these, six are new during the review period. These investments provide affordable housing units to low-income individuals.

SERVICE TEST

Bankers Trust demonstrated outstanding performance under the Service Test. This rating is driven by the bank’s outstanding performance in the State of Iowa, which provided the greatest weight when drawing conclusions. Bankers Trust demonstrated high satisfactory performance under the Service Test in the State of Arizona. The Accessibility of Delivery Systems, Reasonableness of Business Hours and Services, and Community Development Services performance primarily supports this assessment.

Accessibility of Delivery Systems

Bankers Trust’s delivery systems are readily accessible to all portions of its assessment areas, including low- and moderate-income geographies and individuals. The bank’s service delivery systems include 19 full-service offices and 25 bank-owned ATMs located within its assessment areas, as well as alternative delivery methods. Bankers Trust also offers accountholders access to more than 95,000 surcharge-free ATMs that are available through the bank’s relationships with ATM network providers. The following table shows the overall distribution of branches, bank-owned ATMs, and population by tract income level.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	89	6.5	333,043	5.7	1	5.3	1	4.0
Moderate	351	25.7	1,454,272	25.0	2	10.5	2	8.0
Middle	461	33.8	2,052,806	35.2	6	31.6	14	56.0
Upper	435	31.9	1,941,901	33.3	9	47.3	7	28.0
NA	29	2.1	44,309	0.8	1	5.3	1	4.0
Total	1,365	100.0	5,826,331	100.0	19	100.0	25	100.0

Source: 2020 U.S. Census Data; Bank Data

The bank also offers electronic delivery systems that include internet and mobile banking. The bank’s website has information on its products and services, provides customers access to online banking services, and allows users to apply for and open a variety of the bank’s deposit accounts. Online banking services include accessing account information, making transfers and loan payments, and sending external transfers or bill payments. Mobile banking is available for customers to access account information, transfer funds, make loan payments, deposit funds, and send money using bill pay and person-to-person transfers. Other alternative delivery systems offered include electronic statements and mobile wallet technologies. Bankers Trust continues to

support its virtual education center as an extension of its website. The education center provides consumers with helpful information regarding personal finances, homeownership, saving for retirement, as well as other financial matters. The website serves as a valuable resource for customers and further demonstrates the bank's dedication to helping its customers.

Changes in Branch Locations

The bank's cancelling of seven mobile (courier) service licenses and converting two into messenger services all in the State of Iowa, has not adversely affected the accessibility of its banking services and delivery systems, particularly for low- and moderate-income geographies and/or individuals. The bank determined that the mobile branch license requirements did not align with the more irregular services offered with a messenger license. In addition, two new full-service offices were opened, one in Phoenix, Arizona, in July 2024, and the other in Omaha, Nebraska, in February 2025.

Reasonableness of Business Hours and Services

Business hours and services are tailored to the convenience and needs of the assessment areas, particularly low- and moderate-income geographies and/or individuals. Branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment areas. Many offices have weekend hours on Saturday and offer extended hours through drive-up windows.

Bankers Trust offers two deposit products in partnership with Iowa Community Capital that promote financial stability by assisting low- and moderate-income individuals meet their savings goals. As of September 22, 2025, the bank services 551 accounts in partnership with Iowa Community Capital. Bankers Trust continues offering its Foundation Checking, which is a Certified Bank On Account. This account was specifically designed to build a positive banking relationship for unbanked or underbanked consumers. Some of the account features include no overdraft, inactive, early closing, or telephone transfer fees; low monthly maintenance fee; free debit card; and access to online and mobile banking. Bankers Trust has opened 28 Foundation Checking accounts since the prior evaluation. Ultimately, these low-cost account offerings provide affordable basic banking services and allow consumers to work toward financial security, which is particularly responsive to low- and moderate-income individuals.

Bankers Trust participates in the Interest on Lawyer's Trust Account (IOLTA) and Interest on Real Estate Trust Account (IORETA) programs, which permits lawyers to deposit funds into interest bearing trust accounts. The interest generated from IOLTAs is donated to the Iowa Lawyer Trust Commission and Arizona Lawyer Trust Foundation to provide legal assistance to low- and moderate-income individuals. The interest generated from IORETAs is donated to the Iowa Finance Authority, Iowa Lawyer Trust Commission, and Iowa Association of Realtors Foundation to provide housing assistance to low- and moderate-income individuals. As of September 30, 2025, Bankers Trust had 47 IOLTAs and 42 IORETAs benefitting the State of Iowa and five IOLTAs benefitting the State of Arizona.

Community Development Services

Bankers Trust is a leader in providing community development services. Examples of community development services include serving on boards and committees and providing financial expertise

to 117 qualifying community organizations. Bankers Trust provided 298 services supporting organizations that meet the needs of affordable housing and community services, to revitalize or stabilize communities and neighborhoods, and to sponsor programs and events that promote economic development, assist small business owners, and provide banking and financial education services and counseling. Approximately 4,747 hours were dedicated to providing financial or technical assistance to promote community development. Additionally, Bankers Trust has taken a lead role in providing recurring financial education or counseling courses to assist community development organizations, non-profit organizations, or school districts, including instances whereby financial literacy is a component of obtaining credit.

Bankers Trust’s level of community development services significantly exceeded or were comparable to similarly situated institutions, which reported providing technical or financial services ranging from 95 to 464 times during the evaluation period. The following tables illustrate the bank’s community development services by assessment area, purpose, and year. The majority of the services benefited the State of Iowa, which is where the bank has the majority of its branches and employees. Further details are located in the separate assessment area sections of the evaluation.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Central Iowa	38	126	26	5	195
Cedar Rapids	3	43	4	0	50
Broader Statewide-Regional (Iowa)	2	2	0	0	4
Iowa Total	43	171	30	5	249
Phoenix	9	18	8	0	35
Arizona total	9	18	8	0	35
Omaha	5	7	0	0	12
Broader Statewide-Regional (Nebraska)	1	1	0	0	2
Nebraska Total	6	8	0	0	14
Total	58	197	38	5	298

Source: Bank Data

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (partial)	10	30	9	1	50
2023	16	38	6	1	61
2024	16	56	12	1	85
YTD 2025	16	73	11	2	102
Total	58	197	38	5	298

Source: Bank Data

Bankers Trust continues broadcasting its Community Difference Makers podcast. The bank partners with leaders from nonprofit organizations that the bank supports and uses the podcast's discussions to spotlight these organization. Although not included in the previous tables, the bank released 29 podcast episodes since the prior evaluation to spotlight organizations in which a substantial majority focus on providing essential community services to low- and moderate-income individuals.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

IOWA

CRA RATING FOR IOWA: OUTSTANDING

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IOWA

Bankers Trust has two assessment areas in Iowa, the Central Iowa Assessment Area and the Cedar Rapids Assessment Area. The bank operates 14 offices and 23 ATMs in the Iowa assessment areas. Details for the individual assessment areas are provided in subsequent sections.

SCOPE OF EVALUATION – IOWA

Examiners evaluated the bank's CRA performance for Iowa through full-scope reviews of the Central Iowa and Cedar Rapids assessment areas. More weight was given to overall conclusions derived from the Central Iowa Assessment Area. Examiners reviewed small business and home mortgage loans and afforded more weight to small business lending when deriving overall conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN IOWA

LENDING TEST

Bankers Trust demonstrated high satisfactory performance under the Lending Test in the State of Iowa. This is consistent with the bank's performance in the Central Iowa and Cedar Rapids assessment areas. Details are discussed under each assessment area analysis.

Lending Activity

The bank's lending activity reflects excellent responsiveness to the credit needs of Iowa. Refer to the separate Iowa assessment area sections of this evaluation for specific details.

Geographic Distribution

Overall, the geographic distribution of loans reflects excellent penetration throughout the assessment areas in Iowa. This is consistent with the bank's performance in the Central Iowa and Cedar Rapids assessment areas. Details are discussed in each assessment area analysis.

Borrower Profile

Overall, the distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels throughout the assessment areas in Iowa. This is consistent with the bank's performance in the Central Iowa and Cedar Rapids assessment areas. Details are discussed in each assessment area analysis.

Community Development Loans

Bankers Trust is a leader in making community development loans in Iowa. The bank originated 91 loans totaling approximately \$245.8 million, which includes six loans totaling \$44.7 million in the broader statewide or regional areas. The bank's community development lending is similar when comparing performance to the prior evaluation when the bank originated 94 loans totaling approximately \$293.7 million. Community development loans primarily supported revitalization and stabilization initiatives and community services. Loans to a lesser extent promoted other community development purposes, including affordable housing and economic development initiatives. The assortment of community development activity is highly responsive to the identified credit needs. Performance is consistent with the Central Iowa Assessment Area. Performance in the Cedar Rapids Assessment Area was below that of the state overall where the institution originated an adequate level of community development loans. Refer to each assessment area for more details.

INVESTMENT TEST

Bankers Trust demonstrated outstanding performance under the Investment Test in the State of Iowa. This is consistent with the bank's performance in the Central Iowa and Cedar Rapids assessment areas. Details are discussed under each assessment area analysis.

Investment and Grant Activity

The institution made an excellent level of qualified community development investments and grants, often in a leadership position, including those that are not routinely provided by private investors. Bankers Trust made 356 qualified investments and donations totaling \$35.5 million, which includes three investments totaling \$373,579 in the broader statewide and regional areas. This represents an increase, by number and dollar volume, from the prior evaluation, which had 293 qualified investments totaling \$22.6 million in Iowa. Overall, investment activities supported community development through affordable housing, community services, economic development, and efforts to revitalize or stabilize low- and moderate-income geographies. Refer to the separate Iowa assessment area sections for additional information.

Responsiveness to Credit and Community Development Needs

Bankers Trust exhibits excellent responsiveness to credit and community development needs, considering the available opportunities in Iowa and the investment capacity of the bank. In addition, Bankers Trust was recognized as one of the most giving companies in Iowa in 2024 in the inaugural "Most Giving Companies in Iowa" by the Grateful Giving Foundation for its charitable donations. These donations have a positive impact on small businesses, and low- and moderate-income individuals within the community. More details on investment activities are described in the separate Iowa assessment area sections.

Community Development Initiatives

Bankers Trust makes extensive use of innovative and/or complex investments to support community development initiatives in Iowa. This conclusion is consistent with the performance in the Central Iowa Assessment Area.

SERVICE TEST

Bankers Trust demonstrated outstanding performance under the Service Test in the State of Iowa. This is consistent with the bank's performance in the Central Iowa and Cedar Rapids assessment areas. Details are discussed under each assessment area analysis.

Accessibility of Delivery Systems

Delivery systems are readily accessible to all portions of the Iowa assessment areas and are consistent to that of the institution as a whole. The bank's alternative delivery systems also promote the accessibility of bank services to low- and moderate-income individuals and geographies. Refer to the separate assessment area sections of this evaluation for more information.

Changes in Branch Locations

The institution's opening and closing of branches in Iowa was limited to cancelling or converting mobile services, which has not adversely affected the accessibility of its banking services and delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Reasonableness of Business Hours and Services

Services, including business hours, are tailored to the convenience and needs of the assessment areas, particularly low- and moderate-income geographies and/or individuals, within Iowa. Branch services, including deposit accounts tailored for low- and moderate-income persons, are convenient and meet the needs within the assessment areas. Further, branch hours are reasonable in comparison to other local financial institutions. This performance is consistent with performance at the institution level.

Community Development Services

Bankers Trust is a leader in providing community development services in the Iowa assessment areas. The bank provided 249 services throughout its Iowa assessment areas during the evaluation period, which includes 4 services that received credit for benefitting the broader statewide or regional area of Iowa. Bankers Trust has maintained its high level of community development services in the Iowa rated area since the prior evaluation when 273 service activities were noted within the Iowa assessment areas and broader statewide area of Iowa. Community development service activities supported affordable housing and community services initiatives that primarily benefit low- and moderate-income individuals; activities that promote economic development by creating or retaining jobs; and efforts to revitalize or stabilize certain geographies. Finally, the bank was recognized by the Grateful Giving Foundation as a leader in Iowa for the amount of volunteer hours dedicated and the number of nonprofit organizations served, with organizations serving low- and moderate-income individuals and small businesses.

CENTRAL IOWA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CENTRAL IOWA ASSESSMENT AREA

The Central Iowa Assessment Area includes all census tracts in Polk and Story counties in Iowa. Both counties comprise a portion of the Des Moines-Ames-West Des Moines, Iowa Combined Statistical Area. The Central Iowa Assessment Area boundaries have not changed since the prior evaluation. The bank operates 12 full-service offices, 1 limited messenger service, and 21 ATMs in the Central Iowa Assessment Area. Of the 12 full-service locations, 2 are located in moderate-income census tracts, 5 are located in middle-income census tracts, and 5 are located in upper-income census tracts. Of the 21 ATMs, 2 are located in moderate-income census tracts, 14 are located in middle-income census tracts, and 5 are located in upper-income census tracts.

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area consists of 8 low-, 32 moderate-, 63 middle-, 32 upper-income, and 4 census tracts with no income classification. This composition changed from the prior evaluation, when the Central Iowa Assessment Area consisted of 11 low-, 27 moderate-, 52 middle-, 26 upper-income, and 2 census tracts without income classifications, according to the 2015 American Community Survey. The following table illustrates select demographic characteristics of the Central Iowa Assessment Area.

Demographic Information of the Central Iowa Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	139	5.8	23.0	45.3	23.0	2.9
Population by Geography	590,938	5.4	21.0	47.9	23.4	2.4
Housing Units by Geography	244,773	4.6	22.3	49.0	22.7	1.4
Owner-Occupied Units by Geography	148,855	2.9	18.6	52.9	25.2	0.4
Occupied Rental Units by Geography	80,267	7.2	27.1	43.8	19.1	2.8
Vacant Units by Geography	15,651	7.8	33.4	38.9	16.6	3.3
Businesses by Geography	79,924	4.4	20.3	42.3	29.7	3.3
Farms by Geography	1,556	1.3	7.1	51.2	39.3	1.1
Family Distribution by Income Level	136,031	20.8	18.5	22.0	38.6	0.0
Household Distribution by Income Level	229,122	24.0	17.1	19.0	40.0	0.0
Median Family Income Ames, Iowa MSA		\$90,464	Median Housing Value			\$ 193,594
Median Family Income Des Moines-West Des Moines, Iowa MSA		\$89,538	Median Gross Rent			\$941
			Families Below Poverty Level			6.9%
<small>Source: 2020 Census Data and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</small>						

D&B data for 2024 indicates that non-classifiable establishments at 29.0 percent represent the largest portion of businesses in the assessment area; followed by professional, scientific, and technical services at 9.3 percent; other services at 8.4 percent; and construction at 7.5 percent. In

addition, 64.1 percent of area businesses have four or fewer employees, and 93.9 percent operate from a single location.

Federal Financial Institution Examination Council (FFIEC)-estimated median family incomes for the Ames, Iowa MSA and Des Moines-West Des Moines, Iowa MSA were used to analyze home mortgage lending performance under the Borrower Profile criterion, as well as certain community development activities. The income categories for 2024 are presented in the next table.

Estimated Median Family Income Ranges					
Year	Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
Ames, Iowa MSA Median Family Income					
2024	\$ 112,600	< \$56,300	\$56,300 to < \$90,080	\$90,080 to < \$135,120	≥ \$135,120
Des Moines-West Des Moines, Iowa MSA Median Family Income					
2024	\$ 111,800	< \$55,900	\$55,900 to < \$89,440	\$89,440 to < \$134,160	≥ \$134,160
<i>Source: FFIEC</i>					

Competition

The Central Iowa Assessment Area is highly competitive for financial services. According to 2025 FDIC Deposit Market Share data, 49 FDIC-insured financial institutions operate 167 offices within the assessment area. Of these institutions, Bankers Trust ranks 2nd with 13.9 percent of the deposit market share. There is strong competition for small business loans in the assessment area. While the 2024 CRA aggregate data is not available, data from 2023 was used to consider the level of competition for small business loans. The 2023 CRA aggregate data shows 107 lenders originated 10,663 small business loans. Bankers Trust ranked 13th in 2023, with 1.2 percent of the market share by number. Finally, there is a very high level of competition for home mortgage loans, as 365 lenders reported 16,504 HMDA loans in the assessment in 2024, with Bankers Trust ranking 24th with 1.2 percent of the market share by number.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area’s credit and community development needs. This information helps to determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available. Examiners referenced two previously conducted community contact interviews with representatives from economic development entities familiar with the Central Iowa Assessment Area.

The first representative stated that the economic conditions in the Des Moines metro are variable. The contact emphasized the greatest needs are small business lending and affordable housing. Some larger businesses are growing and thriving while smaller businesses have struggled. The current high-interest rates combined with inflation have taken a toll on all businesses, but especially small businesses. Expansion projects and employee growth have been stalled with businesses strategically waiting for rates and operation costs to decrease. The greater Des Moines area has a multifaceted demographic make-up, including recent college graduates, young professionals, and retirees due to a relatively lower cost of living. Rental and multi-family properties are becoming more common in the area, and a great need exists for affordable housing and single-family units. The lack of inventory has driven up rent prices negatively affecting affordable housing

options. Affordable housing is the primary need, followed by small business lending; however, current rates and economic conditions have slowed small business loan requests. Small minority-owned businesses are really struggling and need credit opportunities.

The second representative indicated that many individuals in the assessment area commute to nearby cities for employment. Commercial real estate values have significantly increased post pandemic. This makes homeownership and business properties in the smaller communities more ideal as they are more affordable. While there are small business loan needs, many are hesitant to start a new business or expand because of the lack of staffing and lack of affordable housing. There is a strong need for housing, including affordable housing and home improvement loans. The contact stated that a lot of competition existed among banks and credit unions in the Ames and Des Moines metro areas.

Credit and Community Development Needs and Opportunities

Examiners reviewed information from the community contacts, bank management, and demographic and economic data to determine assessment area needs and opportunities. Examiners concluded that commercial and home mortgage lending represent the primary credit needs of the Central Iowa Assessment Area. The assessment area's community development needs are primarily related to affordable housing, economic development, and community services. Further, there is opportunity for revitalization and stabilization due to the number of low- and moderate-income geographies and areas designated for redevelopment in the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN CENTRAL IOWA ASSESSMENT AREA

LENDING TEST

Bankers Trust demonstrated high satisfactory performance under the Lending Test in the Central Iowa Assessment Area. The bank's combined performance under all of the performance criteria contributes to this conclusion.

Lending Activity

The bank's lending activity shows excellent responsiveness to the credit needs of the Central Iowa Assessment Area. According to the bank's reported CRA and HMDA loan data from 2022 through 2024, the bank originated 65.4 percent of loans, by number, in the assessment area. According to the 2024 Deposit Market Share report, 81.2 percent of the bank's deposits came from this assessment area. In 2024, the bank reported 134 small business loans totaling \$43.8 million and 191 home mortgage loans totaling \$60.4 million. The bank ranked 13th in market share for small business loans and 24th for home mortgage loans in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects excellent penetration throughout the assessment area. The bank's excellent small business lending and adequate home mortgage lending support this conclusion. Small business lending carried the most weight, resulting in excellent performance overall.

Small Business Loans

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area when compared to aggregate data. As shown in the following table, the bank’s record of originating small business loans, by number, in low- and moderate-income geographies exceeds aggregate lending.

Geographic Distribution of Small Business Loans – Central Iowa Assessment Area						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low	4.0	3.1	4	3.6	2,550	7.2
Moderate	18.4	15.9	22	19.6	6,363	18.1
Middle	43.1	46.0	48	42.9	14,968	42.5
Upper	31.1	33.0	32	28.6	10,463	29.7
NA	3.4	2.0	6	5.4	868	2.5
Total	100.0	100.0	112	100.0	35,212	100.0
<i>Source: 2023 D&B Data; 2023 CRA Aggregate Data, Bank Data; Due to rounding, totals may not equal 100.0%.</i>						

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area when considering additional factors. As shown in the next table, the bank’s record of originating home mortgage loans in the low- and moderate-income geographies is lower, but within range of aggregate data. Management noted high interest rates during the review period and the high degree of home mortgage lending competition. The contact also stated that housing stock is limited throughout the area.

Geographic Distribution of Home Mortgage Loans – Central Iowa Assessment Area						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	2.9	3.2	1	0.5	198	0.3
Moderate	18.6	18.3	26	13.6	25,238	41.8
Middle	52.9	50.9	88	46.1	13,404	22.2
Upper	25.2	27.2	75	39.3	21,554	35.7
NA	0.4	0.4	1	0.5	10	0.0
Totals	100.0	100.0	191	100.0	60,404	100.0
<i>Source: 2020 Census Data; 2024 HMDA Aggregate Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>						

Borrower Profile

The distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels. The bank’s adequate lending performance in small business lending and good lending performance in home mortgage lending supports this conclusion. Small business lending carried the most weight, resulting in adequate performance overall.

Small Business Loans

The distribution of borrowers reflects adequate penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank’s small business lending in 2023 lags aggregate data. The community contact indicated high interest rates and inflation have stalled growth and reduced loan demand; however, there is a need for small business loans. Management noted the high competition and agreed with interest rates’ impact on loan demand. Further, in the summer of 2025, the bank launched a program to originate smaller micro loans that will speed up approval and origination processes. Finally, Bankers Trust opened 151 business credit cards in this assessment area during the review period, which is not reflected in the table. Of the 151 credit cards, 106 were opened with a smaller credit limit of \$25,000 or less, which supports the bank’s willingness to serve the needs of smaller businesses.

Distribution of Small Business Loans by Gross Annual Revenue Category – Central Iowa Assessment Area						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<=\$1,000,000	91.1	49.6	34	30.4	6,264	17.8
>\$1,000,000	2.6	--	71	63.4	27,683	78.6
NA	6.3	--	7	6.3	1,265	3.6
Totals	100.0	100.0	112	100.0	35,212	100.0
<i>Source: 2023 D&B Data; 2023 CRA Aggregate Data, Bank Data; Due to rounding, totals may not equal 100.0%.</i>						

Home Mortgage Loans

As shown in the table below, the distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers, and is similar to aggregate data. Examiners also considered additional data that suggests that lower-income borrowers may experience difficulty in qualifying for home mortgage loans. According to 2020 Census data, the median housing value in the Central Iowa Assessment Area is \$193,594 and the adjusted 2024 median family incomes for the two MSA areas, Des Moines-West Des Moines and Ames, are \$89,538 and \$90,464 respectively. In addition, 7.9 percent of families in the Central Iowa Assessment Area live below the poverty level. Lastly, the community contacts identified a shortage of affordable housing in the assessment area, which may limit opportunities for lending to low- and moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level – Central Iowa Assessment Area						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	20.8	12.3	21	11.0	2,271	3.8
Moderate	18.5	24.1	46	24.1	6,304	10.4
Middle	22.0	22.2	32	16.8	4,656	7.7
Upper	38.6	25.3	82	42.9	24,237	40.1
NA	0.0	16.1	10	5.2	22,936	38.0
Totals	100.0	100.0	191	100.0	60,404	100.0
<i>Source: 2020 Census; 2024 HMDA Aggregate Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>						

Community Development Loans

Bankers Trust is a leader in making community development loans in the Central Iowa Assessment Area. The bank made 79 community development loans totaling \$179.1 million during the evaluation period that benefited this assessment area. Notable examples of community development loans in the assessment area include 3 loans totaling \$46.5 million that provide essential services for assisted living facilities located in a moderate-income geography, and multiple loans totaling \$11.8 million to an organization that primarily supports affordable housing initiatives.

INVESTMENT TEST

Bankers Trust demonstrated outstanding performance under the Investment Test in the Central Iowa Assessment Area. The bank's performance as described under the Investment and Grant Activity, Responsiveness to Credit and Community Development Needs, and Community Development Initiatives sections support this rating.

Investment and Grant Activity

Bankers Trust has an excellent level of qualified community development investments and donations, often in a leadership position, particularly those not routinely provided by private investors. The Central Iowa Assessment Area received consideration for 263 qualified investments, grants, and donations totaling approximately \$26.6 million. Specifically, Bankers Trust held 18 investments totaling \$10.6 million, outstanding from the previous evaluation, and made seven new investments totaling \$15.2 million during the review period. In addition, the bank provided 230 donations or grants totaling approximately \$1.5 million. This exceeds the prior evaluation when the bank provided 174 donations totaling \$1.1 million that impacted this assessment area. The investments and donations supported community development through affordable housing, community services, economic development, and efforts to revitalize or stabilize low- and moderate-income geographies.

Responsiveness to Credit and Community Development Needs

Bankers Trust exhibits excellent responsiveness to the credit and community development needs of the Central Iowa Assessment Area. Affordable housing is a significant need in the area, and a substantial majority of equity investments supported this initiative. Further, the bank made equity investments that provide financing for housing developments under statewide tax incentive housing programs that further support the need for additional housing, including in low- and moderate-income geographies. The volume of donations and grants extended to area organizations that provide essential community services for low- and moderate-income individuals is considered highly responsive to community needs and lends further support for Bankers Trust's performance. Bankers Trust has sustained its high level of donations and grants to organizations in this assessment area, providing 230 donations totaling \$1.5 million.

Community Development Initiatives

Bankers Trust makes extensive use of innovative and/or complex investments to support community development initiatives in the Central Iowa Assessment Area.

SERVICE TEST

Bankers Trust demonstrates outstanding performance under the Service Test in the Central Iowa Assessment Area. Performance under Community Development Services, Accessibility of Delivery Systems, and Reasonableness of Business Hours and Services primarily supports this conclusion.

Accessibility of Delivery Systems

Bankers Trust's delivery systems are readily accessible to all portions of the assessment area. Of the 12 full-service offices in this assessment area, two are located in moderate-income census tracts. Both of the full-service offices in the moderate-income census tracts also provide onsite ATMs. Furthermore, the alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

Changes in Branch Locations

The bank's cancelling of mobile services and converting one into a messenger service in this assessment area has not adversely affected the accessibility of its banking services and delivery systems, particularly for low- and moderate-income geographies and/or individuals.

Reasonableness of Business Hours and Services

Services, including business hours, are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in this assessment area are consistent with the bank's overall performance.

Community Development Services

Bankers Trust is a leader in providing community development services in this assessment area, with 195 qualifying services that provided approximately 3,316 hours of service to 75 organizations. The bank demonstrated its continued commitment and responsiveness to community needs by engaging in activities that promote affordable housing, provide community services, initiate economic development, and revitalize and/or stabilize qualifying geographies. Notable examples include six bank employees who provided 104 hours of service attending Board, Executive, and Fundraising Committee meetings for a non-profit housing organization that creates opportunities for quality, affordable housing for low- and moderate-income individuals. Further, bank employees have explored new partnerships with this organization, which involves bank officers providing free homebuyer education classes and ensuring Bankers Trust's most affordable home loan purchase programs are made available to qualified applicants. Another example includes a bank officer who served approximately 100 hours as a Board member to an organization that focuses on economic development by providing small businesses with counseling and technical assistance services, providing business education, tax planning services, and microloans. A final example includes 26 employees that devoted almost 686 combined hours of service to an organization that focuses on meeting essential community needs of low- or moderate-income persons. These employees contributed in various capacities such as serving on the Board or various committees, conducting and planning fundraising events, or directly providing services to low- and moderate-income persons such as tax preparation.

CEDAR RAPIDS ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CEDAR RAPIDS ASSESSMENT AREA

The Cedar Rapids Assessment Area includes all census tracts in Linn County in Iowa, which is part of the Cedar Rapids, Iowa MSA. The Cedar Rapids Assessment Area boundaries have not changed since the prior evaluation. The bank operates two full-service offices with ATMs, and one limited messenger service in the Cedar Rapids Assessment Area. One office is in a low-income census tract, and the other is in a census tract that has no income classification.

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area consists of 1 low-, 15 moderate-, 28 middle-, and 9 upper-income census tracts. One census tract has no income classification. This composition changed from the prior evaluation, where the Cedar Rapids Assessment Area consisted of 2 low-, 11 moderate-, 25 middle-, and 6 upper-income census tracts. There was also one census tract with no income classification, according to the 2015 American Community Survey. The following table illustrates select demographic characteristics of the Cedar Rapids Assessment Area.

Demographic Information of the Cedar Rapids Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	54	1.9	27.8	51.9	16.7	1.9
Population by Geography	230,299	1.2	21.3	54.5	21.9	1.2
Housing Units by Geography	98,022	0.8	23.6	55.0	19.1	1.5
Owner-Occupied Units by Geography	67,843	0.1	19.2	55.8	24.6	0.3
Occupied Rental Units by Geography	23,461	2.1	35.2	52.8	5.2	4.7
Vacant Units by Geography	6,718	2.8	28.1	55.4	11.8	2.0
Businesses by Geography	26,252	6.8	24.7	47.2	20.3	1.0
Farms by Geography	729	9.9	6.2	54.5	29.4	0.1
Family Distribution by Income Level	57,087	18.6	19.0	22.7	39.8	0.0
Household Distribution by Income Level	91,304	21.4	17.7	18.9	42.0	0.0
Median Family Income - Cedar Rapids, Iowa MSA		\$85,854	Median Housing Value		\$ 163,819	
			Median Gross Rent		\$763	
			Families Below Poverty Level		6.3%	
<i>Source: 2020 Census Data And 2024 D&B Data, (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

D&B data for 2024 indicates that non-classifiable establishments at 24.1 percent represent the largest portion of businesses in the assessment; followed by professional, scientific, and technical services at 9.1 percent; other services at 9.3 percent; and construction at 7.6 percent. In addition, 67.8 percent of area businesses have four or fewer employees, and 93.0 percent operate from a single location.

FFIEC-estimated median family incomes for the Cedar Rapids, Iowa MSA for 2024 are presented in the next table.

Cedar Rapids, Iowa MSA Estimated Median Family Income Ranges					
Year	Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2024	\$ 112,600	< \$56,300	\$56,300 to < \$90,080	\$90,080 to < \$135,120	≥ \$135,120
<i>Source: FFIEC</i>					

Competition

The Cedar Rapids Iowa Assessment Area is highly competitive for financial services. According to 2025 FDIC Deposit Market Share data, 26 FDIC-insured financial institutions operate 68 offices within the assessment area. Of these institutions, Bankers Trust ranks 6th with 6.0 percent of the deposit market share. While the 2024 CRA aggregate data is not available, data from 2023 was used to consider the level of competition for small business loans. The 2023 CRA aggregate data shows 73 lenders originated 3,133 small business loans. Bankers Trust ranked 14th in 2023, with 0.8 percent of the market share by number. Further, 2024 HMDA aggregate data shows there is a very high level of competition for home mortgage loans, as 210 lenders reported 7,539 HMDA loans in the assessment area, with Bankers Trust ranking 29th with 0.6 percent of the market share by number.

Community Contacts

As part of the evaluation process, examiners referenced a previously conducted community contact interview with a representative from an economic education and outreach organization serving the Cedar Rapids Assessment Area.

The representative stated that current economic conditions are good, but change is anticipated. Many area business and manufacturing entities are dependent on agriculture. Whether producing, processing, storing, or transporting, the operating costs in agricultural and commercial sectors are rising and squeezing profit margins. Small businesses will be impacted more as the economy tightens. Small businesses face competition from larger operations and online retailers that allow consumers to shop from home. Area farms and businesses are struggling due to the lack of experienced, qualified workers, with the greatest impact noted in manufacturing. The contact stated housing prices continue to rise, making starter homes unaffordable for families looking for their first home. The stock of available affordable housing is dwindling. The high cost of housing is forcing low- and moderate-income individuals to rent a dwelling and forgo purchasing a home. Contractors interested in building affordable housing units have found that input costs are similar to higher-end homes that result in greater margins. These factors place additional pressure on available housing units. Housing costs are slightly more affordable in rural areas where older homes are available. Finally, the community contact stated that the environment for involvement by financial institutions is very competitive.

Credit and Community Development Needs and Opportunities

Examiners reviewed information from the community contact, bank management, and demographic and economic data to determine assessment area needs and opportunities. Examiners concluded that commercial and home mortgage lending represent the primary credit needs of the Cedar Rapids Assessment Area. The assessment area's community development needs are primarily related to affordable housing, economic development, and community services. Further, there is opportunity

for revitalization and stabilization due to the number of low- and moderate-income geographies and areas designated for redevelopment in the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CEDAR RAPIDS ASSESSMENT AREA

LENDING TEST

Bankers Trust demonstrated high satisfactory performance under the Lending Test in the Cedar Rapids Assessment Area. The bank’s combined performance under all the performance criteria contributes to this conclusion. Bankers Trust’s community development lending performance in this assessment area is below the bank’s performance in the State of Iowa; however, it does not change the conclusions for the State.

Lending Activity

The bank’s lending activity reflects excellent responsiveness to the credit needs of the Cedar Rapids Assessment Area. According to the bank’s reported CRA and HMDA loan data from 2022 through 2024 the bank originated 15.2 percent of loans, by number, in the assessment area. According to the 2024 Deposit Market Share report, 7.1 percent of the bank’s deposits came from this assessment area. In 2024, the bank reported 25 small business loans totaling \$7.7 million and 43 home mortgage loans totaling \$6.2 million. As noted previously the bank ranked 14th in market share for small business loans in 2023 and 29th for home mortgage loans in 2024 in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects excellent penetration throughout this assessment area. The combined performance of the bank’s excellent small business lending and adequate home mortgage lending supports this conclusion. Small business lending carried the most weight, resulting in excellent performance overall.

Small Business Loans

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area, as the bank’s lending significantly exceeds comparable data in the low- and moderate-income areas as illustrated in the following table.

Geographic Distribution of Small Business Loans - Cedar Rapids Assessment Area						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low	6.3	3.8	2	8.0	1,200	16.7
Moderate	23.9	19.0	8	32.0	2,281	31.8
Middle	47.7	47.2	5	20.0	1,142	15.9
Upper	20.9	26.4	7	28.0	1,673	23.3
NA	1.2	3.7	3	12.0	876	12.2
Total	100.0	100.0	25	100.0	7,172	100.0

Source: 2023 D&B Data; 2023 CRA Aggregate Data, Bank Data. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

As shown in the next table, the bank’s record of originating home mortgage loans in the low- and moderate-income geographies is adequate. The bank’s performance in low- and moderate-income areas is in line with comparable data. The community contact stated that home prices have significantly increased causing many to choose to rent. Management stated they launched a CRA Campaign in late 2024, advertising community development loans with discounted rates, lower downpayments, and more lenient non-traditional credit guidelines for homes located in low- and moderate-income geographies.

Geographic Distribution of Home Mortgage Loans - Cedar Rapids Assessment Area						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	0.1	0.4	0	0.0	0	0.0
Moderate	19.2	19.1	9	20.9	1,593	25.7
Middle	55.8	52.8	23	53.5	3,178	51.3
Upper	24.6	27.2	11	25.6	1,423	23.0
NA	0.3	0.6	0	0.0	0	0.0
Total	100.0	100.0	43	100.0	6,194	100.0

Source: 2020 Census Data; 2024 HMDA Aggregate Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels. The bank’s adequate lending performance in small business and good performance in home mortgage lending supports this conclusion. Small business lending carried the most weight, resulting in adequate performance overall.

Small Business Loans

The distribution of borrowers reflects adequate penetration among businesses with gross annual revenues of \$1 million or less, compared to aggregate data, when considering additional factors. As shown in the next table, the bank’s small business lending to businesses with gross annual revenues of \$1 million or less in 2022 is in line with aggregate data. However, the bank’s performance lags aggregate and D&B data in 2023 and 2024, as applicable. Examiners note the overall low volume, and that one loan can significantly impact percentages. The community contact indicated that there is a lack of experienced employees and smaller business struggle with competing against larger businesses and online retailers. Management agreed with the strong competition for small business loans and stated that they have been implementing a new small business loan optimization program to reduce processing times for small business loans. Finally, Bankers Trust opened nine business credit cards in this assessment area during the review period, which is not reflected in the table. Of these 9, 4 were opened with a smaller credit limit of \$25,000 or less, which supports the bank’s willingness to serve the needs of smaller businesses.

Distribution of Small Business Loans by Gross Annual Revenue Category – Cedar Rapids Assessment Area						
Gross Revenue Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<=\$1,000,000						
2022	89.4	50.5	19	52.8	2,972	33.1
2023	90.1	52.9	9	36.0	823	11.5
2024	89.9	--	7	28.0	1,253	16.4
>\$1,000,000						
2022	3.1	--	16	44.4	5,939	66.1
2023	2.9	--	13	52.0	5,426	75.7
2024	2.4	--	18	72.0	6,412	83.7
NA						
2022	7.5	--	1	2.8	68	0.8
2023	7	--	3	12	923	12.8
2024	7.7	--	0	0.0	0	0.0
Total						
2022	100.0	100.0	36	100.0	8,979	100.0
2023	100.0	100.0	25	100.0	7,172	100.0
2024	100.0	--	25	100.0	7,665	100.0

Source: 2022 - 2024 D&B Data; 2022, 2023 CRA Aggregate Data, Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%.

Home Mortgage Loans

The distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers, when compared to aggregate data. As depicted in the following table, the bank’s performance to low- and moderate-income individuals is in line with aggregate performance. Additional data suggests that lower-income borrowers may experience difficulty in qualifying for home mortgage loans. According to 2020 Census data, the median housing value in the Cedar Rapids Assessment Area is \$163,819 and the adjusted 2024 median family income is \$85,854. In addition, 6.3 percent of families in the Cedar Rapids Assessment Area live below the poverty level. As such, lower-income borrowers may face challenges in qualifying for a home mortgage loan. The community contact identified a shortage of affordable housing in the assessment area, which may limit opportunities for lending to low- and moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level - Cedar Rapids Assessment Area						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	18.6	11.2	5	11.6	205	3.3
Moderate	19.0	23.1	11	25.6	1,811	29.2
Middle	22.7	19.5	6	14.0	615	9.9
Upper	39.8	23.9	19	44.2	3,057	49.4
NA	0.0	22.3	2	4.7	506	8.2
Total	100.0	100.0	43	100.0	6,194	100.0

Source: 2020 Census; 2024 HMDA Aggregate Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Community Development Loans

The institution has made an adequate level of community development loans. The dollar volume of community development loans and the community development loans’ adequate responsiveness support this conclusion. Overall, the bank originated 6 community development loans totaling \$22.1 million during the evaluation period that benefited this assessment area. This level of lending reflects a decline from the 16 community development loans totaling \$30.7 million at the previous evaluation. A notable example in the assessment area includes a loan for \$10.0 million to finance construction of a new business operation that supports job creation for low- and moderate-income individuals.

INVESTMENT TEST

Bankers Trust demonstrated outstanding performance under the Investment Test in the Cedar Rapids Assessment Area. The bank’s performance as described under the Investment and Grant Activity and Responsiveness to Credit and Community Development Needs sections primarily support this rating.

Investment and Grant Activity

Bankers Trust has an excellent level of qualified community development investments and donations, often in a leadership position, particularly those not routinely provided by private investors. The Cedar Rapids Assessment Area received consideration for 90 qualified investments, grants, and donations totaling \$8.5 million. Specifically, Bankers Trust held seven investments totaling \$4.1 million outstanding from the previous evaluation and made two new investments totaling \$4.0 million during the review period. The bank also provided 79 donations or grants totaling \$193,942. Bankers Trust made a similar level of donations and grants when compared to the prior evaluation when it provided 83 donations totaling over \$226,559 that impacted this assessment area. The investments and donations supported community development through affordable housing, community services, economic development, and efforts to revitalize or stabilize low- and moderate-income geographies.

Responsiveness to Credit and Community Development Needs

Bankers Trust exhibits excellent responsiveness to the credit and community development needs of the Cedar Rapids Assessment Area. Affordable housing is a significant need in the area, and a majority of equity investments supported this initiative. Further, the bank made equity investments

that provide financing for workforce housing projects and other housing developments under statewide tax incentive housing programs that further support the need for additional housing, including in low- and moderate-income geographies. The volume of donations and grants extended to area organizations that provide essential community services for low- and moderate-income individuals is considered highly responsive to community needs and lends further support for Bankers Trust's performance.

Community Development Initiatives

Bankers Trust continues to make significant use of innovative and/or complex investments to support community development initiatives in the Cedar Rapids Assessment Area.

SERVICE TEST

Bankers Trust demonstrates outstanding performance under the Service Test in the Cedar Rapids Iowa Assessment Area. Performance under Community Development Services, Accessibility of Delivery Systems, and Reasonableness of Business Hours and Services primarily supports this conclusion.

Accessibility of Delivery Systems

Bankers Trust's delivery systems are readily accessible to all portions of the assessment area. There are two full-service locations in this assessment area, of which one is in a low-income census tract, and the other has no income designation assigned. Both offices have onsite ATMs. Furthermore, the alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

Changes in Branch Locations

The bank converted a limited-service mobile license to a messenger license in this assessment area. This change does not adversely affect the accessibility of banking services and delivery systems, particularly for low- and moderate-income geographies and/or individuals.

Reasonableness of Business Hours and Services

Services, including business hours, are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in this assessment area are consistent with the bank's overall performance.

Community Development Services

Bankers Trust is a leader in providing community development services in this assessment area, with 50 qualifying services that provided 810 hours of service to 14 organizations. The bank demonstrated its continued commitment and responsiveness to community needs by engaging in activities that promote affordable housing, provide community services, initiate economic development, and revitalize and/or stabilize qualifying geographies. A notable example includes 4 bank employees who provided over 150 hours of service attending Board, Executive, and Fundraising Committee meetings for a non-profit housing organization that creates opportunities for quality, affordable housing for low- and moderate-income individuals. Another example includes 9 employees that devoted nearly 150 combined hours of service to an organization that focuses on meeting essential community needs of low- or moderate-income persons. These employees

contributed in various capacities such as serving on the Board or various committees, conducting and planning fundraising events, or directly providing services to low- and moderate-income persons, such as tax preparation.

ARIZONA

CRA RATING FOR ARIZONA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN ARIZONA

Bankers Trust has delineated one assessment area in the State of Arizona, which includes all census tracts in Maricopa County in the Phoenix-Mesa-Chandler, Arizona MSA. The bank operates four full-service offices, one limited messenger service, and one ATM in this assessment area. Of the four offices and one ATM, one office is located in a middle-income census tract while three offices and the sole ATM are located in upper-income census tracts.

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area consists of 64 low-, 259 moderate-, 314 middle-, and 348 upper-income census tracts. There are also 24 census tracts without an income classification. This composition changed from the prior evaluation, where the Phoenix Assessment Area consisted of 105 low-, 206 moderate-, 286 middle-, 306 upper-income, and 13 census tracts without an income designation, according to the 2015 American Community Survey. The following table illustrates select demographic characteristics of the Phoenix Assessment Area.

Demographic Information of the Assessment Area – Phoenix Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	1,009	6.3	25.7	31.1	34.5	2.4
Population by Geography	4,420,568	5.8	25.6	32.6	35.4	0.6
Housing Units by Geography	1,765,880	5.4	26.5	33.5	34.3	0.4
Owner-Occupied Units by Geography	1,008,487	2.6	20.7	34.7	41.9	0.2
Occupied Rental Units by Geography	588,297	10.0	35.6	31.6	22.1	0.7
Vacant Units by Geography	169,096	5.6	29.3	32.5	32.0	0.6
Businesses by Geography	994,452	4.1	19.0	28.9	47.6	0.4
Farms by Geography	6,672	2.7	13.6	28.8	54.7	0.2
Family Distribution by Income Level	1,047,899	20.4	17.9	20.0	41.7	0.0
Household Distribution by Income Level	1,596,784	22.3	16.9	18.5	42.3	0.0
Median Family Income Phoenix-Mesa-Chandler, Arizona MSA		\$78,930	Median Housing Value		\$ 292,183	
			Median Gross Rent		\$1,219	
			Families Below Poverty Level		9.1%	
<i>Source: 2020 Census and 2024 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

D&B data for 2024 indicates that non-classifiable establishments at 26.4 percent represent the largest portion of businesses in the assessment area; followed by professional, scientific, and technical services at 12.5 percent; real estate rental and leasing at 7.9 percent; and administrative and support and waste management and remediation services at 7.1 percent. In addition, 69.1

percent of area businesses have four or fewer employees, and 96.8 percent operate from a single location.

FFIEC-estimated median family incomes for the assessment area for 2024 are presented in the next table.

Phoenix-Mesa-Chandler, Arizona Estimated Median Family Income Ranges					
Year	MFI	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2024	\$ 101,300	< \$50,650	\$50,650 to < \$81,040	\$81,040 to < \$121,560	≥ \$121,560
<i>Source: FFIEC</i>					

Competition

The Phoenix Assessment Area is highly competitive for financial services. According to 2025 FDIC Deposit Market Share data, 58 FDIC-insured financial institutions operate 627 offices within the assessment area. Of these institutions, Bankers Trust ranks 21st with 0.3 percent of the deposit market share. There is significant competition for small business loans in the assessment area as 232 lenders originated 128,015 small business loans in 2023. Of these institutions, Bankers Trust ranked 74th with less than 0.1 percent of the market share by number. Finally, there is a very high level of competition for home mortgage loans as 869 lenders reported 124,352 HMDA loans in the assessment area in 2024, with Bankers Trust ranking 184th with 0.1 percent of the market share by number.

Community Contacts

As part of the evaluation process, examiners referenced two previously conducted interviews with individuals from economic development organizations familiar with the assessment area.

The first representative described how the number of manufacturing jobs has grown in the area due to the semi-conductor business. The contact observed that labor supply remains strong, although some skilled workers have been leaving for out of state prospects. The contact identified affordable housing, affordable childcare, and small business lending as area credit needs. Affordable housing has failed to keep pace with migration into the area, and childcare demand, especially for low- and moderate-income families, is not being met. Small business needs include credit for expansion and stabilization, and technical assistance for new businesses. The contact asserted that small dollar loans, through programs like the Arizona Microbusiness Loan Program, are one way that financial institutions could do more for small businesses.

The second representative detailed how the local economy has thrived post pandemic and experienced a surge in tourism in recent years. The representative mentioned the population has continuously grown, but the area skews older with many retirees. Due to high housing costs, residents trend toward higher wealth individuals. Recent graduates and individuals with entry-level jobs find it hard to find housing; therefore, many people working in the area commute. Rental prices have increased as well, making it more difficult for residents with lower paying jobs to afford to live and work in the area. The price of real estate and community density concerns act as constraints to affordable housing development. The representative commented that builders need subsidies in order to build affordable housing. The representative identified small business access

to capital as the top area credit need. While venture capitalists will provide funding for businesses, they are not likely to finance the small and micro local businesses. The representative stated the area contained plenty of financial institutions, and that outside of small business credit, community development needs were generally met. However, they also listed affordable housing and economic development as opportunities for financial institution participation.

Credit and Community Development Needs and Opportunities

Examiners reviewed information from the community contacts, bank management, and demographic and economic data to determine assessment area needs and opportunities. Examiners concluded that commercial and home mortgage lending represent the primary credit needs of the Phoenix Assessment Area. The assessment area's community development needs are primarily related to affordable housing and economic development. Further, there is opportunity for revitalization and stabilization activities due to the number of low- and moderate-income geographies in the assessment area and for community service. Finally, the community contacts identified additional financial education for small businesses as a need in the assessment area.

SCOPE OF EVALUATION – ARIZONA

Examiners evaluated the bank's CRA performance for the State of Arizona through a full-scope review of its sole assessment area, the Phoenix Assessment Area. Examiners reviewed small business and home mortgage loans and afforded more weight to small business lending when deriving overall conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN ARIZONA

LENDING TEST

Bankers Trust demonstrated high satisfactory performance under the Lending Test in the Phoenix Assessment Area. The bank's combined performance under all of the performance criteria contributes to this conclusion.

Lending Activity

The bank's lending activity reflects good responsiveness to the credit needs of the Phoenix Assessment Area. According to the bank's reported CRA and HMDA loan data from 2022 through 2024, the bank originated 18.2 percent of loans, by number, in the assessment area. According to the 2024 Deposit Market Share report, 9.6 percent of the bank's deposits came from the assessment area. In 2024, the bank reported 34 small business loans totaling \$14.1 million and 68 home mortgage loans totaling \$113.0 million. As previously noted, the bank ranked 74th in market share for small business loans and 184th for home mortgage loans in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's adequate small business lending and adequate home mortgage lending performance supports the overall conclusion.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area compared to aggregate data, when considering additional factors. As shown in the following table, the bank’s record of originating small business loans, by number, in low-income geographies exceeds aggregate lending and D&B data. However, in moderate-income geographies the bank’s level of lending lags comparable data. Overall, the bank had a low volume of small business loans originated, where a single loan can significantly change the percentages. Furthermore, there is a high level of competition in the area as supported by market share reports. The bank also hired a Community Lending Market Manager and Market Assistant in the 2nd Quarter of 2024 to focus on building small business relationships in the Phoenix Assessment Area. Finally, the bank introduced a microloan program in the summer of 2025, which the community contact said is a credit need for small businesses.

Geographic Distribution of Small Business Loans - Phoenix Assessment Area						
Tract Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
Low	4.1	3.5	1	5.0	150	1.9
Moderate	18.9	17.7	1	5.0	200	2.5
Middle	28.6	28.5	5	25.0	2,730	33.6
Upper	47.9	49.7	9	45.0	4,200	51.7
NA	0.5	0.7	4	20.0	849	10.4
Total	100.0	100.0	20	100.0	8,129	100.0
<i>Source: 2023 D&B Data; 2023 CRA Data; 2023 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area when compared to aggregate data. As shown in the next table, the bank’s record of originating home mortgage loans exceeds aggregate data in the low-income geographies but is lower than aggregate data in moderate-income geographies. As previously noted, there is significant competition for home mortgage loans within this assessment area. The community contact stated that the housing supply is failing to keep up with migration into the area and prices are rising, which makes it difficult for low- and moderate-income borrowers to find suitable housing. Additionally, the bank has taken steps to increase lending to low- and moderate-income borrowers. The bank hired a Community Lending Market Manager and Market Assistant in the 2nd quarter of 2024. In addition, the bank marketed a CRA Campaign that was initially launched in the Phoenix Assessment area. The CRA Campaign promotion advertises discounted rates, low down payments, and more lenient non-traditional credit guidelines for low- and moderate-income geographies.

Geographic Distribution of Home Mortgage Loans - Phoenix Assessment Area						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	2.6	2.1	4	5.9	850	0.8
Moderate	20.7	17.7	7	10.3	2,286	2.0
Middle	34.7	36.7	14	20.6	37,122	32.9
Upper	41.9	43.4	43	63.2	72,740	64.4
NA	0.2	0.1	0	0.0	0	0.0
Total	100.0	100.0	68	100.0	112,998	100.0

Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects an overall adequate penetration among business customers of different sizes and retail customers of different income levels. The combined performance of the bank's excellent home mortgage lending along with the poor small business lending penetration balances out to support an overall adequate penetration. While the primary business focus is commercial lending, the bank has made a concerted effort to enhance home mortgage lending to low- and moderate-income individuals.

Small Business Loans

The distribution of borrowers reflects poor penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank's small business lending is lower than aggregate data. Significant competition is present as supported by market share data. As previously noted, the bank hired additional staff to serve small businesses in the assessment area. Further, the bank introduced a microloan program in the summer of 2025, which the community contact identified as a credit need for small businesses. Finally, 12 of the 21 business credit cards that Bankers Trust opened in this assessment area during the CRA evaluation period had a credit limit of \$20,000 or less, which supports the bank's willingness to serve the needs of smaller businesses.

Distribution of Small Business Loans by Gross Annual Revenue Category - Phoenix Assessment Area						
Borrower Income Level	% of Businesses	CRA Aggregate % of #	#	%	\$(000s)	%
<= \$1,000,000						
2022	93.5	54.2	6	26.1	1,966	18.5
2023	94.1	55.6	0	0.0	0	0.0
2024	93.6	--	4	11.8	612	4.3
> \$1,000,000						
2022	1.5	--	16	69.6	7,940	74.5
2023	1.3	--	19	95.0	7,379	90.8
2024	1.1	--	30	88.2	13,480	95.7
Revenue Not Available						
2022	5.0	--	1	4.4	750	7.0
2023	4.6	--	1	5.0	750	9.2
2024	5.4	--	0	0.0	0	0.0
Total						
2022	100.0	100.0	23	100.0	10,656	100.0
2023	100.0	100.0	20	100.0	8,129	100.0
2024	100.0	--	34	100.0	14,092	100.0
<i>Source: 2022-2024 D&B Data; 2022-2023 CRA Aggregate Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Home Mortgage Loans

The distribution of borrowers reflects excellent penetration among individuals of different income levels, including low- and moderate-income borrowers when compared to aggregate data. The bank's performance to low- and moderate-income individuals exceeds aggregate performance. Additional data suggests that lower-income borrowers may experience difficulty in qualifying for home mortgage loans. According to 2020 US Census data, the median housing value in the Phoenix Assessment Area is \$292,183 and the adjusted 2024 median family income for the MSA is \$78,930. In addition, 9.1 percent of families in the assessment area live below the poverty level. The community contact stated that recent graduates and individuals with entry-level jobs tend to be low- or moderate-income and are being priced out of the housing market. Further, affordable housing supply has failed to keep pace with migration into the area. Bankers Trust began the CRA campaign in 2024 to improve home lending to low- and moderate income individuals. Finally, the bank also continues to work with community organizations to reach low- and moderate-income home buyers.

Distribution of Home Mortgage Loans by Borrower Income Level - Phoenix Assessment Area						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low	20.4	4.9	4	5.9	807	0.7
Moderate	17.9	14.7	11	16.2	3,252	2.9
Middle	20.0	21.0	9	13.2	3,389	3.0
Upper	41.7	38.6	41	60.3	18,993	16.8
NA	0.0	20.7	3	4.4	86,557	76.6
Total	100.0	100.0	68	100.0	112,998	100.0
<i>Source: 2020 Census; Imported Bank Data; 2024 HMDA Aggregate Data; Due to rounding, totals may not equal 100.0%.</i>						

Community Development Loans

Bankers Trust is a leader in making community development loans in the Phoenix Assessment Area. The bank made 12 community development loans within the rated area totaling \$178.9 million. Six of the community development loans, totaling \$137.4 million, supported revitalization or stabilization initiatives, a primary credit need of the assessment area. This is a significant increase from the prior evaluation period, during which the bank originated eight community development loans totaling \$55.1 million. A notable example of community development loans in the assessment area includes a multifamily housing project in a Federal Opportunity Zone to help revitalize and stabilize the area.

INVESTMENT TEST

Bankers Trust demonstrated outstanding performance under the Investment Test in the Phoenix Assessment Area. The bank’s performance as described under the Investment and Grant Activity, Responsiveness to Credit and Community Development Needs, and Community Development Initiatives support this rating.

Investment and Grant Activity

Bankers Trust has an excellent level of qualified community development investments and donations, often in a leadership position, particularly those not routinely provided by private investors. The Phoenix Assessment Area received consideration for 73 qualified investments, grants, and donations totaling approximately \$63.4 million, which included 12 investments totaling \$45.8 million in the broader statewide and regional areas. This represents an increase, by number and dollar volume, from the prior evaluations, which had 44 qualified investments totaling \$9.3 million. Notably, the donation activity accounted for 43 of the activities and \$206,900. Overall, investment and donation activities supported community development through affordable housing, community services, economic development, and efforts to revitalize or stabilize low- and moderate-income geographies.

Responsiveness to Credit and Community Development Needs

Bankers Trust exhibits excellent responsiveness to the credit and community development needs of the Phoenix Assessment Area. Affordable housing is a significant need in the area, and a majority of equity investments supported this initiative. Donations primarily provide support to organizations that provide essential community services to provide for and improve the lives of

low- and moderate-income individuals, especially when considering the 9.1 percent of assessment area families below poverty level.

Community Development Initiatives

Bankers Trust makes extensive use of innovative and/or complex investments to support community development initiatives in this assessment area.

SERVICE TEST

Bankers Trust demonstrates high satisfactory performance under the Service Test in the Phoenix Assessment Area. Performance under Community Development Services, Accessibility of Delivery Systems, and Reasonableness of Business Hours and Services primarily supports this conclusion.

Accessibility of Delivery Systems

The institution's delivery systems are accessible to essentially all portions of this assessment area. Bankers Trust operates four branches in this assessment area, of which none are located in low- or moderate-income geographies. However, the bank's alternative delivery methods provide access to bank services and are consistent with those discussed in the bank's overall performance.

Changes in Branch Locations

No offices were closed and one full-service office was opened in the Phoenix Assessment Area during the evaluation period.

Reasonableness of Business Hours and Services

Services, including business hours, are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income geographies and/or individuals, within the Phoenix Assessment Area. Services and business hours in this assessment area are consistent with the bank's overall performance.

Community Development Services

Bankers Trust is a leader in providing community development services in this assessment area, with 35 qualifying services that provided nearly 432 hours of service to 15 organizations. The bank demonstrated its continued commitment and responsiveness to community needs by engaging in activities that promote affordable housing, provide community services, and initiate economic development. A notable example includes a bank officer who served nearly 143 hours as a Board member and on other bank-level committees for a CDFI, a low-income designated credit union, which primarily serves low- and moderate-income households.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
State of Iowa	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Arizona	High Satisfactory	Outstanding	High Satisfactory	Satisfactory

GLOSSARY

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

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

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

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

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

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

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

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

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

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

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (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 Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

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

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

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

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

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

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

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

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

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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.



List of Branches

Branch Locations and Hours of Operation

Central Iowa Locations

Branch	Phone	Address	Lobby Hours		Drive-up Hours	
Altoona	(515) 957-8989	3820 8th St. S.W. Altoona, IA 50009	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
Ames	(515) 233-4424	3725 Stange Rd. Ames, IA 50010	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
Ankeny	(515) 965-2497	1925 N. Ankeny Blvd. Ankeny, IA 50023	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
Clive	(515) 222-2000	11111 University Ave. Clive, IA 50325	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
Downtown	(515) 245-2426	717 7th St. Des Moines, IA 50309	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
East	(515) 245-2432	150 E. Euclid Ave. Des Moines, IA 50313	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
Grimes	(515) 986-3606	110 S.E. Main St. Grimes, IA 50111	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
North	(515) 245-2440	3905 Merle Hay Rd. Des Moines, IA 50310	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
Skywalk	(515) 245-2919	453 7th St. Des Moines, IA 50309	9 a.m. – 5 p.m.	Monday - Friday	Safe Deposit Box 9 a.m. – 4 p.m.	Monday - Friday
South	(515) 245-2977	655 E. Army Post Rd. Des Moines, IA 50315	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
West Des Moines	(515) 248-1320	620 S. 60th St. West Des Moines, IA 50266	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday
Windsor Heights	(515) 271-1000	7000 University Ave. Windsor Heights, IA 50324	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday

Cedar Rapids Locations

Branch	Phone	Address	Lobby Hours		Drive-up Hours	
Cedar Rapids Downtown Office	(319) 896-7777	201 1st St. SE Cedar Rapids, IA 52401	9 a.m. – 5 p.m.	Monday – Friday	9 a.m. – 5 p.m.	Monday – Friday
Cedar Rapids Blairs Ferry	(319) 221-1230	400 Blairs Ferry Rd. NE. Cedar Rapids, IA 52402	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	8 a.m. – 5:30 p.m. 9 a.m. – Noon	Monday – Friday Saturday

Phoenix Locations

Branch	Phone	Address	Lobby Hours			
Phoenix Main Office	(602) 224-2020	2525 E. Camelback Rd., Suite 100, Phoenix, AZ 85016	9 a.m. – 5 p.m. Monday – Friday			
North Scottsdale	(480) 417-4901	18750 N Hayden Road, suite 140, Scottsdale, AZ 85255	8 a.m. – 4:30 p.m. Monday – Friday			
Sagewood	(602) 224-2035	4555 E. Mayo Blvd., Phoenix, AZ 85050	8 a.m. – 4:30 p.m. Monday – Friday Closed 12:30-1:30 p.m. for lunch			
Sun Health Grandview Terrace	(602)224-2046	14515 W. Granite Valley Dr., Sun City West, AZ 85375	8 a.m. – 4:30 p.m. Monday – Friday			

Omaha Locations

Branch	Phone	Address	Lobby Hours		Drive-up Hours	
Omaha Main Office	(402) 507-5313	19202 Davenport Street Elkhorn, NE 68022	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday	9 a.m. – 5 p.m. 9 a.m. – Noon	Monday – Friday Saturday

Branch Locations by Geography

Branch Name	Street	City	State	Zip	Census Tract	Income Level
Central Iowa Locations (19780 - Des Moines-West Des Moines, Iowa MSA) (11180 - Ames, Iowa MSA)						
Altoona	3820 8th St SW	Altoona	IA	50009	0106.02	Middle
Ames	3725 Stange Rd	Ames	IA	50010	0001.02	Upper
Ankeny	1925 N Ankeny Blvd	Ankeny	IA	50023	0102.16	Middle
Clive	11111 University Ave	Clive	IA	50325	0112.06	Upper
Downtown	717 7th St	Des Moines	IA	50309	0051.01	Upper
East	150 E Euclid Ave	Des Moines	IA	50313	0004.00	Moderate
Grimes	110 SE Main St	Grimes	IA	50111	0113.03	Middle
North	3905 Merle Hay Rd	Des Moines	IA	50310	0008.01	Middle
Skywalk	453 7th St	Des Moines	IA	50309	0051.01	Upper
South	655 E Army Post Rd	Des Moines	IA	50315	0047.02	Moderate
West Des Moines	620 S 60th St	West Des Moines	IA	50266	0110.26	Upper
Windsor Heights	7000 University Ave	Windsor Heights	IA	50324	0112.01	Middle
Cedar Rapids, Iowa Locations (16300 - Cedar Rapids, Iowa MSA)						
Cedar Rapids Main Office	201 1st St SE	Cedar Rapids	IA	52401	0019.00	Low
Blairs Ferry	400 Blairs Ferry Rd NE	Cedar Rapids	IA	52402	0002.13	Unknown
Phoenix, Arizona Locations (38060 - Phoenix-Mesa-Chandler, Arizona MSA)						
Phoenix Main Office	2525 E Camelback Rd, Ste 100	Phoenix	AZ	85016	1084.00	Upper
North Scottsdale	18750 N Hayden Road	Scottsdale	AZ	85255	2168.44	Upper
Sagewood	4555 E Mayo Blvd	Phoenix	AZ	85050	6150.02	Upper
SunHealth/Grandview	14515 W Granite Valley Dr	Sun City West	AZ	85375	0405.07	Middle
Omaha, Nebraska Locations (36540 - Omaha, NE-IA MSA)						
Omaha Main Office	19202 Davenport Street	Elkhorn	NE	68022	0075.23	Upper

Branches Opened or Closed



453 7th Street
Des Moines, IA 50309

Branches Opened or Closed in 2024

Opened - North Scottsdale	18750 N Hayden Road Scottsdale, AZ 85255	6150.02	Upper
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Branches Opened or Closed in 2025

Opened - Omaha Main Office	19202 Davenport Street Elkhorn, NE 68022	0073.23	Upper
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Branches Opened or Closed in 2026



Products and Services



ATM Terminal Summary

Terminal Location	Terminal Address	City, State, ZIP	Deposits	Income
Prairie Meadows #1 - 2nd Floor Main Crossover	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #2 - Hotel Crossover	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #3 - South Crossover (Right)	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #4 - 2nd Floor South Crossover -	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #5 - Main Entrance (Elevator)	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #10 - 4th Floor Racing	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #9 - Food Paddock Track Side	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #8 - Main Entrance (Triple Crown)	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Prairie Meadows #6 - 1st Floor South Entrance	1 Prairie Meadows Dr	Altoona, IA 50009	No	Middle
Cedar Rapids Main (drive up)	201 1st Street SE	Cedar Rapids, IA 52401	No	Low
Cedar Rapids Blairs Ferry	400 Blairs Ferry Road N	Cedar Rapids, IA 52402	No	NA
Bankers Trust - East	150 E Euclid Ave	Des Moines, IA 50313	No	Moderate
Bankers Trust - Clive	11111 University Ave	Clive, IA 50325	No	Upper
Bankers Trust - Windsor Hgts	7000 University Ave	Windsor Heights, IA 50324	No	Middle
Bankers Trust - Grimes	110 SE Main St	Grimes, IA 50111	No	Middle
Bankers Trust - North	3905 Merle Hay Rd	Des Moines, IA 50310	No	Middle
Bankers Trust - Skywalk	453 7th St	Des Moines, IA 50309	No	Upper
Bankers Trust - Downtown	717 7th St	Des Moines, IA 50309	No	Upper
Bankers Trust - Altoona	3820 8th St SW	Altoona, IA 50009	No	Middle
Bankers Trust - South	655 E Army Post Rd	Des Moines, IA 50315	No	Moderate
Bankers Trust - West Des Moines	620 S 60th St	West Des Moines, IA 50266	No	Upper
Bankers Trust - Ames	3725 Stange Rd	Ames, IA 50010	No	Upper
Bankers Trust - Phoenix	2525 E Camelback Rd	Phoenix, AZ 85016	No	Upper
Bankers Trust - Ankeny	1925 N Ankeny Blvd	Ankeny, IA 50021	No	Middle
Bankers Trust - Omaha	19202 Davenport St	Elkhorn, NE 68022	No	Upper

PERSONAL



Your finances play a significant role in your life, so you want a banking partner that understands and can serve all your personal banking needs. We've built relationships with customers for more than 100 years, focusing on their banking needs today and their financial goals for the future. As Iowa's largest locally owned bank, Bankers Trust offers a comprehensive range of banking products and services, including the technology and security you need to bank wherever and whenever it's convenient.

From checking accounts to CDs to senior banking benefits, Bankers Trust has you covered. While we'll greet you with a smile at any of our locations, and you can open many of our accounts online as well. No matter how you choose to bank with us, you're sure to experience the Bankers Trust Difference.



Checking

Our checking accounts are designed to meet your needs, and all come with easy access to online and mobile banking so you can check and manage your accounts when it's most convenient.



Savings

With five savings account options, you're sure to find an account that can help you reach your savings goals.



Certificates of Deposit (CD)

Bankers Trust offers multiple Certificate of Deposit (CD) options to help you grow your money at a higher interest rate than most savings accounts.



Individual Retirement Accounts (IRA)

Build on your retirement savings with a Bankers Trust individual retirement account (IRA). With Traditional and Roth IRA options, these accounts also offer a variety of savings and security features.



Health Savings Accounts (HSA)

For individuals with a high deductible health plan, a health savings account (HSA) from Bankers Trust can help you cover out-of-pocket costs.



Loans and Lines of Credit

Our variety of consumer loans and lines of credit can help you obtain the financing you need for home projects, major purchases and other significant expenses.



Mortgage Loans

If you're getting ready to buy a home or want to refinance your mortgage, our team mortgage loan originators have the expertise to help at any point in your home ownership journey.



Cards

Whether you need a debit card, credit card or even a gift card, Bankers Trust can help. We even offer instant-issue debit cards at any of our branch locations!



Benefits Banking

The more products and services you have with Bankers Trust, the more benefits you can earn. Learn how to take advantage of better rates, waived fees and more through our Benefits Banking packages.



Secure LifeStyles Club

Bankers Trust offers exclusive banking benefits, accounts, events and other opportunities through membership in our Secure LifeStyles Club for customers age 50 and older.



Investments

Retirement is a significant goal, and there are many components to consider when it comes to planning for your golden years. Our advisors at BTC Financial Services can help in numerous aspects of your investing and retirement planning process.




Private Banking

Bankers Trust offers a high-touch private banking experience to help qualifying customers grow, manage and protect their wealth with enhanced banking services and customized solutions to match more complex banking needs.

Explore the basics of personal finances and find tips for budgeting, saving and more.



Toll Free: 1-800-362-1688 Routing #: 073000642

Member FDIC.  · Equal Housing Lender. · SBA Preferred Lender. · NMLS #440379. Equal Opportunity Employer.

Retail Products and Services



Consumer Checking Accounts

Account	Features	Interest Type	Minimum Balance	Maintenance Fee
BreakFree Checking	No monthly fee If 12 + debit card transactions per statement cycle.	Tiered	None	\$15.00 (+ Tax in Iowa)
Direct Checking	No monthly fee if... \$500 total ACH Credits or Express Deposits per statement cycle.	None	None	\$10.99 (+Tax in Iowa) No fee if primary owner is 55+
Interest Checking	Interest bearing checking account. No monthly fee if minimum daily balance is maintained.	Tiered	\$1,500 Daily	\$15.00 (+ Tax in Iowa)
Minor Checking	No monthly fee until 18. An adult, over 18, must be on the account with the minor.	None	None	None
High Yield Debit	Interest bearing checking account. No monthly fee if minimum daily balance is maintained.	Earned on daily collected balance	\$2,500 Daily	\$25.00 (+ Tax in Iowa)
All Checking Accounts	First 40 checks for free	Monthly Statements	\$2.00 Foreign ATM Withdrawal \$3.00 International ATM Withdrawal (+ Tax in Iowa)	

Consumer Promotional Checking Accounts

Account	Features	Interest Type	Minimum Balance	Maintenance Fee	Bonus Type
BreakFree Checking BONUS	No monthly fee if 12 + debit card transactions per statement cycle.	Tiered	None	\$15.00 (+ Tax in Iowa)	\$400 Upon Verification - Within 75 Days
Direct Checking BONUS	No monthly fee if... \$500 total ACH Credits or Express Deposits per statement cycle.	None	None	\$10.99 (+Tax in Iowa) No fee if primary owner is 55+	\$400 Upon Verification - Within 75 Days
Direct Checking Bank With Trust	Interest bearing checking account. No monthly fee if... \$500 total ACH Credits or Express Deposits per statement cycle.	None	None	\$10.99 (+Tax in Iowa) No fee if primary owner is 55+	\$100 Day After Opening \$250 Upon Verification - Within 75 Days
All Promo Accounts	First 40 checks for free	Monthly Statements		\$2.00 Foreign ATM Withdrawal \$3.00 International ATM Withdrawal (+ Tax in Iowa)	1099 issued at year end for the promo amount received Early closing fees if closed within 12 months

To be eligible for the bonus, the customer must open a Direct Checking or BreakFree Bonus account in person at a branch with a **minimum opening deposit of \$25**. To qualify for the bonus, customer must complete the following through the Bonus Account **within 60 days** from the date of its opening; 1. **25 debit transactions**. A "debit transaction" for the purpose of this section means a debit to your Bonus Account that originated from an ACH, Bankers Trust bill payment, drafting checks, or use of your debit card as a method of payment or purchase. Qualifying debit card transactions must post and settle during the 60 days from account opening. A "debit transaction" does not include debits to your Bonus Account that originated from ATM withdrawals or other debits to your Bonus Account; and, 2. **2 direct or mobile deposits of at least \$200 each**. A "deposit" for the purposes of this section does not include ATM deposit, deposits made in person, account-to-account transfers, or other deposits to your Bonus Account. **Eligibility will be verified 60 days after the Bonus Account's opening**. Should you have met all eligibility requirements and are not subject to the limitations and exclusions contained herein, the **bonus will be credited to the Bonus Account within 75 days** of its opening. Limit one bonus per household

Consumer Savings Accounts

Account	Features	Interest Type	Minimum Balance	Maintenance Fee
Regular Savings	No monthly fee if minimum daily balance maintained.	Earned on daily collected balance	\$200 Daily	\$6.99 No fee if primary owner is 55+
Investment Savings	No monthly fee if minimum daily balance maintained. Check writing option.	Tiered	\$1,000 Daily	\$12.99
Minor Savings	No monthly fee until 18. An adult, over 18, must be on the account with the minor.	Earned on daily collected balance	None	None
All Savings Accounts	Regular, Minor, Investment Savings will receive Quarterly Statement Any electronic transactions on account will yield a monthly statement.		Debit card available but will be restricted to ATM only for savings accounts.	\$2.00 Foreign ATM Withdrawal \$3.00 International ATM Withdrawal

Consumer Clubs

Club	Features	Membership Requirements
<p>Secure Lifestyles Club</p>	<p>Secure Lifestyles Checking and Savings with no minimum balance</p> <p>No charge for BTC Exclusive checks or \$5.00 discount toward other style (two free boxes per year)</p> <p>50% discount on 3x5x22 safe box or apply discount toward larger box</p> <p>Check imaging with monthly statement (non-truncation) Front images - free, Back images \$2/month <i>*Must be SLC Checking to receive this ^ check imaging discount*</i></p> <p>Free cashier's checks</p> <p>Quarterly update via mail</p> <p>Opportunities for entertainment discounts</p>	<p>Membership requirements:</p> <ol style="list-style-type: none"> 1) Minimum age of 50 2) Checking Account 3) \$20,000 relationship to qualify (Includes Trust & Investment Services) <p>Only 1 SLC checking and 1 SLC savings free per household additional accounts should be set up as regular accounts requiring the minimum balances or requirements as listed.</p>
<p>Junior Savers Club</p>	<p>No minimum balance or monthly maintenance fees until 18 on Minor Savings Account.</p> <p>Earn prizes and special treats! A stamp is given in their savings book for each deposit greater than \$5!</p> <p>Third Saturday of each month is Double Stamp Day</p>	<p>Children under the age of 18 may participate in Junior Savers Club.</p> <p>An adult over 18 must be on the account with a minor.</p>

CRA Accounts

Program	Features	Minimum Balance	Maintenance Fee	Transaction Charges
<p>SSCRA</p> <p>Servicemembers Civil Relief Act</p> <p>The Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA) are intended to ease the burden of military service, providing specific benefits and protections when a Servicemember is called to active duty.</p>	<p>Checking Account with no fees during deployment</p> <p>Annual Percentage Rate (including all service, renewal, or other charges and fees, with the exception of bona fide insurance charges) decreased to 6% on all loan products during active-duty status on all loans and for 12 months following active duty for mortgage loans.</p>	<p>No minimum balance on Checking Accounts during deployment.</p>	<p>No monthly maintenance fee on Checking Accounts during deployment.</p>	<p>No ATM fees during deployment.</p>
<p>Foundation Checking</p>	<p>Minimum Opening Deposit \$25</p> <p>Waived fees for: overdraft, NSF, dormant/inactive, early closing</p> <p>Monthly Statement</p> <p>Check Imaging Available</p> <p>No Interest Earned</p>	<p>None</p>	<p>\$5.00 Each Statement Cycle</p> <p>(+ Tax in Iowa)</p>	<p>\$2.00 for each foreign ATM Withdrawal</p> <p>\$3.00 International ATM Withdrawal</p> <p>(+ Tax in Iowa)</p>

Full qualifications, details, and procedures for both of these CRA offerings are found on the Consumer Currency Page.

Certificate of Deposit (CD) and Retirement (IRA) Accounts

Product	Minimum Required to Open	Penalty for Early Withdrawal & Other Fees	Interest Information
Regular CD	\$1,000	<p><12 Months=90 days interest 12 +, < 24 months = 180 days interest 24 + = 12 months interest</p> <p>Standard early withdrawal calculations will apply. The wd amount will be calculated based on the lesser of: The withdrawal amount or the original opening deposit. (or renewal balance if renewed)</p>	<p>Standard Terms and Rates are available on the Regular Rates Matrix.</p> <p>Promotional terms and rates may be available. Refer to promotional CD fliers.</p>
Minor CD	\$500		
Add-On CD	\$1,000		
IRA CD	\$200	Consistent with Interest Penalty as stated for CDs, unless customer is over 59 ½	
Auto-Save IRA CD	\$50	\$25 Termination Fee when last IRA in the plan is closed.	
IRA Savings	\$1,000	<p>A maintenance fee of \$8.99 will be imposed every month the balance in the account falls below \$1,000 any day of the month.</p> <p>\$25 Termination Fee when the last IRA in the plan is closed.</p>	

Health Savings Products

Program	Minimum Required	Maintenance Fee	Interest Information	Additional Information
<p>Health Advantage Checking</p>	<p>\$500 Daily 3 month grace period to obtain the minimum required.</p>	<p>\$3.00 if minimum balance is not maintained. (+ Tax in Iowa)</p>	<p>Tiered Rates</p>	<p>\$2.00 for each foreign ATM Withdrawal \$3.00 International ATM Withdrawal (+ Tax in Iowa) Other fees may apply, refer to Fee Schedule.</p>
<p>HSA CD</p>	<p>\$1,000</p>	<p>None</p>	<p>Regular and Promotional Rates Available as offered.</p>	<p>The HSA CD must be funded from the Health Advantage Checking account. If the customer redeems (cashes out) the HSA CD, the money must be transferred back to their Health Advantage Checking account. The Bankers Trust Wellness Option does not apply to the HSA CD. Early withdrawals made for any reason, including medical expenses, are subject to penalty.</p>

Card Products

Product	Features	Requirements	Fees
<p>Check Advantage Debit Card</p>	<p>May be used wherever VISA is accepted. May Instant Issue (banker's discretion). May choose own PIN number using Easy Access or with a Banker. Make deposits, withdrawals and inquiries. Member of Privilege Status network.</p> <p>**Additional features for debit card; card controls, mobile wallet**</p>	<p>Must be a BTC Customer Must have an account with BTC</p>	<p>\$15.00 replacement fee No surcharge for transactions at BTC branches or Privileged Status machines</p> <p>\$2.00 per foreign ATM withdrawal \$3.00 International ATM Withdrawal (+ Tax on Checking Accounts in Iowa)</p>
<p>Visa Gift Card</p>	<p>Can be used wherever VISA is accepted. Cannot use at ATM. No online gambling, do not pay at pump Not reloadable. Encourage customer to register card online in case it is lost or stolen.</p> <p>\$25.00 Minimum, \$750.00 Maximum</p>	<p>Must be a BTC Customer</p>	<p>\$3.50 Per Card \$7.50 to reissue a lost card \$5.00 per month in each month of inactivity after 12 months</p>

Internet/Digital Banking Products

Product	Features	Requirements	Fees
Card Controls	Card controls allow customers to take security to the next level, by giving access to choose how to restrict or allow access to Bankers Trust debit cards. Managed through the mobile banking app, card controls are easy to use for one or multiple Bankers Trust debit cards, and can help customers monitor spending, reduce fraud and maintain finances.	Must have BTC debit or credit card.	None
Credit Insights	Credit Score and Full Report Credit Monitoring Alerts File Disputes for Credit Report Inaccuracies Set Credit Goals Score Simulator Financial Check Up	Must have internet banking or mobile banking.	None
Bill Pay	Online convenience without going to post office or various online sites to make payments.	Must be customer. Must have checking account and internet or mobile banking.	None
External Transfers	The ability to move funds to or from external accounts through BTC internet banking. Can be set up as one time or recurring.	Must be customer. Must have internet banking and checking or savings account. Must be an owner on the external account.	None
Internet Banking	Available at no cost for customers with checking, savings, cd, or loan products.	Must be customer. Must have account.	None

Continued on Next Page

Internet/Digital Banking Products

Continued

Product	Features	Requirements	Fees
<p>Mobile Banking</p>	<p>App Download available on Android, iPhone or iPad with updating operating system. Balances, Transaction History, Transfer Funds, Bill Pay, Pay BTC Credit Card, Express Deposits</p> <p>Web Available on any Smart Phone with Internet access Balances, Transaction History, Transfer funds, Bill Pay, Pay BTC Credit Card</p>	<p>Must be customer. Must have account.</p>	<p>None</p>
<p>Mobile Wallet</p>	<p>A mobile wallet is a virtual wallet that stores payment information (debit card and credit card) on a mobile device. Mobile wallets are a convenient way for a user to make in store and online payments.</p> <p>Tokenization replaces sensitive account information, such as the 16-digit account number, with a unique digital identifier called a token. The token allows payments to be processed without exposing account details that could potentially be compromised. All Bankers Trust debit cards, credit cards and prepaid cards, can be added to the mobile wallet.</p>	<p>Must have BTC debit or credit card.</p>	<p>None</p>
<p>People Pay</p>	<p>Send or receive electronic payments using an email or mobile phone number.</p>	<p>Must be customer. Must have internet banking. Must have checking or savings account. Not available on Mobile Banking.</p>	<p>None</p>
<p>Personal Finance Manager (PFM)</p>	<p>Pull in all financial accounts from all institutions. View spending analysis, RE Valuations, comprehensive budgeting, and personalized alerts.</p>	<p>Must be customer. Must have internet banking. Must have an account.</p>	<p>None</p>

Additional Products and Services

Product	Features	Requirements	Fees
Loyalty Program	Rewards customers with preferential pricing when multiple bank products and services are used.	Must be a BTC Customer Relationship Package – Must have eligible checking account eVolve Package – Must be ages 13-22	None
Cash Advance	The minimum cash advance is \$25.00. The maximum cash advance for a BTC Customer is \$5,000.00 per day per cardholder account. The maximum cash advance for a NON-Customer is \$1,500.00 per day. A valid MasterCard, Visa or Discover card must be present at the time of the cash advance transaction.	Must have a MasterCard, Visa or Discover	None by BTC
Cashier's Check	Can be issued in a name of purchaser or other party Amount is imprinted and typed Signed by bank employee Carbon copy for customer's records	Must be a BTC Customer. Must have BTC account.	\$7.50 customers \$10.00 for non-customers IE: Check into Cash Waived for: Secure Lifestyles Private Banking BTC Employees/Retirees
Easy Access	After hours availability by telephone Local Access number 245-5252 Toll Free Access number 1-800-932-3279 Transfer options, balance inquires, stop payment requests and transaction history	Must be BTC Customer. Must have PIN number. Must have an Account PIN number may be set by a banker.	None
Foreign Currency	Various foreign currencies available to buy from BTC or sell to BTC for USD	Must be a BTC customer. Must have a deposit account with Bankers Trust.	\$10.00 per currency type, \$10.00 additional fee if total amount is under \$300 USD
Images With Statement	Customer can receive images of checks with their statement if the account allows	Must be a BTC Customer. Must have BTC Checking Account.	\$7.00 + tax \$3.00 + tax for Senior Accts \$3.00 + tax for Private Banking Accts Free for: Secure Lifestyles *An additional \$2.00 applies to all customers to receive images of the backs of checks
Safe Deposit Box	Available in a variety of sizes and prices to fit needs. Sense of security to protect your important papers and irreplaceable items. Not insured by the FDIC.	Must be a BTC Customer.	Prices range from \$10.50 - \$185.50 Annually Drill Fee - \$150 Lost Key Fee - \$25 Late Payment Fee - \$10/month

Consumer Loans

Product	Features	Requirements	Fees
Auto Loan	Installment Loan		See the Consumer Lending Products Guide for Current Rates
Checking Reserve PRA	<p>Line of Credit</p> <p>Provides overdraft protection for your checking account. If a check you have written or an ATM, debit card or other transaction you have initiated causes your balance to drop below zero, your Checking Reserve automatically transfers an amount to cover the overdraft. Amounts are transferred in \$100 increments up to the credit limit or remaining available balance if less than \$100.</p>	<p>Must have a BTC Checking Account</p> <p>The PRA and Checking Account must have same owners.</p>	<p>18.5% Interest Rate</p> <p>\$30.00 Annual Fee Billed in January</p> <p>Regular payment is the greater of \$10 or all accrued interest charges and any past due principal plus 4% of the average principal balance for the current billing cycle.</p>
CD Secured	Installment Loan		See the Consumer Lending Products Guide for Current Rates
Home Equity Line of Credit	<p>Line of Credit</p> <p>A home equity line of credit (HELOC) works more like a credit card. You are allowed to borrow up to a certain amount for the life of the loan -- a time limit set by the lender. During that time, you can withdraw money as you need it. As you pay off the principal, your credit revolves, and you can use it again.</p>	<p>Closing fees are deferred. If there is an appraisal, the appraisal fee would be charged. The closing fees of \$170 are waived if the loan is open for more than 36 months, if closed before 36 month, fees are due.</p>	<p>\$15.00 Annual Fee</p> <p>See Consumer Lending Products Guide for Current Rates</p>
Home Equity Loan	<p>Installment Loan</p> <p>A home equity loan is a type of loan in which the borrower uses the equity of his or her home as collateral. Home equity loans are often used to finance major expenses such as home repairs, medical bills, or college education.</p>	<p>Fees are collected at the time of loan closing. See the Consumer Lending Products Guide for Current Fees.</p>	See the Consumer Lending Products Guide for Current Rates
Mortgage Loan	<p>A loan that is secured by property or real estate is called a mortgage. In exchange for funds received by the homebuyer to buy property or a home, a lender gets the promise of that buyer to pay back the funds within a certain time frame for a certain cost.</p>		See BankersTrust.com for current rates
Personal Loan	<p>Available in the form of an Unsecured Installment Loan or a Personal Line of Credit. See the Consumer Lending Products Guide for complete details.</p>	<p>Must be \$5,000 minimum. Does not need \$5,000, offer other options; Credit Card, PRA, etc.</p>	See the Consumer Lending Products Guide for Current Rates and Fees
Visa Credit Card	<p>Revolving line of credit.</p> <p>0.00% Introductory APR until the end of 6 billing cycles from the date the account is opened. Can be used as overdraft protection.</p>		No annual fee. See the Consumer Lending Products Guide or Visa Credit Card Brochure for Current Rates
Visa Credit Builder Credit Card	<p>Revolving line of credit.</p> <p>0.00% Introductory APR until the end of 6 billing cycles from the date the account is opened. Can be used as overdraft protection.</p> <p>\$500 Maximum Limit</p>	<p>Credit Card for Building Credit, not Repairing Credit</p>	No annual fee. See the Consumer Lending Products Guide or Visa Credit Card Brochure for Current Rates

Consumer Service Fee Schedule

Effective January 1, 2025

The following fees may be assessed against your account:

Account Balancing and Research (per half hour)	\$15.00; \$15.00 min.
¹ ACH Scheduled Transfers (each)	\$5.00
² ACH Transfer Set-up/Maintenance (each)	\$10.00
Additional Statements (each)	\$8.00
Amortization Schedule (each)	\$10.00
³ ATM Surcharge (each)	Varies by ATM
⁴ ATM Transaction (each)	\$2.00
ATM/Debit Card Expediting (per card, PIN)	\$50.00
ATM/Debit Card Replacement (each)	\$15.00
Cashier's Check (customers, each)	\$7.50
Cashier's Check (non-customers, each)	\$10.00
Certificate of Deposit Reissue (each)	\$25.00
Maximum Reissue Fee	\$50.00
Check Cashing (non-account holders, per check)	\$5.00
Check Printing	Varies by check style ordered
Checking Reserve (annually in January)	\$30.00
Collection Items (per item)	\$35.00
Confirmation (each)	\$12.00
Counter Checks (per page of four checks)	\$2.00

Domestic Wire Transfers:	
Incoming (Wire In, each)	\$15.00
Outgoing (Wire Out, each)	\$25.00
Outgoing Repetitive (Wire Out Repeat, each)	\$20.00
Email/Phone/Written Advice (each)	\$2.00
Dormant Account (per month) 24 consecutive months with no activity	\$8.00
Early Closing (within 90 days of account opening)	\$35.00
Gift Card (per card)	\$3.50
Home Equity Line of Credit (annual fee beginning first statement after account opening)	\$15.00
International Check Collection Item (value \$100 USD or less)	\$40.00
International Check Collection Item (value greater than \$100 USD)	\$55.00
International Currency Deposit Item (Non-Canadian)	\$25.00
⁵ International Currency Transactions	
Purchase or Sold (per currency type)	\$10.00
Purchase or Sold Under \$300 USD (per order)	\$10.00
Order Expediting (each transaction)	\$15.00
Order Cancellation	\$25.00
International Drafts (each)	\$50.00
International Item Deposited (USD or Canadian Dollar Drawn on Canadian Banks)	\$8.00
International Return Item (each)	\$35.00
International Wire Transfers:	

Incoming (Wire In, each)	\$35.00
Outgoing (Wire Out, each)	Varies Based on Destination
Email / Phone / Written Advice (each)	\$2.00
IRA/HSA Excess Contribution Removal	\$25.00
Legal Process Fee (each) Legal order to freeze, attach, or withhold funds or property	\$100.00
⁶ Nonsufficient Funds and Overdraft/Paid Items (Savings or Checking, daily maximum \$132/day):	
Each check or withdrawal less than \$10	No Fee
Each check or withdrawal \$10-\$30	\$10.00
Each check or withdrawal more than \$30	\$33.00
⁷ Nontruncation (per month):	
Front of check images returned with statement	\$7.00
Back of check images returned with statement	\$2.00
Personal Line of Credit (annual fee beginning first statement after account opening)	\$15.00
⁸ Photocopies and Scans (per page)	\$1.00
Reference/Auction Letters (each)	\$5.00
Returned Mail Fee (per month, after 90 days)	\$5.00
Stop Payments (per item)	\$30.00
Sweep Fee (per month)	\$175.00
Telephone/Fax/Email Reporting (each)	\$6.00
Telephone Loan Payments (each)	\$6.00
Telephone Transfers Account-to-Account (each)	\$6.00

Termination (HSA, if closed within two years of account opening)	\$25.00
Termination (IRA)	\$25.00
Transaction History Printout (each)	\$8.00
Transfer Fee (each transfer, via linked Deposit Accounts)	\$10.00
Visa International Currency Conversion	1% of Transaction Amount
Visa US Dollar International Transaction Settlement	0.8% of Transaction Amount

1 This fee will be assessed for any regularly scheduled debit or credit transfers between your account at Bankers Trust and an account at another financial institution when the transfer is initiated by Bankers Trust at your request. For example, a transfer on the first of every month from a parent's checking account at Bankers Trust to a college student's checking account at another financial institution. A special agreement is required for this type of one-to-one personal transfer.

2 The ACH transfer fee does not apply to automatic transactions you would have set up with a third party such as a direct deposit of payroll and payments of utilities, insurance, loans, etc. These transactions are originated by the third party.

3 You may be charged a surcharge fee by the ATM operator or any network used. This fee will be disclosed at the ATM before you complete the transaction.

4 A transaction fee of \$2.00 plus applicable tax will be charged for each withdrawal conducted at any foreign (non-Bankers Trust) ATM.

5 You will receive an invoice detailing the foreign currency amount, exchange rate, US dollar value and fee assessed. The transaction will appear in total, on your statement as an "International Debit" for foreign currency purchases or "International Credit" for foreign currency you deposited.

6 Nonsufficient Fund Items occur when a check or withdrawal is presented for payment against an insufficient balance, but not paid and is returned. Overdraft/Paid Items occur when a check or withdrawal is presented for payment against an insufficient balance, but paid by the bank.

7 Checking accounts specific to our seniors or Private Banking clients will be charged a reduced rate of \$3.00 per month. Accounts specific to our Secure LifeStyles members will not be subject to this fee. The \$2.00 per month fee for the return of the back of

check images applies to all account types.

8 Statements produced in response to a legal request are subject to the Photocopies and Scans fee, in lieu of the noted Statement fee(s).


Items in bold revised since last effective date.

Applicable state law requires that certain service charges and fees be subject to sales tax. Annual fees for open-end credit products charged where permitted by law. If you have questions, please contact our Customer Service Department at 1-800-362-1688, or Service@BankersTrust.com.

Find resources to help grow and manage your business with a strong financial foundation.



Toll Free: 1-800-362-1688 Routing #: 073000642

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Real Estate Mortgage Loan Products (Transaction Fees)

Secondary Market Fixed Rate Mortgage Loans – (\$2700-\$3200 - appraisal fee, credit report, title work, commitment fee, closing fee, etc.)

Mortgage loans for purchase, rate/term refinance, cashout refinance secured by 1-4 family residential property being used for owner occupied primary home, secondary/vacation home, or investment property using conventional, FHA, VA, or Rural Development mortgage programs. Depending on program terms from 10-30 years.

Portfolio Fixed Rate Mortgage Loans - (\$2700-\$3200 - appraisal fee, credit report, title work, commitment fee, closing fee, etc.)

Mortgage loans for purchase, rate/term refinance, cashout refinance secured by 1-4 family residential property being used for owner occupied primary home or secondary/vacation home with 15-, 20- or 30-year terms. Products have location restrictions.

Portfolio Adjustable-Rate Mortgage Loans (ARM) - (\$2700-\$3200 - appraisal fee, credit report, title work, commitment fee, closing fee, etc.)

Mortgage loans for purchase, rate/term refinance, cashout refinance secured by 1-4 family residential property being used for a primary home or secondary/vacation home with 30-year term on a 5/1 ARM or 7/1 ARM.

Interest rate is fixed for an initial term and then adjusted in subsequent years. Products have location restrictions.

Portfolio Community Mortgage Product (CRA) - (\$2700-\$3200 appraisal fee, credit report, title work, commitment fee, closing fee, etc.)

The term is a 30-year fixed mortgage loan for low to moderate income borrowers on owner occupied primary home purchase or rate/term refinance in Polk, Warren, Dallas, Linn Counties in Iowa and Maricopa County in Arizona. Income limits apply and are based on family size.

Construction Loans – (\$3000-\$3300 - appraisal fee, credit report, title work, commitment fee, closing fee, draw fee, inspection fee, etc. plus .50% origination fee not to exceed \$5000)

Mortgage loans to construct owner occupied primary or secondary/vacation residence. Draw line of credit with a 12-month term with an interest rate at prime minus 1.5%.

Single payment due at completion of home. Product has location restrictions.

BUSINESS

Throughout our 100-year history, Bankers Trust has earned its reputation as a trusted partner to businesses' lending and banking needs. No matter the size of company or project, Bankers Trust has the resources and expertise to help. We provide commercial banking solutions customized to large companies, middle-market businesses and small businesses across Iowa, Nebraska and Arizona.



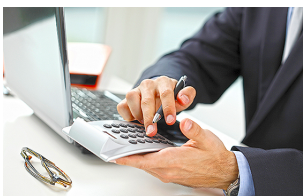
Lending

Bankers Trust provides lending solutions that help your business grow. With a comprehensive range of financing products and specialty lending capabilities, our lenders can meet the needs of businesses of all sizes. Thanks to our expertise and local decision-making, we'll get the deal done quickly, ensuring a smooth process for you along the way.



Treasury Management

When it comes to managing your cash flow, our Treasury Management team has the products and services to help on each side of the balance sheet. Along with products that make your business's payables and receivables run efficiently, we offer an array of fraud mitigation services to help ensure security and reduce the risk of losses.



Deposit Accounts

Our variety of deposit accounts help keep your business's money secure, while also helping you make the most of your deposits. Choose the checking, savings, money market and sweep accounts that work best for your business.



Card Services

No matter the size of your business, Bankers Trust offers business Visa® credit cards and debit cards that will meet your needs. Our card features make your accounting process more efficient and your employees' purchasing process more simple. We also offer

gift cards and MyPayCards for alternate compensation options. All cards come with online account access and the ability to monitor spending and prevent fraud.




Financial Institutions

As a correspondent banking partner, Bankers Trust helps financial institutions across our markets meet their customers' financial needs. Our longevity, excellent service, relationship-based approach and comprehensive solutions set us apart.

Find resources to help grow and manage your business with a strong financial foundation.



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Small Business Banking Solutions

Bankers Trust knows building a business demands your full attention, that's why we handle the financial side for you. Our small business banking solutions are designed specifically for small businesses with up to \$1 million in revenue, giving you everything you need to manage finances seamlessly. With the support of our local team and variety of services, you can save the time and energy you need to focus on serving your customers.

Deposit Products

We offer checking account options designed to support your business's deposit needs today and in the future. Perfect for side gigs, and individuals running a business by themselves or with a small team. Here are a few benefits of our various accounts:

Business Select Checking Account

- Low-to-medium transaction volumes
- Initiating ACH and wire capabilities

Business Regular Savings Accounts

- Low minimum balance requirement
- Competitive interest rates

NEW Business Choice Checking Account

- Uniquely designed for businesses with low transaction volumes.
- Low-cost, low-fee checking account
- Less documentation needed to open an account
- Access to internet and mobile banking tools
- Deposit account reporting
- Check or deposited item images
- 25 free bill pay transactions per month
- Visa debit and gift cards
- Funds transfers
- Alerts and other notifications

Continued → 

Cash Management

We have the capabilities to support your cash management needs, with enhanced technology including ACH, sending wires and other debit and credit card capabilities. Some card services include:

- Business Credit Card
- Business Debit Card
- Gifts Cards

Lending Products

Our proactive expertise can help meet your business lending needs. Whether it's funding equipment and renovations, or providing working capital, we're here to support you. Here are a few benefits of partnering with Bankers Trust:

- Loan decisions made locally with next-day answers
- Quick and simple application process
- Less documentation needed to apply for a loan

Bankers Trust is an approved Small Business Administration lender to businesses with special circumstances.



Contact your banker to learn more about deposit and lending opportunities.

Other Reasons to Choose Bankers Trust:



Relationships

We proudly build long-lasting relationships with our customers.



Service

Our bankers are committed to providing personalized service and solutions.



Digital Tools

You have access to budgeting tools, spending alerts and card controls.



Community

We are dedicated to investing in our communities to help them thrive.



Business Choice Account

The Business Choice Account was created specifically to serve the needs of small- and micro-businesses. This account is designed to provide your business everything it needs to manage finances seamlessly and skips the complicated paperwork and processing, saving you time and hassle.

Items included with your Business Choice Account:

- Printed or electronic truncated statement
- Up to 200 transactions per month (debits, credits and deposited items)
- Up to \$10,000 per month in cash and coin deposited
- Bankers Trust ATM cash withdrawals
- No annual fee Visa debit card
- Opportunity to participate in Bank with Trust, a special employee banking package
- Night depository service
- 24-hour account access via telephone, Mobile Banking app and Internet Banking
- Pre-printed starter checks at account opening

DIGITAL BANKING FEATURES:

- Deposit and loan account reporting
- Check or deposited item images
- 25 bill pay transactions per month
- Fund transfers
- Alerts

BANKING | LENDING | WEALTH MANAGEMENT

1-800-362-1688 | [BankersTrust.com](https://www.BankersTrust.com)





Business Choice Service Fee Schedule

Effective June 1, 2025

The following fees may be assessed against your account:

Account Services

Account Maintenance (per month)	\$5.00
\$500 Minimum Monthly Average Ledger Balance to waive Account Maintenance	
Printed Front Image Statement (per month)	\$5.00
Printed Full Image Statement (per month)	\$10.00
Front and Back Images	
Printed Account Analysis Statement (per month)	\$8.00
¹ Statement Copy (truncated) (each)	\$8.00
Early Closing (per account)	\$35.00
Within 90 days of opening	
Inactive Account (per month)	\$10.00
6 consecutive months no activity	
Dormant Account (per month)	\$10.00
24 consecutive months no activity	
Sweep (per month)	\$75.00
Line of Credit, Savings, or Repurchase	
FDIC Insured Sweep (per month)	\$175.00
Uncollected Funds (minimum 8%)	Prime + 4½%
201+ Transactions Per Month (each)	\$0.50
Deposit Corrections (each)	\$8.00
Deposit Corrections - Special Handling (each)	\$5.00
² Nonsufficient Funds and Overdraft/Paid Items (savings or checking)	
Check or withdrawal less than \$10 (each)	No fee
Check or withdrawal \$10-\$30 (each)	\$10.00
Check or withdrawal more than \$30 (each)	\$33.00
Stop Payment (voice or easy access) (each)	\$30.00
Telephone Transfer (each)	\$8.00
Night Depository Service (per month) (per bank location)	\$5.00
Night Depository Key Deposit (each)	\$6.00
Locked Bags 8½" x 11" (each)	\$32.00
Zippered Bags Unlocked (each)	\$8.00

Business Internet Banking ("BIB")

BIB Stop Payments (each)	\$15.00
Image Search Module (per month)	\$5.00
BIB Secure Token (each)	\$45.00
Required for ACH, Wire Transfer & Bill Payment	
Bill Payment (each)	No Charge First 25/month, then \$0.65
Bill Payment Stop Request (each)	\$35.00
Bill Payment Check Copy (through customer service) (each)	\$10.00
Bill Payment Check Return (each)	\$35.00
BIB User Administration by Bank (each)	\$25.00

Wire Transfers

Wire Transfer In (each)	\$20.00
Repetitive Wire Transfer Out (each)	\$21.00
Repetitive/Manually Processed Wire Transfer Out (each)	\$28.00
Non-Repetitive Wire Transfer Out (each)	\$26.00
Non-Repetitive/Manually Processed Wire Transfer Out (each)	\$33.00
Return Wire (each)	\$26.00
Business Internet Banking Wire Transfer Module (per month)	\$40.00
BIB Wire Transfer Out (domestic) (each)	\$12.00
Wire In Account Verification (each)	\$10.00
Domestic Wire Correction	Pass Through

Debit Card Services

Visa® International Currency Conversion	1% of transaction amount
Visa® US Dollar International Transaction Settlement	0.8% of transaction amount
Debit Card Expediting Order (each)	\$50.00
Personal Identification Number (PIN) Expediting Fee (each)	\$50.00
Non-Bankers Trust Foreign ATM Cash Withdrawals (each)	\$2.00
Non-Bankers Trust Foreign ATM Deposits (each)	\$3.00

Cash Services

Cash & Coin Deposited (per \$1 deposited)	\$0.0089
Amounts Greater Than \$10,000/month	
Bagged Coin Deposited (per bag)	\$6.00
Cash Vault Base (per account) (per month)	\$20.00
Cash Vault Supplies	Actual Cost
Coln & Currency Orders	
Cash Order (per order)	\$8.00
Coin Ordered Single Rolls (per roll)	\$0.13
Coin Ordered Box of Rolled Coin (per box)	\$5.00
Coin Ordered Bagged (per bag)	\$3.00
Currency Ordered Full Strap (per strap)	\$0.27
Currency Ordered Partial Strap (per strap)	\$0.35

International Cash Letter

Canadian Deposited Items (each)	\$8.00
USD or Canadian Dollar	
International Currency Deposited Items (each)	\$25.00
International U.S. Dollar Deposited Items (each)	\$25.00
International Deposited Item Returned (each)	\$35.00
International Deposited Item Unprocessed (each)	\$10.00
Additional courier fees may apply	

International Payments

International Wire Transfer In (each)	\$35.00
³ International Wire Transfer Out (each)	\$50.00
³ International Wire Transfer Out (Manually Processed) (each)	\$57.00
³ BIB International Wire Transfer Out (each)	\$35.00
International Wire IBAN Repair (each)	\$15.00
International Wire Transfer Out STP Repair (each)	\$35.00
International Wire Correction	Pass Through
International Drafts (each)	\$50.00
International Stop Payment/Cancellation (each)	\$35.00
International Tracers (each)	\$35.00

International Currency

International Currency Exchange (per currency) (per order)	\$10.00
Purchased or Sold	
International Currency Small Order Exchange (per order)	\$10.00
Under \$300 USD	
International Currency Shipped (per order)	\$10.00

Miscellaneous Services

Email Notification (each)	\$5.00
Telephone/Fax/Letter Advice or Notification (each)	\$16.00
Cashier's Checks (each)	\$7.50
Research, Investigation, and/or Recovery (per ½ hour)	\$15.00
Investigation and Recovery Out of Pocket Expenses	At Cost
e.g. postage	
Photocopies and Scans (per page)	\$1.00
Auditor's Confirmations, Credit Inquiries, or Reference Letters (each)	\$25.00
Legal Order or Process (each)	\$100.00

¹ Statements produced in response to a legal request are subject to the Photocopies and Scans fee, in lieu of the noted Statement fee(s).

² Nonsufficient funds items occur when a check or withdrawal is presented for payment against an insufficient balance, but not paid and is returned. Overdraft/paid items occur when a check or withdrawal is presented for payment against an insufficient balance, but paid by the bank. Maximum combined amount of \$875 per day.

³ May be an additional charge for wires to certain countries and/or certain currencies.

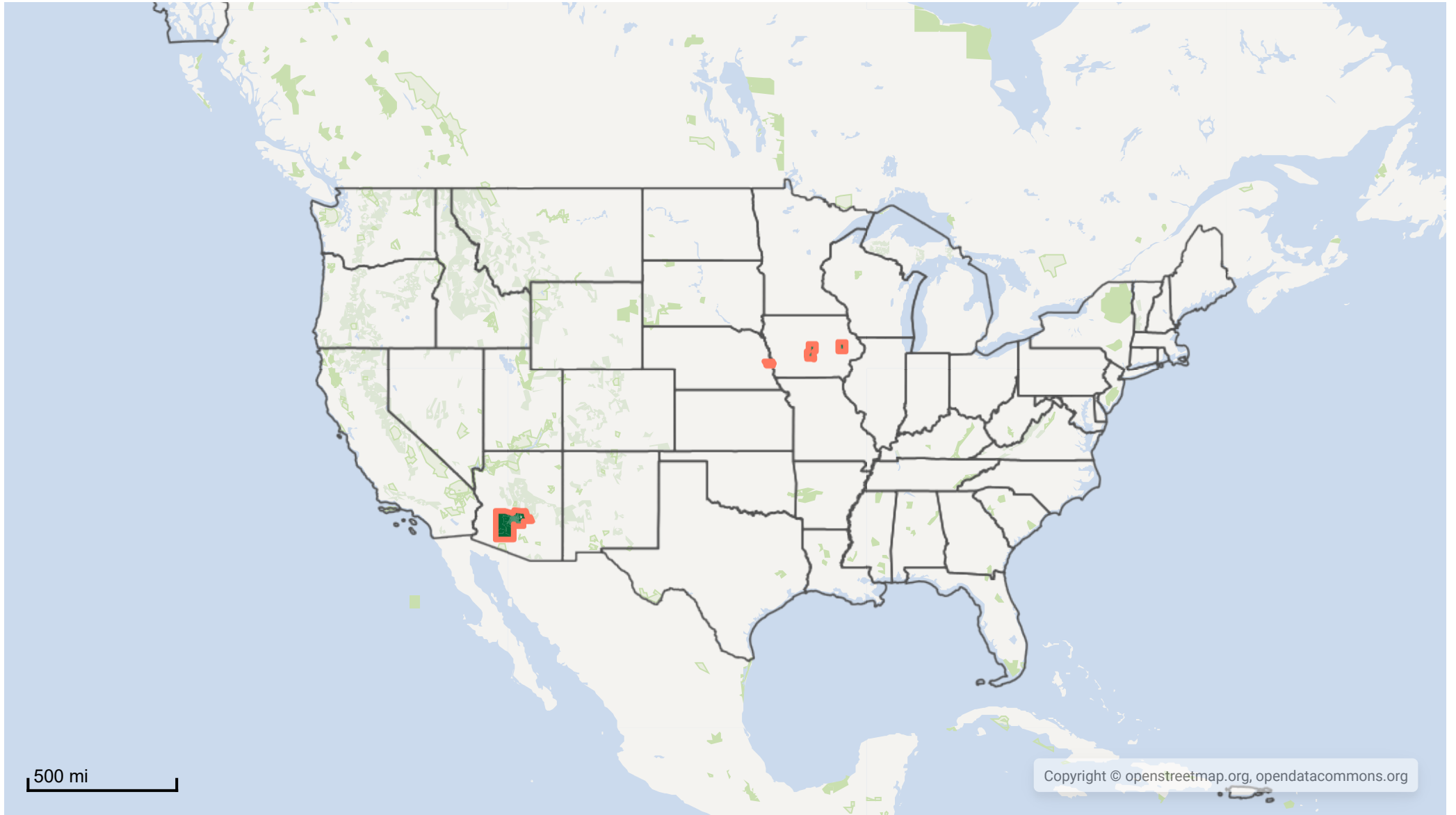
Applicable state law requires that certain service charges and fees be subject to sales tax. Annual fees for open-end credit products charged where permitted by law. If you have questions, please contact our Customer Service Department at 1-800-362-1688, or Service@BankersTrust.com.



Assessment Area Maps

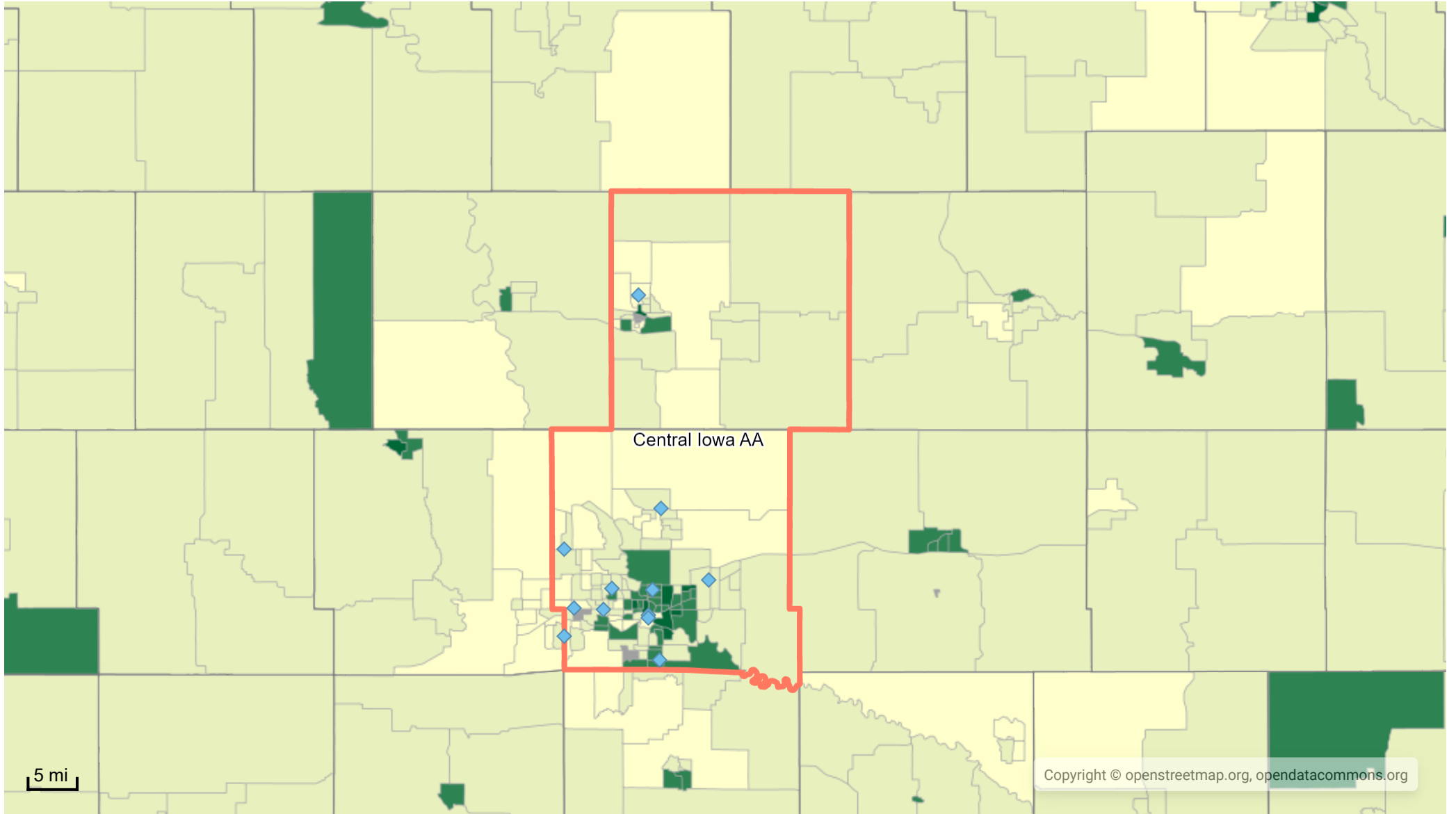
Applications Map

Map Chart



Applications Map

Map Chart

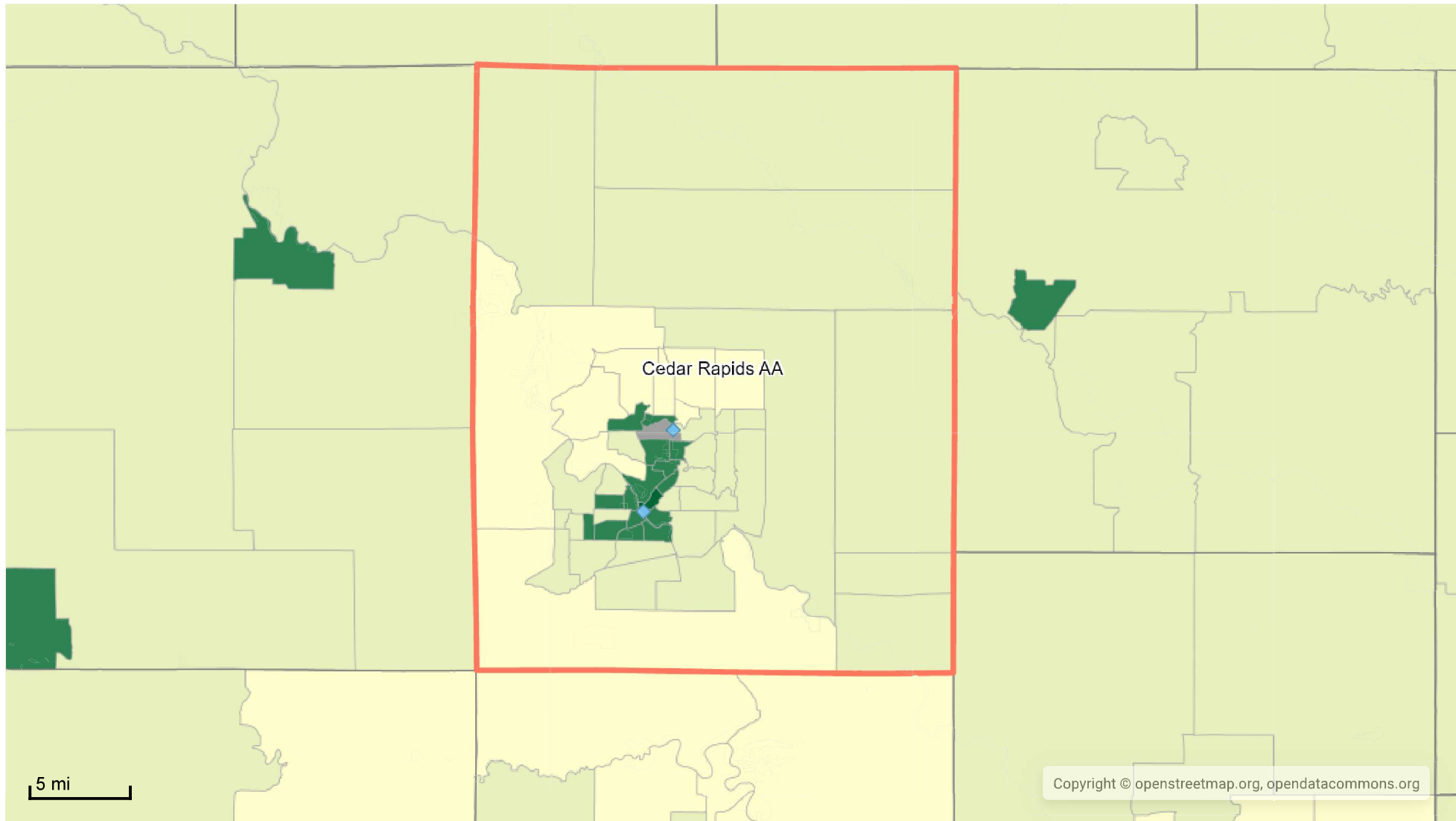


CENTRAL IOWA CENSUS TRACTS

Year	MSA/MD code	State code	County code	Tract	MSA/MD name	County name	MSA/MD MFI	Tract Income
2026	11180	19	169	000101	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	000102	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	000103	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	000104	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	000105	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	000200	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	000300	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	000400	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	000500	AMES, IA	STORY COUNTY	90464	Low
2026	11180	19	169	000600	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	000700	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	000800	AMES, IA	STORY COUNTY	90464	Unknown
2026	11180	19	169	000900	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	001000	AMES, IA	STORY COUNTY	90464	Moderate
2026	11180	19	169	001101	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	001102	AMES, IA	STORY COUNTY	90464	Unknown
2026	11180	19	169	001200	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	001302	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	001303	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	001304	AMES, IA	STORY COUNTY	90464	Moderate
2026	11180	19	169	010101	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	010102	AMES, IA	STORY COUNTY	90464	Upper
2026	11180	19	169	010200	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	010300	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	010400	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	010500	AMES, IA	STORY COUNTY	90464	Middle
2026	11180	19	169	010600	AMES, IA	STORY COUNTY	90464	Middle
2026	19780	19	153	000101	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Low
2026	19780	19	153	000102	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000103	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000201	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Middle
2026	19780	19	153	000202	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000300	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Low
2026	19780	19	153	000400	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000500	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000600	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000701	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000702	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Middle
2026	19780	19	153	000703	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Middle
2026	19780	19	153	000704	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Middle
2026	19780	19	153	000801	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Middle
2026	19780	19	153	000802	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Middle
2026	19780	19	153	000803	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Moderate
2026	19780	19	153	000901	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Middle
2026	19780	19	153	000902	DES MOINES-WEST DES MOINES, IA	POLK COUNTY	89538	Upper

Applications Map

Map Chart



CEDAR RAPIDS CENSUS TRACTS

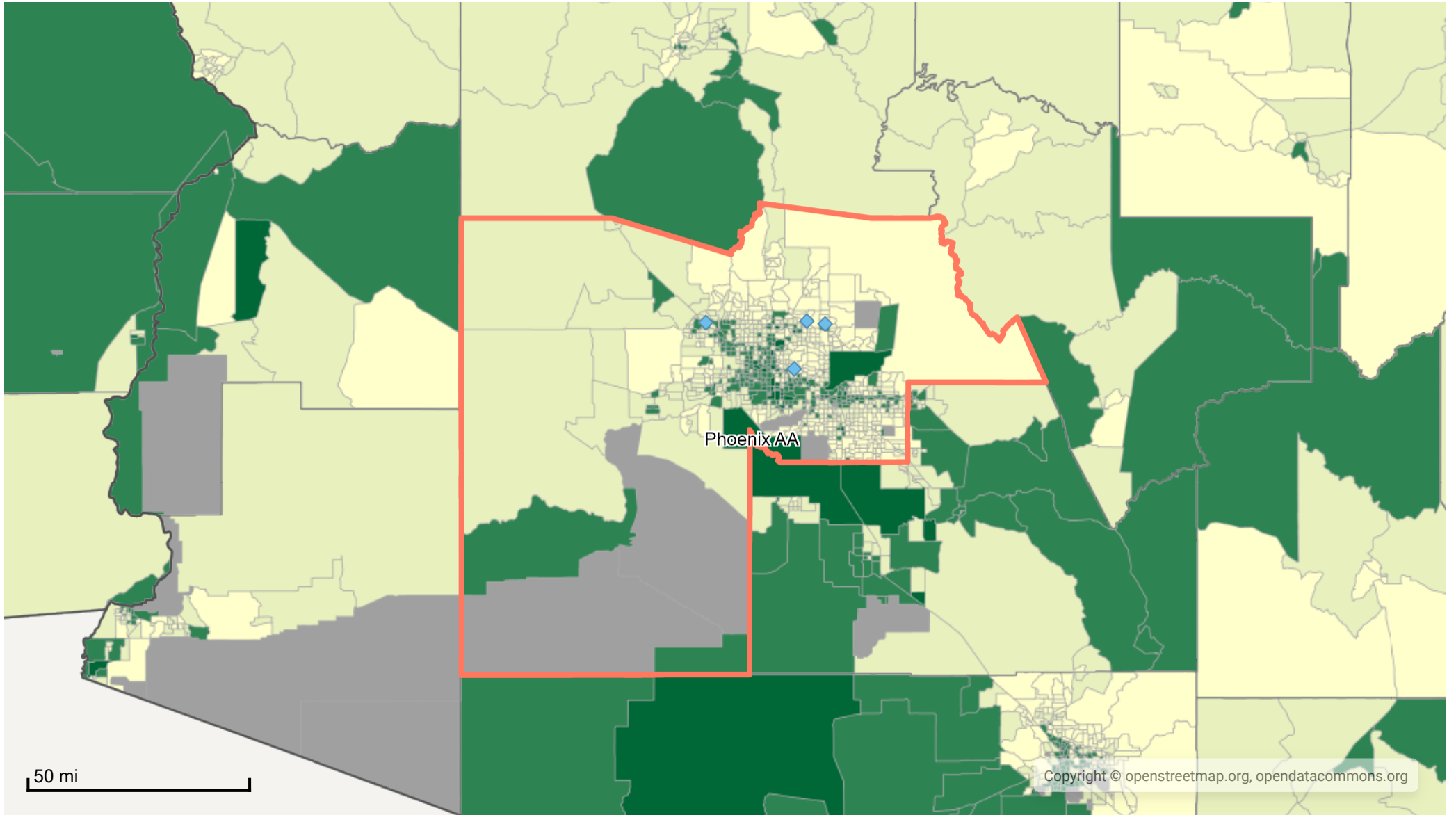
Year	MSA/MD code	State code	County code	Tract	MSA/MD name	County name	MSA/M D MFI	Tract Income
2026	16300	19	113	000101	CEDAR RAPIDS, IA	LINN COUNTY	85854	Upper
2026	16300	19	113	000102	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	000103	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	000201	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	000205	CEDAR RAPIDS, IA	LINN COUNTY	85854	Upper
2026	16300	19	113	000208	CEDAR RAPIDS, IA	LINN COUNTY	85854	Upper
2026	16300	19	113	000209	CEDAR RAPIDS, IA	LINN COUNTY	85854	Upper
2026	16300	19	113	000210	CEDAR RAPIDS, IA	LINN COUNTY	85854	Upper
2026	16300	19	113	000211	CEDAR RAPIDS, IA	LINN COUNTY	85854	Upper
2026	16300	19	113	000212	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	000213	CEDAR RAPIDS, IA	LINN COUNTY	85854	Unknown
2026	16300	19	113	000300	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	000400	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	000500	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	000600	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	000700	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	000800	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	000901	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	000902	CEDAR RAPIDS, IA	LINN COUNTY	85854	Upper
2026	16300	19	113	001001	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	001002	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	001004	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	001005	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	001101	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	001102	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	001200	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	001300	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	001400	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	001500	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	001600	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	001700	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	001800	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	001900	CEDAR RAPIDS, IA	LINN COUNTY	85854	Low
2026	16300	19	113	002200	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	002300	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	002400	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	002500	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	002600	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	002700	CEDAR RAPIDS, IA	LINN COUNTY	85854	Moderate
2026	16300	19	113	002800	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	002900	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	003003	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	003004	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	003005	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle
2026	16300	19	113	003006	CEDAR RAPIDS, IA	LINN COUNTY	85854	Middle

NONCONFIDENTIAL // EXTERNAL

2026	16300	19	113	010100	CEDAR RAPIDS, IA	LINN COUNTY 85854	Middle
2026	16300	19	113	010200	CEDAR RAPIDS, IA	LINN COUNTY 85854	Middle
2026	16300	19	113	010300	CEDAR RAPIDS, IA	LINN COUNTY 85854	Middle
2026	16300	19	113	010400	CEDAR RAPIDS, IA	LINN COUNTY 85854	Middle
2026	16300	19	113	010500	CEDAR RAPIDS, IA	LINN COUNTY 85854	Middle
2026	16300	19	113	010600	CEDAR RAPIDS, IA	LINN COUNTY 85854	Upper
2026	16300	19	113	010700	CEDAR RAPIDS, IA	LINN COUNTY 85854	Upper
2026	16300	19	113	010801	CEDAR RAPIDS, IA	LINN COUNTY 85854	Middle
2026	16300	19	113	010802	CEDAR RAPIDS, IA	LINN COUNTY 85854	Middle

Applications Map

Map Chart



PHOENIX CENSUS TRACTS

Year	MSA/MD code	State code	County code	Tract	MSA/MD name	County name	MSA/MD MFI	Tract Income
2026	38060	04	013	010102	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	010103	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	010104	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	030401	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	030402	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	040502	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040506	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Moderate
2026	38060	04	013	040507	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040512	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040513	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040514	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040515	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040516	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040522	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040523	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040524	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040525	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040526	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040527	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040528	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Moderate
2026	38060	04	013	040529	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040530	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040531	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Moderate
2026	38060	04	013	040532	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040533	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	040534	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	040535	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	040536	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	040537	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	040538	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040539	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040540	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	040541	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Moderate
2026	38060	04	013	050603	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050604	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050609	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050611	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050612	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050613	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050614	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050615	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Moderate
2026	38060	04	013	050616	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050617	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Middle
2026	38060	04	013	050618	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper
2026	38060	04	013	050619	PHOENIX-MESA-CHANDLER, AZ	MARICOPA	C 78930	Upper

2026	38060	04	013	061054	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	061055	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	061056	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	061057	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	061058	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	061059	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	061060	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	061061	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	061062	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	061063	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	061064	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	061100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	061200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	061300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	061401	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	061402	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071503	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071504	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071505	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071506	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071509	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	071510	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	071511	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071512	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071513	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	071514	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071515	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	071516	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071517	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071701	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071702	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071801	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071802	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071903	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071906	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071909	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071910	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071911	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	071912	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071913	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071914	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	071915	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	082002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	082007	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	082008	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	082009	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate

2026	38060	04	013	092718	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	092719	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	092720	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	092721	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	092723	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	092724	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	092801	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	092802	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	092900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	093001	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	093002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	093101	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	093104	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	093105	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	093106	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	093200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	103205	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103206	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103207	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103208	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103209	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103210	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103211	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103212	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103214	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103215	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103216	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103217	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103219	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103220	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103302	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103303	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	103304	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	103305	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	103306	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	103400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103501	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103502	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103604	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103605	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103606	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103607	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103608	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103609	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	103611	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	103612	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	103614	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper

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2026	38060	04	013	105501	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	105502	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	105503	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	105601	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	105602	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	105701	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	105702	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	105800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	105900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	106001	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	106002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	106003	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	106100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	106200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	106300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	106400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	106501	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	106502	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	106600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	106701	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	106702	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	106703	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	106801	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	106802	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	106900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	107001	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	107002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	107101	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	107102	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	107201	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	107202	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	107300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	107401	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	107402	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	107403	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	107404	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	107500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	107601	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	107602	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	107700	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	107800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	107900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	108000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	108100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	108200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	108301	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	108302	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper

2026	38060	04	013	113502	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	113503	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	113601	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	113602	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	113701	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	113702	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	113800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	113900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	114000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	114100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	114200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	114301	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	114302	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	114401	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	114402	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	114500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	114600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	114704	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	114705	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	114800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	114900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	115200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	115300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	115400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	115500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	115600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	115700	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	115801	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	115802	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	115900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116202	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116203	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116204	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116205	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	116605	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116606	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116607	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116610	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116611	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116612	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116614	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116615	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate

2026	38060	04	013	116616	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116617	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116618	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116619	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116620	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116621	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116703	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116707	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116708	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116709	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116710	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116711	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116712	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116713	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116714	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116715	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116717	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116718	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116719	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116720	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116721	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116725	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116727	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116728	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116729	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116730	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116731	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116732	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116733	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	116734	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116735	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116736	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	116737	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	116738	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	116800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	116900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	117000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	117100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	117200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	117300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	216806	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	216807	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
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2026	38060	04	013	216819	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper

2026	38060	04	013	217600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	217700	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	217800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	217900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	218000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	218100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	218200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	218300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	318400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	318501	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	318700	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	318800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	318900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	319001	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	319002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319101	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	319103	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	319104	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	319201	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	319202	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	319300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	319401	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319402	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319403	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319404	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319705	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	319706	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	319707	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	319708	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319709	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	319710	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319801	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319802	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319902	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319903	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319904	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319905	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	319906	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319907	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319908	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	319909	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	319910	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	320001	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	320002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	320007	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate

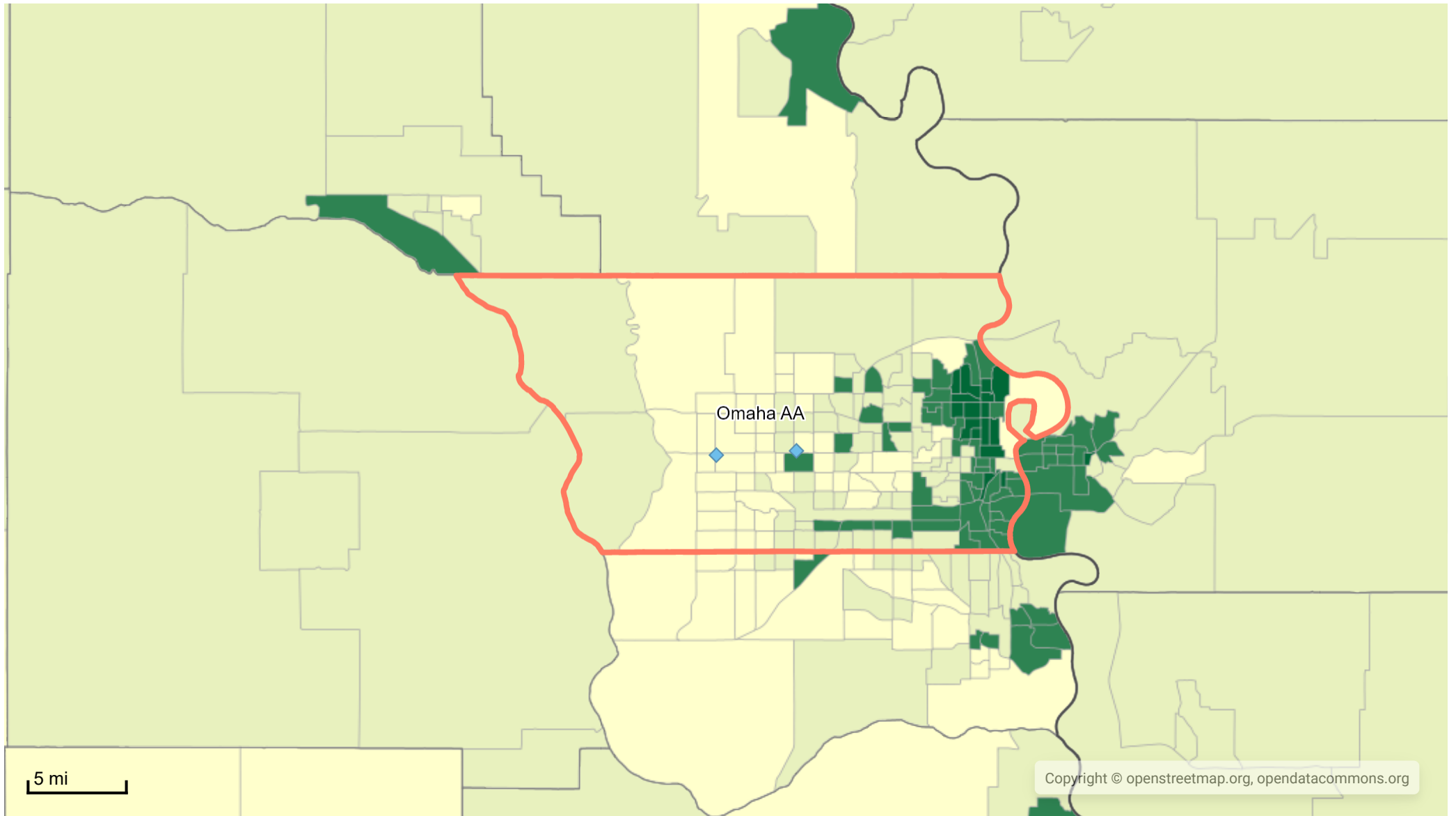
2026	38060	04	013	422638	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	422639	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	422640	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	422642	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422643	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422647	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422648	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422649	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422650	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	422651	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422652	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	422653	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	422654	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422655	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	422656	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422657	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422658	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	422659	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	422660	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	522801	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	522802	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	522901	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	522903	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	522904	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	523002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	523005	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	523006	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	523007	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	523008	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	523102	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	523103	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	523104	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	610001	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	610002	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610201	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610202	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610301	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610302	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610700	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	610800	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610901	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610902	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	610903	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper

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2026	38060	04	013	816901	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	816902	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	816903	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	816904	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	817000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	817101	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	817102	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	817103	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	817200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	817300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	817400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	817500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Middle
2026	38060	04	013	817600	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	940700	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	941000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	941100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	941200	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Moderate
2026	38060	04	013	941300	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Low
2026	38060	04	013	980100	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	980400	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	980500	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	980700	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown
2026	38060	04	013	980900	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Upper
2026	38060	04	013	981000	PHOENIX-MESA-CHANDLER, AZ	MARICOPA C 78930	Unknown

Applications Map

Map Chart



OMAHA CENSUS TRACTS

Year	MSA/MD code	State code	County code	Tract	MSA/MD name	County name	MSA/MD MFI	Tract Income
2026	36540	31	055	000200	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	000300	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	000400	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	000500	OMAHA, NE-IA	DOUGLAS	(87733	Upper
2026	36540	31	055	000600	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	000700	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	000800	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	001100	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	001200	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	001600	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	001800	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	001900	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002000	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002100	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	002200	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002300	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002400	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002500	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002600	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002700	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002800	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	002900	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	003000	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	003100	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	003200	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	003300	OMAHA, NE-IA	DOUGLAS	(87733	Low
2026	36540	31	055	003401	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	003402	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	003500	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	003600	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	003700	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	003800	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	003900	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	004000	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	004200	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	004300	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	004400	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	004500	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	004600	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	004700	OMAHA, NE-IA	DOUGLAS	(87733	Upper
2026	36540	31	055	004800	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	004900	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	005000	OMAHA, NE-IA	DOUGLAS	(87733	Middle
2026	36540	31	055	005100	OMAHA, NE-IA	DOUGLAS	(87733	Moderate
2026	36540	31	055	005200	OMAHA, NE-IA	DOUGLAS	(87733	Low

2026	36540	31	055	005300	OMAHA, NE-IA	DOUGLAS (87733	Low
2026	36540	31	055	005400	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	005500	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	005600	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	005700	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	005800	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	005901	OMAHA, NE-IA	DOUGLAS (87733	Low
2026	36540	31	055	005902	OMAHA, NE-IA	DOUGLAS (87733	Low
2026	36540	31	055	006000	OMAHA, NE-IA	DOUGLAS (87733	Low
2026	36540	31	055	006101	OMAHA, NE-IA	DOUGLAS (87733	Low
2026	36540	31	055	006102	OMAHA, NE-IA	DOUGLAS (87733	Low
2026	36540	31	055	006202	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	006301	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	006302	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	006303	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	006400	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006503	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006504	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006505	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006506	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	006603	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	006604	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006605	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006606	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	006701	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	006703	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006704	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	006803	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	006804	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	006805	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	006806	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	006903	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006904	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	006905	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	006906	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007001	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007002	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007003	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007101	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007102	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007303	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007304	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007309	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007310	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007311	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007312	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007314	OMAHA, NE-IA	DOUGLAS (87733	Upper

2026	36540	31	055	007315	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007316	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007317	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007318	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007319	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007320	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007406	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007407	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007408	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007409	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007424	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007429	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007431	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007432	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007433	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007434	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007435	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007436	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007438	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007439	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007440	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007441	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007442	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007443	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007444	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007445	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007446	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007447	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007448	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007449	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007450	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007451	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007452	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007453	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007454	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007455	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007456	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007457	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007458	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007459	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007460	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007461	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007462	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007463	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007464	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007465	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007466	OMAHA, NE-IA	DOUGLAS (87733	Middle

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2026	36540	31	055	007467	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007468	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007469	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007470	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007471	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007472	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007473	OMAHA, NE-IA	DOUGLAS (87733	Moderate
2026	36540	31	055	007474	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007504	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007505	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007506	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007508	OMAHA, NE-IA	DOUGLAS (87733	Middle
2026	36540	31	055	007509	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007514	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007515	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007516	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007517	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007518	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007519	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007520	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007521	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007522	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007523	OMAHA, NE-IA	DOUGLAS (87733	Upper
2026	36540	31	055	007524	OMAHA, NE-IA	DOUGLAS (87733	Upper



HMDA and CRA Data



Home Mortgage Disclosure Act (HMDA)

HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda

Community Reinvestment Act (CRA)

The CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's website at www.ffiec.gov