

Arbor Bank
Community Reinvestment Act Public File
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1. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.
2. A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC.
3. A list of the bank's branches, their street addresses, and census tracts.
4. A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and census tracts.
5. A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any.
6. A map of each assessment area showing the boundaries of the area and identifying the census tracts contained within the area, either on the map or in a separate list.
7. A written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda.
8. The bank's loan-to-deposit ratio for each quarter of the prior calendar year.

Arbor Bank
Public File – Written Comments

Arbor Bank has not received any written comments from the public in the current year or each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs.

PUBLIC DISCLOSURE

June 2, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Arbor Bank
Certificate Number: 34450

911 Central Avenue
Nebraska City, Nebraska 68410

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 **Satisfactory**.

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

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is more than reasonable given the bank's size, financial condition, and the assessment areas' credit needs.
- The majority of small business, small farm, and home mortgage loans were within the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among businesses and farms of different sizes and individuals of different income levels.
- The bank did not receive any Community Reinvestment Act (CRA)-related complaints since the previous evaluation. Therefore, this criterion did not affect the rating.

The Community Development Test is rated Satisfactory.

- The institution demonstrated adequate responsiveness to community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the institution's capacity as well as the need and availability of community development activities inside the assessment areas.

DESCRIPTION OF INSTITUTION

Arbor Bank is a community bank headquartered in Nebraska City, Nebraska. Oakland Financial Services, Inc., a one-bank holding company, headquartered in Oakland, Iowa, owns the bank. In addition to its main office in Nebraska City, the bank operates five full-service offices in Elkhorn and Omaha, Nebraska as well as in Hamburg, Oakland, and Sidney, Iowa. Arbor Bank opened an office in Hamburg, Iowa in December 2022. No other offices have been opened or closed since the previous evaluation. The bank received a rating of Satisfactory at its previous FDIC Performance Evaluation dated June 6, 2022, where examiners used the Interagency Intermediate Small Institution Procedures.

The bank offers traditional credit products including commercial, agricultural, home mortgage, and consumer loans. The bank primarily focuses on commercial, agricultural, and home mortgage

lending. Arbor Bank offers a variety of deposit products including checking, savings, and individual retirement accounts, and certificates of deposit. Alternative banking services include internet and mobile banking as well as six ATMs at each office.

According to the March 31, 2025, Reports of Condition and Income (Call Report), the bank reported total assets of \$616.5 million, total loans of \$517.1 million, total securities of \$60.5 million, and total deposits of \$558.2 million. As illustrated in the following table, the loan portfolio is primarily composed of commercial lending, followed by agricultural and residential real estate lending. The loan portfolio has grown commensurately with overall bank growth and lending concentration is generally consistent with the portfolio distribution at the prior evaluation. Further, the bank's lending focus in residential real estate lending is not fully captured in the table, as most loans are sold on the secondary market.

Loan Portfolio Distribution as of 3/31/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	24,456	4.7
Secured by Farmland	98,767	19.1
Secured by 1-4 Family Residential Properties	111,491	21.6
Secured by Multifamily (5 or more) Residential Properties	4,078	0.8
Secured by Nonfarm Nonresidential Properties	116,219	22.5
Total Real Estate Loans	355,011	68.7
Commercial and Industrial Loans	105,459	20.4
Agricultural Production and Other Loans to Farmers	53,155	10.3
Consumer Loans	3,268	0.6
Obligations of State and Political Subdivisions in the U.S.	190	<0.1
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	517,083	100.0
<i>Source: Reports of Condition and Income</i> <i>Due to rounding, totals may not equal 100.0%</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Arbor Bank has designated three assessment areas throughout Nebraska and Iowa. The Omaha Assessment Area is part of the Omaha, Nebraska-Iowa Multi-State Metropolitan Statistical Area (MSA). The Otoe County Assessment Area and the Fremont County Assessment Area are contiguous and in the nonmetropolitan portions of Nebraska and Iowa, respectively.

The CRA requires regulatory agencies to assign performance ratings for each state in which the bank operates and for each multi-state MSA in which the bank operates if it has branches in more

than one state in the multi-state MSA. As a result, examiners assigned ratings for the states of Iowa and Nebraska, as well as a rating for the Omaha, Nebraska-Iowa Multi-State MSA. The rated areas and assessment areas have not changed since the previous evaluation. Detailed descriptions of each rated area and assessment area as well as additional information are presented in subsequent sections of this evaluation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated June 6, 2022, to the current evaluation dated June 2, 2025. Examiners used the Interagency Intermediate Small Institution Procedures to evaluate the bank's performance. These procedures include the Lending Test and the Community Development Test. Financial institutions must achieve at least a Satisfactory rating under each test to obtain an overall Satisfactory rating. Refer to the Appendices for information on each test.

Examiners used full-scope procedures to assess Arbor Bank's performance in all three assessment areas. When arriving at overall conclusions, examiners placed more weight on the performance in the Omaha Multi-State MSA since most of the lending, deposit, and branch activities are in that rated area and assessment area. This is followed by Nebraska (Otoe County) and Iowa (Fremont County). Examiners gave equal weight to the performance in Otoe County and Fremont County assessment areas as lending, deposit, and operations are similar between the areas. The following table provides a breakdown of the bank's loans, deposits, and branches by rated area and assessment area.

Rated Area/Assessment Area Breakdown of Loans, Deposits, and Branches							
Rated Area	Assessment Area	Loans		Deposits		Branches	
		\$(000s)	%	\$(000s)	%	#	%
Omaha Multi-State MSA		301,015	67.2	370,634	68.5	3	50.0
Nebraska	Otoe County	83,537	18.6	115,780	21.4	1	16.7
Iowa	Fremont County	63,578	14.2	54,880	10.1	2	33.3
Total		448,130	100.0	541,294	100.0	6	100.0
Source: Bank Data (2/28/2025); FDIC Summary of Deposits (6/30/2024)							

Activities Reviewed

Arbor Bank's primary products are commercial, agricultural, and home mortgage loans. Therefore, examiners reviewed small business, small farm, and home mortgage loans to assess the bank's CRA performance. The products reviewed were selected based on the number of loans originated, the loan portfolio composition, the bank's lending strategy, and the credit needs of the assessment areas.

Examiners selected calendar year 2024 as the review period for small business and small farm loans. Bank management indicated the review period was an accurate representation of lending activity throughout the evaluation period and bank data confirm this. Examiners also considered all home mortgage loans reported on the bank's 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan Application Registers.

For the Assessment Area Concentration analysis, examiners reviewed all small business, small farm, and home mortgage loans originated or purchased during the review period. For the Geographic Distribution analysis, examiners reviewed all small business, small farm, and home mortgage loans in the Omaha Assessment Area. The other two assessment areas do not contain any low- or moderate-income census tracts; therefore, the Geographic Distribution criterion was not analyzed for those areas. For the Borrower Profile analysis, examiners reviewed a sample of small business and small farm loans and all home mortgage loans originated within the Omaha Assessment Area; all small business, small farm, and home mortgage loans originated within the Otoe County Assessment Area; and all small business and home mortgage loans and a sample of small farm loans originated within the Fremont County Assessment Area.

D&B data from 2024 provided a standard of comparison for small business and small farm loans. In addition, 2022 and 2023 HMDA aggregate data and 2020 U.S. Census data provided a standard of comparison for home mortgage loans. However, aggregate data received greater weight because it is typically a better indicator of market conditions and loan demand. Refer to the table below for details on the loans reviewed.

Loan Products Reviewed						
Loan Category	Assessment Area Concentration		Geographic Distribution*		Borrower Profile	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Small Business 2024	252	56,278	127	27,035	143	27,459
Small Farm 2024	267	39,045	89	13,771	97	13,758
Home Mortgage						
2022	513	111,663	306	62,710	338	66,394
2023	402	99,505	228	54,797	276	62,322
2024	455	106,488	241	53,994	294	61,513
<i>Source: Bank Data; HMDA Reported Data</i> <i>(*) Geographic Distribution only includes the universe of loans made inside the Omaha Assessment Area as the other assessment areas do not include any low- or moderate-income census tracts.</i>						

When drawing conclusions, examiners placed equal weight on small business, small farm, and home mortgage loans since they all represent primary lending products in the Omaha Multi-State MSA and Nebraska. However, more weight was given to small farm lending performance in Iowa, as small farm lending comprised a greater portion of lending on an annual basis compared to small business and home mortgage lending. While examiners reviewed both the number and dollar volume of loans and presented both figures throughout the evaluation, they emphasized performance by number of loans when conducting the Geographic Distribution and Borrower Profile analyses. Generally, the number of loans is a better indicator of geographies, businesses, farms, and individuals served.

For the Community Development Test, bank management provided examiners with data on community development loans, qualified investments, and community development services since the prior CRA evaluation dated June 6, 2022. Examiners also considered prior period qualified investments that were still outstanding as of June 2, 2025.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Arbor Bank demonstrated satisfactory performance under the Lending Test. The bank's collective performance under all evaluated criteria supports this conclusion. The overall performance is consistent with conclusions in the Omaha Multi-State MSA, which received the most weight. The overall performance was also consistent with performance in Iowa, while performance in Nebraska was outstanding.

Loan-to-Deposit Ratio

Arbor Bank's average net loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and the credit needs of its assessment areas. The ratio, calculated from Call Report data, averaged 89.2 percent over 11 quarters from June 30, 2022, to March 31, 2025. The bank's net loan-to-deposit ratio ranged from a low of 79.2 percent on June 30, 2022, to a high of 94.1 percent on December 31, 2023.

Examiners compared Arbor Bank's average net loan-to-deposit ratio to four similarly situated institutions to evaluate the bank's performance. The institutions were selected based on their asset size, geographic location, and lending focus. As shown in the following table, Arbor Bank's average net loan-to-deposit ratio exceeds all four similarly situated institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 3/31/2025	Average Net Loan-to-Deposit Ratio
	\$(000s)	(%)
Arbor Bank; Nebraska City, Nebraska	616,500	89.4
Glenwood State Bank; Glenwood, Iowa	321,322	46.4
First Nebraska Bank; Valley, Nebraska	354,761	68.5
Charter West Bank; West Point, Nebraska	483,970	86.9
Midstates Bank, National Association; Council Bluffs, Iowa	636,828	69.9
<i>Source: Reports of Condition and Income 6/30/2022 – 3/31/2025</i>		

In addition, Arbor Bank originates a significant volume of home mortgage loans that are sold to secondary market investors shortly after origination. As such, the loan-to-deposit ratio does not reflect these loans. The following table provides information regarding secondary market loans originated from January 1, 2022, to December 31, 2024. Given the Arbor Bank's performance in comparison to the similarly situated institutions as well as its significant secondary market lending, the loan-to-deposit ratio is more than reasonable.

Loans Sold on the Secondary Market		
Year	Number of Loans Sold	Dollar Amount of Loans Sold
	#	\$(000s)
2022	297	84,626
2023	203	50,629
2024	275	77,637
Total	775	212,892
<i>Source: Bank Data</i>		

Assessment Area Concentration

A majority of small business, small farm, and home mortgage loans, by number and dollar volume, were made within the assessment areas. The following table provides details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	\$(000s)	%	\$(000s)	%	\$(000s)
Home Mortgage										
2022	338	65.9	175	34.1	513	66,393	59.5	45,270	40.5	111,663
2023	276	68.7	126	31.3	402	62,321	62.6	37,184	37.4	99,505
2024	294	64.3	163	35.7	457	61,513	57.8	44,976	42.2	106,488
Subtotal	908	66.2	464	33.8	1,372	190,227	59.9	127,430	40.1	317,657
Small Business 2024	172	68.3	80	31.7	252	33,984	60.4	22,294	39.6	56,278
Small Farm 2024	166	62.2	101	37.8	267	22,686	58.1	16,359	41.9	39,045
Source: HMDA Reported Data; Bank Data										
Due to rounding, totals may not equal 100.0%.										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. This conclusion is consistent with the bank's performance in the Omaha Multi-State MSA. The bank's assessment areas in Nebraska and Iowa do not include any low- or moderate-income census tracts; therefore, this criterion was not evaluated. Examiners focused on the bank's record of lending in low- or moderate-income census tracts within the assessment area. The Omaha Multi-State MSA section of this evaluation provides details on the bank's performance.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses and farms of different sizes and individuals of different income levels. This conclusion is consistent with the reasonable performance in the Omaha Multi-State MSA and Iowa, while performance in Nebraska is excellent. Examiners focused on the loans extended to businesses and farms with gross annual revenues of \$1 million or less and home mortgage loans made to low- and moderate-income borrowers within the bank's assessment areas. A complete discussion of the bank's performance is included in the individual rated area sections of this evaluation.

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

Arbor Bank demonstrated satisfactory performance under the Community Development Test. The bank demonstrated adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the bank's capacity and the need and availability of community development opportunities. Since the bank was responsive to the community development needs of its assessment areas, community development activities benefiting the broader statewide and regional areas were also included in the analysis. Arbor Bank's overall community development performance is consistent with the conclusions for all three rated areas.

Examiners compared the bank's level of community development activities to three similarly situated institutions with similar asset sizes and markets served. These comparable institutions were also evaluated using Interagency Intermediate Small Institution Examination Procedures during the evaluation period.

Community Development Loans

The bank originated 53 community development loans totaling \$43.7 million during the evaluation period. This activity included four community development loans totaling \$2.7 million originated outside of the assessment areas that benefited broader statewide areas. The volume of community development loans represented 7.1 percent of total assets and 8.5 percent of net loans as of March 31, 2025. These ratios have declined since the prior evaluation, when the ratios equaled 16.8 and 25.4 percent, respectively. However, the bank originated a significant volume of Small Business Administration Paycheck Protection Program (PPP) loans during the prior evaluation period, which boosted both ratios and overall community development lending activity. When excluding PPP loans from the bank's prior evaluation community development lending activity, the bank increased the number and dollar volume of community development loans from 35 loans totaling \$38.9 million.

The similarly situated institutions' community development loans ranged from 1.5 to 7.1 percent of total assets and 2.3 to 9.3 percent of net loans. Arbor Bank's community development lending performance is commensurate with two of the similarly situated institutions' performance and exceeds the other.

The majority of community development loans promoted revitalization or stabilization efforts and affordable housing. Additional details on community development lending activities are provided in the individual rated area sections of this evaluation. The following tables illustrate 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)
Omaha Multi-State MSA	13	7,851	0	0	2	258	23	31,655	38	39,764
Otoe County, Nebraska	8	384	0	0	1	100	0	0	9	484
Fremont County, Iowa	2	800	0	0	0	0	0	0	2	800
Statewide/Regional Activities	0	0	0	0	2	400	2	2,272	4	2,672
Total	23	9,035	0	0	5	758	25	33,927	53	43,720
<i>Source: Bank Data</i>										

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	10	2,761	0	0	3	458	7	9,165	20	12,384
2023	6	3,067	0	0	2	300	6	6,197	14	9,564
2024	7	3,207	0	0	0	0	12	18,565	19	21,772
2025 YTD	0	0	0	0	0	0	0	0	0	0
Total	23	9,035	0	0	5	758	25	33,927	53	43,720
<i>Source: Bank Data</i>										

Qualified Investments

Arbor Bank purchased, retained, or made 25 qualified investments and donations totaling \$6.0 million during the evaluation period. This activity included five investments totaling \$4.0 million that were made prior to the previous evaluation but remained outstanding as the start of this evaluation. Additionally, this activity included one donation totaling \$1,000 that was made in the broader statewide area. The volume of qualified investments represented 1.0 percent of total assets and 9.9 percent of total securities as of March 31, 2025. These ratios have increased since the previous evaluation when the ratios were 0.8 and 7.4 percent, respectively.

The similarly situated institutions' qualified investments ranged from 0.2 to 0.6 percent of total assets and 2.5 to 3.4 percent of total securities. Therefore, Arbor Bank's qualified investment activity exceeds the similarly situated institutions.

The majority of qualified investments promoted community services targeted to low- or moderate-income individuals. Additional details on qualified investments are provided in the individual rated area sections of this evaluation. The following tables illustrate qualified investments by assessment area, purpose, and year.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Omaha Multi-State MSA	5	3,486	7	417	0	0	0	0	12	3,903
Otoe County, Nebraska	1	3	3	527	0	0	0	0	4	530
Fremont County, Iowa	0	0	8	1,570	0	0	0	0	8	1,570
Regional Activities	0	0	1	1	0	0	0	0	1	1
Total	6	3,489	19	2,515	0	0	0	0	25	6,004
<i>Source: Bank Data</i>										

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	3,481	2	525	0	0	0	0	5	4,006
2022 (Partial)	0	0	1	410	0	0	0	0	1	410
2023	0	0	7	1,570	0	0	0	0	7	1,570
2024	0	0	0	0	0	0	0	0	0	0
2025 YTD	0	0	0	0	0	0	0	0	0	0
Subtotal	3	3,481	10	2,505	0	0	0	0	13	5,986
Grants & Donations	3	8	9	10	0	0	0	0	12	18
Total	6	3,489	19	2,515	0	0	0	0	25	6,004
<i>Source: Bank Data</i>										

Community Development Services

Arbor Bank representatives provided 158 instances of financial expertise or technical assistance to community development-related organizations within the assessment areas. The bank increased the total number of services from 61 instances at the previous evaluation.

Arbor Bank's level of community development services is comparable to the level of the similarly situated institutions, who provided between 24 and 114 instances of community development services. The majority of community development services supported community services for low- and moderate-income individuals. Additional details on community development services are provided in the individual rated area sections of this evaluation. The following table illustrates community development services by assessment area, purpose, and year.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Omaha Multi-State MSA	1	87	0	0	88
Otoe County, Nebraska	0	16	0	0	16
Fremont County, Iowa	15	39	0	0	54
Total	16	142	0	0	158
<i>Source: Bank Data</i>					

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	12	9	0	0	21
2023	3	16	0	0	19
2024	1	83	0	0	84
2025 YTD	0	34	0	0	34
Total	16	142	0	0	158
<i>Source: Bank Data</i>					

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.

OMAHA MULTI-STATE MSA – Full-Scope Review

CRA RATING FOR THE OMAHA MULTI-STATE MSA: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE OMAHA MULTI-STATE MSA

The Omaha Assessment Area consists of Douglas County, Nebraska and Pottawattamie County, Iowa, which are two of the eight counties that comprise the Omaha, Nebraska-Iowa Multi-State MSA. According to 2020 U.S. Census data, the assessment area is comprised of 17 low-, 59 moderate-, 70 middle-, and 47 upper-income census tracts. Arbor Bank operates three branches and three ATMs in the Omaha Assessment Area. The Omaha office is in an upper-income census tract in southwestern Douglas County; the Elkhorn office is in an upper-income census tract in west-central Douglas County; and the Oakland office is in a middle-income census tract in eastern Pottawattamie County. Three ATMs are located in the same census tracts as the branches.

Economic and Demographic Data

The following table provides select demographic data for the Omaha Assessment Area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts)	193	8.8	30.6	36.3	24.4	0.0
Population by Geography	678,193	6.4	28.7	36.4	28.4	0.0
Housing Units by Geography	276,968	6.2	29.6	39.3	24.9	0.0
Owner-Occupied Units by Geography	162,804	3.5	23.7	40.2	32.5	0.0
Occupied Rental Units by Geography	95,522	9.7	38.5	37.9	13.9	0.0
Vacant Units by Geography	18,642	11.3	35.2	38.8	14.7	0.0
Businesses by Geography	86,814	4.8	22.2	39.6	33.4	0.0
Farms by Geography	2,919	3.1	15.3	51.5	30.1	0.0
Family Distribution by Income Level	160,189	21.1	18.9	22.3	37.7	0.0
Household Distribution by Income Level	258,326	25.1	17.2	18.8	38.9	0.0
Median Family Income – Omaha, Nebraska-Iowa MSA		\$87,733	Median Housing Value			\$182,108
			Median Gross Rent			\$954
			Families Below Poverty Level			7.0%
Source: 2020 U.S. Census and 2024 D&B Data Due to rounding, totals may not equal 100.0%.						

The assessment area is primarily urban with suburban and rural areas located on the western side of Douglas County and the eastern side of Pottawattamie County. The largest communities are Omaha and Council Bluffs. Per 2020 U.S. Census data, the two cities have populations of 486,051 and 62,799 people, respectively. The total population of the assessment area has increased by 47,325 from the previous evaluation.

The assessment area supports a variety of businesses. According to 2024 D&B data, the largest business segments, by number of operations, were services at 33.8 percent; non-classifiable establishments at 26.1 percent; and finance, insurance, real estate at 12.2 percent. The majority of businesses are small with 92.8 operating from a single location and 60.5 employing fewer than five employees.

The assessment area also supports some farm operations. The majority of farms within the assessment area are located in Pottawattamie County. According to the 2022 Census of Agriculture, farms in Douglas County produced \$58.6 million in commodity sales, while farms in Pottawattamie County produced \$605.3 million in commodity sales.

The Federal Financial Institution Examination Council (FFIEC)-estimated median family income levels were used to analyze home mortgage loans under the Borrower Profile criterion and to qualify community development activities. The following table presents the FFIEC-estimated median family incomes for the Omaha, Nebraska-Iowa MSA, as well as the low-, moderate-, middle-, and upper-income ranges.

Median Family Income Ranges - Omaha, Nebraska-Iowa MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$95,100)	<\$47,550	\$47,550 to <\$76,080	\$76,080 to <\$114,120	≥\$114,120
2023 (\$109,200)	<\$54,600	\$54,600 to <\$87,360	\$87,360 to <\$131,040	≥\$131,040
2024 (\$109,700)	<\$54,850	\$54,850 to <\$87,760	\$87,760 to <\$131,640	≥\$131,640
2025 (\$114,000)	<\$57,000	\$57,000 to <\$91,200	\$91,200 to <\$136,800	≥\$136,800
<i>Source: FFIEC</i>				

Competition

The assessment area is highly competitive for financial products and services. According to June 2024 FDIC Deposit Market Share data, 45 financial institutions operate 207 branches within the assessment area. Of these institutions, Arbor Bank ranks 16th with a deposit market share of 1.0 percent.

There is strong competition for home mortgage loans among area banks, credit unions, and non-depository mortgage lenders. According to 2023 HMDA aggregate data, 380 lenders reported 15,740 home mortgage loans in the assessment area. Arbor Bank's market share was 1.5 percent, which ranked 20th amongst reporting lenders. The bank also faces competition for agricultural loans from the institutions operating in the assessment area, Farm Credit Services, as well as non-traditional creditors and dealers.

Community Contact

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 determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners reviewed a previously conducted contact with a representative of a community development organization within the assessment area. The representative stated the overall

economy was strong; however, there is a downward trend of overall credit demand due to the higher rate environment. The representative noted the necessity of lower rates or incentive programs, such as low-income housing tax credit programs, to increase credit demand. Credit needs primarily include commercial and home mortgage loans, including affordable housing. Financial institutions in the assessment area are meeting the current credit needs even with the lower demand due to the rate environment.

Credit and Community Development Needs and Opportunities

Considering information from bank management, demographic and economic data, and the community contact, examiners determined that commercial and home mortgage loans are the primary credit needs of the assessment area. Furthermore, community development needs include affordable housing and revitalizing and stabilizing low- and moderate-income census tracts. There are opportunities for banks to participate in community development activities considering the number of small businesses and low- and moderate -income families and households in the assessment area. Further, the assessment area provides opportunities for revitalization and stabilization efforts, given the presence of low -and moderate-income census tracts and major disaster declarations during the evaluation period.

SCOPE OF EVALUATION – OMAHA MULTI-STATE MSA

Examiners reviewed small business, small farm, and home mortgage loans for the Omaha Assessment Area, which each product receiving equal weight under the Lending Test. The following table reflects the volume of loans made within the assessment area and the loans reviewed under the Borrower Profile analysis. Refer to the overall Scope of Evaluation section for additional details.

Loan Products Reviewed – Omaha Multi-State MSA				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business 2024	127	27,035	98	20,510
Small Farm 2024	89	13,771	41	6,802
Home Mortgage				
2022	306	62,710	306	62,710
2023	228	54,797	228	54,797
2024	241	53,994	241	53,994
Home Mortgage Subtotal	775	171,501	775	171,501
<i>Source: Bank Data; HMDA Reported Data</i>				

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE OMAHA MULTI-STATE MSA

LENDING TEST

Arbor Bank demonstrated satisfactory performance under the Lending Test in the Omaha Multi-State MSA. Reasonable performance under the Geographic Distribution and Borrower Profile criteria supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Omaha Assessment Area. Reasonable small business, small farm, and home mortgage performance support this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, lending in low-income census tracts is reasonably comparable to the percentage of businesses in low-income census tracts. However, lending in moderate-income tracts is lower than the percentage of businesses in moderate-income census tracts.

Geographic Distribution of Small Business Loans – Omaha Multi-State MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	4.8	5	3.9	983	3.6
Moderate	22.2	11	8.7	3,202	11.8
Middle	39.6	52	40.9	10,626	39.3
Upper	33.4	59	46.5	12,224	45.2
Totals	100.0	127	100.0	27,035	100.0
<i>Source: 2024 D&B Data; Bank Data</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

Although the bank's performance in moderate-income census tracts lags demographic data, the bank's performance is reasonable based on the following factors. The bank's performance is reasonably comparable to the performance of three similarly situated institutions. The three similarly situated financial institutions operate within the Omaha Assessment Area, were evaluated using Intermediate Small Institution Procedures, and had small business geographic distribution performance deemed reasonable.

Comparable Bank 1 operates two branches in western Douglas County, including one in Elkhorn and made 4.4 percent of its small business loans in moderate-income census tracts. This financial institution is approximately the same geographic distance from moderate-income census tracts as Arbor Bank. Comparable Bank 2 operates three branches in Douglas and Pottawattamie counties, including one in southeastern Omaha and one in western Pottawattamie County and made 11.4 percent of its small business loans in moderate-income census tracts. This financial institution is also approximately the same geographic distance from moderate-income census tracts as Arbor Bank. Comparable Bank 3 operates four branches in Douglas County in downtown Omaha and made 18.4 percent of its small business loans in moderate-income census tracts. Comparable Bank 3's operations are much closer to the moderate-income census tracts than Arbor Bank.

Finally, Arbor Bank's performance has increased since the previous evaluation. In 2021, the bank made 3.4 percent by number and 6.6 percent by dollar amount of its small business loans in moderate-income census tracts. Considering the bank's performance relative to the three similarly situated institutions and relative to the previous evaluation, the performance is reasonable.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion. As shown in the following table, Arbor Bank's small farm lending in low- and moderate-income census tracts is lower than the percentage of farms in low- and moderate-income census tracts. However, small farm loan demand in the assessment area is limited. Most of the low- and moderate-income census tracts are in urban areas within the cities of Omaha and Council Bluffs, while most farms are in the eastern part of Pottawattamie County. Examiners plotted the bank's small farm loans and noted that they are concentrated in eastern Pottawattamie County near the Oakland branch, which is in and surrounded by middle-income census tracts. Given this information, the geographic distribution of small farm loans is reasonable.

Geographic Distribution of Small Farm Loans – Omaha Multi-State MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	3.1	0	0.0	0	0.0
Moderate	15.3	3	3.4	440	3.2
Middle	51.5	85	95.5	13,156	95.5
Upper	30.1	1	1.1	175	1.3
Totals	100.0	89	100.0	13,771	100.0
<i>Source: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion. As shown in the following table, Arbor Bank's lending in low-income census tracts in 2022 is comparable to aggregate performance, but the lending performance in 2023 slightly lagged aggregate performance. Additionally, the bank's performance in 2024 increased to 2.1 percent of loans made in low-income census tracts, which compares reasonably to 2020 U.S. Census data. The bank's lending in moderate-income census tract also lags 2023 aggregate data and 2020 U.S. Census data. However, the bank's performance in 2022 and 2024, which both had higher overall loan volume, was slightly higher than 2023.

Arbor Bank's faces strong competition for home mortgage loans within low- and moderate-income census tracts. According to 2023 HMDA aggregate data, 223 lenders originated 4,319 loans within the 76 low- and moderate-income census tracts. Arbor Bank ranks 45th with 0.4 percent of the market share of the low- and moderate-income census tracts. Additionally, the top five lenders represent 32.6 percent of the total market share of the low- and moderate-income census tracts. Finally, Arbor Bank's branches within the assessment area are located a considerable distance from the low- and moderate-income census tracts. The bank maintains two branches in western Douglas County and one branch in eastern Pottawattamie County; the low- and moderate-income tracts are generally located within eastern Douglas and western Pottawattamie counties.

Throughout the evaluation period, Arbor Bank made significant efforts to generate loans within the low- and moderate-income census tracts within the assessment area. Throughout 2022, 2023, and 2024, the bank conducted targeted marketing campaigns to low- and moderate-income census tracts for home mortgage loans. Given these factors, the geographic distribution of home mortgage loans is reasonable.

Geographic Distribution of Home Mortgage Loans – Omaha Multi-State MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	3.5	3.6	9	2.9	911	1.5
2023	3.5	4.7	2	0.9	120	0.2
2024	3.5	--	5	2.1	516	1.0
Moderate						
2022	23.7	22.1	25	8.2	3,893	6.2
2023	23.7	22.7	17	7.5	3,680	6.7
2024	23.7	--	25	10.4	3,460	6.4
Middle						
2022	40.2	36.7	111	36.3	17,255	27.5
2023	40.2	38.0	113	49.6	22,280	40.7
2024	40.2	--	107	44.4	21,620	40.0
Upper						
2022	32.5	37.5	161	52.6	40,651	64.8
2023	32.5	34.6	96	42.1	28,716	52.4
2024	32.5	--	104	43.2	28,398	52.6
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Total						
2022	100.0	100.0	306	100.0	62,710	100.0
2023	100.0	100.0	228	100.0	54,797	100.0
2024	100.0	--	241	100.0	53,994	100.0
Source: 2020 U.S. Census; HMDA Reported Data; 2022-2023 HMDA Aggregate Data; "--" 2024 data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among businesses and farms of different sizes and individuals of different income levels. Reasonable small farm and home mortgage performance outweighed poor small business lending performance.

Small Business Loans

The distribution of borrowers reflects poor penetration among businesses of different sizes. The percentage of small business loans made to businesses with gross annual revenues of \$1 million or less significantly lags the percentage of businesses reporting revenues in this category. The bank's performance has declined since the prior evaluation when the bank made 72.3 percent of its small business loans by number to businesses with gross annual revenues of \$1 million or less. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category - Omaha Multi-State MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	89.5	38	38.8	6,740	32.9
>\$1,000,000	3.3	59	60.2	13,670	66.7
Revenue Not Available	7.1	1	1.0	100	0.5
Total	100.0	98	100.0	20,510	100.0
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%					

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration among farms of different sizes. Although the bank's lending activity to farms with gross annual revenues of \$1 million or less is below the percentage of farms reporting revenues in this category, it is reasonable when considering performance context. Loan demand is likely lower than the 97.6 percent reflected in the following table based on information from the 2022 Census of Agriculture. Specifically, 56.6 percent of area producers did not report an interest expense and 51.3 percent of farms report a primary occupation other than farming, indicating that they do not have credit needs for their operations. Considering this information, the bank's performance is reasonable.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	97.6	30	73.2	3,987	58.6
>\$1,000,000	1.2	11	26.8	2,815	41.4
Revenue Not Available	1.2	0	0.0	0	0.0
Total	100.0	41	100.0	6,802	100.0
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. As shown in the following table, Arbor Bank's home mortgage lending to low-income borrowers was comparable to aggregate data in both 2022 and 2023. In addition, the bank's 2024 home mortgage lending to low-income borrowers was commensurate with its 2022 and 2023 lending levels. Arbor Bank's home mortgage lending to moderate-income borrowers slightly lagged aggregate data in both 2022 and 2023 but is still reasonably comparable. Furthermore, the bank's 2024 home mortgage lending to moderate-income borrowers was consistent with its 2022 and 2023 lending levels. Considering the bank's performance throughout the evaluation period, performance is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level - Omaha Multi-State MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	21.1	8.7	22	7.2	2,286	3.6
2023	21.1	10.9	21	9.2	2,508	4.6
2024	21.1	--	20	8.3	2,383	4.4
Moderate						
2022	18.9	20.2	56	18.3	8,982	14.3
2023	18.9	23.0	37	16.2	7,232	13.2
2024	18.9	--	40	16.6	6,852	12.7
Middle						
2022	22.3	20.2	57	18.6	9,572	15.3
2023	22.3	22.3	52	22.8	9,855	18.0
2024	22.3	--	58	24.1	11,373	21.1
Upper						
2022	37.7	31.1	158	51.6	38,422	61.3
2023	37.7	27.8	108	47.4	32,858	60.0
2024	37.7	--	116	48.1	31,876	59.0
Not Available						
2022	0.0	19.9	13	4.2	3,448	5.5
2023	0.0	15.9	10	4.4	2,343	4.3
2024	0.0	--	7	2.9	1,508	2.8
Total						
2022	100.0	100.0	306	100.0	62,710	100.0
2023	100.0	100.0	228	100.0	54,796	100.0
2024	100.0	--	241	100.0	53,994	100.0
Source: 2020 U.S. Census; HMDA Reported Data; 2022-2023 HMDA Aggregate Data; "--" 2024 data not available. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

Arbor Bank's community development performance in the Omaha Multi-State MSA is satisfactory. Arbor Bank demonstrated adequate responsiveness to the community development needs of the Omaha Assessment Area. The quantity and responsiveness of community development loans, qualified investments, and community development services support this conclusion.

Community Development Loans

The bank originated 38 community development loans totaling \$39.8 million in the assessment area. The loans primarily supported the revitalization or stabilization of low- and moderate-income census tracts and affordable housing needs. The following table illustrates community development loans by year and purpose.

Community Development Lending by Year – Omaha Multi-State MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	7	2,649	0	0	2	258	7	9,165	16	12,072
2023	3	2,576	0	0	0	0	5	5,085	8	7,661
2024	3	2,626	0	0	0	0	11	17,405	14	20,031
2025 YTD	0	0	0	0	0	0	0	0	0	0
Total	13	7,851	0	0	2	258	23	31,655	38	39,764
<i>Source: Bank Data</i>										

Notable community development lending activity in the Omaha Assessment Area included three loans for \$4.2 million made to a community development organization that provides financing to low- and moderate-income borrowers to purchase affordable single-family homes.

Qualified Investments

The bank purchased or retained four investments totaling approximately \$3.9 million in the assessment area. The bank also made eight donations and grants totaling \$12,000 to organizations that provide community services and affordable housing to low- and moderate-income individuals. The following table illustrates qualified investments by year and purpose.

Qualified Investments by Year – Omaha Multi-State MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	3,481	0	0	0	0	0	0	3	3,481
2022 (Partial)	0	0	1	410	0	0	0	0	1	410
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
2025 YTD	0	0	0	0	0	0	0	0	0	0
Subtotal	3	3,481	1	410	0	0	0	0	4	3,891
Qualified Grants & Donations	2	5	6	7	0	0	0	0	8	12
Total	5	3,486	7	417	0	0	0	0	12	3,903
<i>Source: Bank Data</i>										

Community Development Services

Bank personnel provided 88 instances of financial expertise or technical assistance to community development organizations in the assessment area. The majority of qualified activities provided community services to low- and moderate-income individuals. Bank representatives taught financial literacy courses to a variety of community development organizations that serve low- and moderate-income children and families. The following table illustrates community development services by year and purpose.

Community Development Services by Year – Omaha Multi-State MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	0	6	0	0	6
2023	0	8	0	0	8
2024	1	41	0	0	42
2025 YTD	0	32	0	0	32
Total	1	87	0	0	88
<i>Source: Bank Data</i>					

STATE OF NEBRASKA – Full-Scope Review

CRA RATING FOR NEBRASKA: OUTSTANDING

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN NEBRASKA

Arbor Bank maintains one assessment area in the nonmetropolitan portion of southeastern Nebraska consisting of Otoe County. According to 2020 U.S. Census data, the assessment area contains two middle- and three upper-income census tracts. The bank maintains one branch and one ATM in Nebraska City, which are both in a middle-income census tract.

Economic and Demographic Data

The following table provides select demographic data for the Otoe County Assessment Area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts)	5	0.0	0.0	40.0	60.0	0.0
Population by Geography	15,912	0.0	0.0	47.3	52.7	0.0
Housing Units by Geography	7,203	0.0	0.0	47.5	52.5	0.0
Owner-Occupied Units by Geography	4,718	0.0	0.0	40.8	59.2	0.0
Occupied Rental Units by Geography	1,791	0.0	0.0	65.8	34.2	0.0
Vacant Units by Geography	694	0.0	0.0	46.5	53.5	0.0
Businesses by Geography	1,912	0.0	0.0	45.4	54.6	0.0
Farms by Geography	310	0.0	0.0	16.8	83.2	0.0
Family Distribution by Income Level	4,461	16.5	14.8	22.3	46.3	0.0
Household Distribution by Income Level	6,509	19.2	15.5	17.2	48.1	0.0
Median Family Income – Nonmetropolitan Nebraska		\$70,804	Median Housing Value			\$150,472
			Median Gross Rent			\$751
			Families Below Poverty Level			7.7%
Source: 2020 U.S. Census and 2024 D&B Data Due to rounding, totals may not equal 100.0%						

The assessment area is predominantly rural, and economics are highly dependent on agriculture. According to 2022 Census of Agriculture data, farms generated \$224.8 million in commodity sales in Otoe County. The assessment area also supports a variety of other businesses. According to 2024 D&B data, the largest business segments, by number of operations, were services at 29.6 percent; non-classifiable establishments at 17.0 percent; and agriculture, forestry, and fishing at 14.0 percent. The majority of businesses within the assessment area are small with 90.7 operating from a single location and 69.4 percent employing four or fewer employees.

The assessment area has had mild growth since the previous evaluation. The population increased by 70, the number of businesses and farms increased by 605, and total housing units increased by

150. The growth is attributed to several new housing developments within the assessment area; however, most of these developments are not affordable for low- or moderate-income individuals.

The following table presents the FFIEC-estimated median family incomes for the nonmetropolitan portion of Nebraska, as well as the low- moderate-, middle-, and upper-income ranges.

Median Family Income Ranges – Nonmetropolitan Nebraska				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$80,900)	<\$40,450	\$40,450 to <\$64,720	\$64,720 to <\$97,080	≥\$97,080
2023 (\$88,400)	<\$44,200	\$44,200 to <\$70,720	\$70,720 to <\$106,080	≥\$106,080
2024 (\$85,800)	<\$42,900	\$42,900 to <\$68,640	\$68,640 to <\$102,960	≥\$102,960
2025 (\$93,000)	<\$46,500	\$46,500 to <\$74,400	\$74,400 to <\$111,600	≥\$111,600
<i>Source: FFIEC</i>				

Competition

The assessment area is moderately competitive for financial products and services. According to June 2024 FDIC Deposit Market data, 12 financial institutions operate 14 branches in the assessment area. Of these institutions, Arbor Bank ranks 1st with 19.8 percent of the deposit market share.

There is competition for home mortgage loans among area banks, credit unions, and non-depository mortgage lenders. According to 2023 HMDA aggregate data, 76 lenders reported 298 home mortgage loans in the assessment area. Arbor Bank ranked 1st with 10.1 percent of the market share. In addition to the aforementioned institutions, Arbor Bank faces competition for agricultural loans from Farm Credit Services, as well as non-traditional creditors and dealers.

Community Contact

Examiners reviewed a recently conducted community contact interview with a representative from an economic development organization that serves southeastern Nebraska. The contact stated that the economy is strong and driven by agricultural production. Smaller communities in the area have some employment opportunities in education, healthcare, and manufacturing. The contact indicated that affordable housing inventory is low. High construction costs and aging infrastructure have made it difficult for many to find affordable homes. According to the community contact, the primary credit needs are home mortgage and commercial loans.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural and home mortgage loans are the primary credit needs of the assessment area. Furthermore, community development needs include affordable housing and community services for low- and moderate-income individuals. There are opportunities for banks to participate in community development activities considering the number of small businesses and farms as well as the volume of low- and moderate-income families and households in the assessment area.

SCOPE OF EVALUATION – NEBRASKA

Examiners reviewed small business, small farm, and home mortgage loans for the Otoe County Assessment Area, with each loan category receiving equal weight under the Lending Test. The following table reflects the volume of loans made within the assessment area and the loans reviewed under the Borrower Profile analysis. Refer to the overall Scope of Evaluation section for additional details.

Loan Products Reviewed - Otoe County, Nebraska				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business 2024	22	3,509	22	3,509
Small Farm 2024	19	3,113	19	3,113
Home Mortgage				
2022	23	2,463	23	2,463
2023	30	2,954	30	2,954
2024	33	3,956	33	3,956
Home Mortgage Subtotal	86	9,373	86	9,373
<i>Source: Bank Data; HMDA Reported Data</i>				

CONCLUSIONS ON PERFORMANCE CRITERIA IN NEBRASKA

LENDING TEST

Arbor Bank demonstrated outstanding performance under the Lending Test in Nebraska. Excellent performance under the Borrower Profile criterion in the Otoe County Assessment Area supports this conclusion.

Geographic Distribution

The assessment area does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects excellent penetration among businesses and farms of different sizes and individuals of different income levels. Excellent small farm and home mortgage lending performance supports this conclusion while the small business performance is reasonable.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. As shown in the following table, the bank's lending to businesses with revenues of \$1 million or less is below the percentage of businesses reporting revenue in this category. However, it is still reasonably comparable when considering performance context. While the Arbor Bank is not required to report CRA small business loan data, the aggregate data provides insight into lending opportunities in the assessment area. Based on 2022 and 2023 CRA aggregate data, which is the two most recent years available, aggregate lenders originated 59.4 percent and

53.1 of their small business loans to businesses with revenues of \$1 million or less, respectively. As such, the bank’s performance exceeds aggregate performance data.

Distribution of Small Business Loans by Gross Annual Revenue Category - Otoe County, Nebraska					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	86.8	14	63.6	2,236	63.7
>\$1,000,000	2.4	8	36.4	1,273	36.3
Revenue Not Available	10.9	0	0.0	0	0.0
Total	100.0	22	100.0	3,509	100.0
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%					

Small Farm Loans

The distribution of small farms loans reflects excellent penetration among farms of different sizes. The bank made all 19 small farm loans to borrowers with gross annual revenues of \$1 million or less. In comparison, 2024 D&B data indicated that 98.1 percent of farms reported gross annual revenues of \$1 million or less.

Home Mortgage Loans

The distribution of borrowers reflects excellent penetration among individuals of different income levels. Arbor Bank’s lending to low-income borrowers exceeded aggregate performance in both 2022 and 2023, despite not originating any loans to this group in 2024. In 2022, lending to moderate-income borrowers lags aggregate performance. However, 2023, lending to moderate-income borrowers significantly exceeded aggregate performance. The bank’s 2024 performance is consistent with 2023.

Arbor Bank ranked high among aggregate reporters in the assessment area for loans to low-income borrowers and moderate-income borrowers. In 2022, the bank ranked 2nd in lending to low-income borrowers and 7th for moderate-income borrowers. In 2023, Arbor Bank ranked 2nd and 1st, respectively. Given the bank’s performance throughout the evaluation period, the performance is excellent. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level – Otoe County, Nebraska						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	16.8	9.1	2	8.7	83	3.4
2023	16.8	8.1	3	10.0	244	8.3
2024	16.5	--	0	0.0	0	0.0
Moderate						
2022	15.0	21.8	2	8.7	150	6.1
2023	15.0	14.8	8	26.7	988	33.4
2024	14.8	--	7	21.2	863	21.8
Middle						
2022	22.4	24.6	3	13.0	409	16.6
2023	22.4	27.2	6	20.0	773	26.2
2024	22.3	--	7	21.2	841	21.2
Upper						
2022	45.8	26.7	8	34.8	1,128	45.8
2023	45.8	35.6	3	10.0	174	5.9
2024	46.3	--	7	21.2	1,111	28.1
Not Available						
2022	0.0	17.8	8	34.8	693	28.1
2023	0.0	14.4	10	33.3	776	26.3
2024	0.0	--	12	36.4	1,142	28.9
Total						
2022	100.0	100.0	23	100.0	2,463	100.0
2023	100.0	100.0	30	100.0	2,954	100.0
2024	100.0	--	33	100.0	3,956	100.0
Source: 2020 U.S. Census; HMDA Reported Data; 2022-2023 HMDA Aggregate Data; "--" 2024 data not available. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

Arbor Bank demonstrated satisfactory performance under the Community Development Test in Nebraska. This conclusion is supported by Arbor Bank's adequate responsiveness to the community development needs of the Otoe County Assessment Area, as evidenced by the volume and responsiveness of community development loans, qualified investments, and community development services.

Community Development Loans

The bank originated nine community development loans totaling \$483,000 in the assessment area. The loans were particularly responsive to the affordable housing needs. The following table illustrates the community development loans by year and purpose.

Community Development Lending by Year – Otoe County, Nebraska										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	3	113	0	0	0	0	0	0	3	113
2023	2	140	0	0	1	100	0	0	3	240
2024	3	131	0	0	0	0	0	0	3	131
YTD 2025	0	0	0	0	0	0	0	0	0	0
Total	8	383	0	0	1	100	0	0	9	483
<i>Source: Bank Data</i>										

Qualified Investments

The bank retained two qualified investments totaling \$525,000 in the assessment area. The bank also made two donations and grants totaling \$5,000 to organizations that provide community services and affordable housing to low- and moderate-income individuals. The following table illustrates qualified investments by year and purpose.

Qualified Investments by Year – Otoe County, Nebraska										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	2	525	0	0	0	0	2	525
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
YTD 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	2	525	0	0	0	0	2	525
Qualified Grants & Donations	1	3	1	2	0	0	0	0	2	5
Total	1	3	3	527	0	0	0	0	4	530
<i>Source: Bank Data</i>										

Community Development Services

Bank personnel provided 16 instances of financial expertise or technical assistance to community development organizations in the assessment area. The following table illustrates the bank's community development services by year and purpose.

Community Development Services by Year – Otoe County, Nebraska					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	0	2	0	0	2
2023	0	0	0	0	0
2024	0	9	0	0	4
YTD 2025	0	5	0	0	3
Total	0	16	0	0	16
<i>Source: Bank Data</i>					

STATE OF IOWA – Full-Scope Review

CRA RATING FOR IOWA: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN IOWA

Arbor Bank maintains one assessment area in the nonmetropolitan portion of southwestern Iowa consisting of Fremont County. According to 2020 U.S. Census data, the assessment area consists of three middle-income census tracts. The bank operates two branches and two ATMs within the assessment area in the towns of Hamburg and Sidney. As previously indicated, the Hamburg branch is new since the previous evaluation.

Economic and Demographic Data

The following table provides select demographic data for the Fremont County Assessment Area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	6,605	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	3,444	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,264	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	688	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	492	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	871	0.0	0.0	100.0	0.0	0.0
Farms by Geography	240	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,908	16.1	20.3	23.4	40.1	0.0
Household Distribution by Income Level	2,952	22.2	15.3	19.4	43.1	0.0
Median Family Income – Nonmetropolitan Iowa		\$71,763	Median Housing Value			\$110,702
			Median Gross Rent			\$645
			Families Below Poverty Level			4.7%
Source: 2020 U.S. Census and 2024 D&B Data Due to rounding, totals may not equal 100.0%						

The assessment area is primarily rural in nature and economically dependent on agriculture. According to the 2022 Census of Agriculture, farms produced \$245.7 million in commodity sales in Fremont County. The assessment area also supports a variety of other businesses. According to 2024 D&B data, the largest business segments, by number of operations, were services at 24.8 percent; agriculture, forestry, and fishing at 21.6 percent; and non-classifiable establishments at 19.1 percent. Businesses within the assessment area are predominantly small with 91.3 percent operating from a single location and 69.4 percent employing four or fewer employees.

The assessment area has experienced mild growth since the previous evaluation. The population increased by 501 people and the number of businesses and farms increased by 259, while total housing units only increased by 12.

The following table presents the FFIEC-estimated median family income for the nonmetropolitan portion of Iowa, as well as the low- moderate-, middle-, and upper-income ranges.

Median Family Income Ranges – Nonmetropolitan Iowa				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$78,900)	<\$39,450	\$39,450 to <\$63,120	\$63,120 to <\$94,680	≥\$94,680
2023 (\$86,300)	<\$43,150	\$43,150 to <\$69,040	\$69,040 to <\$103,560	≥\$103,560
2024 (\$86,700)	<\$43,350	\$43,350 to <\$69,360	\$69,360 to <\$104,040	≥\$104,040
2025 (\$92,000)	<\$46,000	\$46,000 to <\$73,600	\$73,600 to <\$110,400	≥\$110,400
<i>Source: FFIEC</i>				

Competition

The assessment area is moderately competitive for financial products and services. According to June 2024 FDIC Deposit Market Share data, five institutions operate seven branches in the assessment area. Of these institutions, Arbor Bank ranks 3rd with 23.7 percent of the deposit market share.

There is competition for home mortgage loans among area banks, credit unions, and non-depository mortgage lenders. According to 2023 HMDA aggregate data, 49 lenders reported 141 home mortgage loans in the assessment area. Arbor Bank’s market share was 12.8 percent, which ranked 1st amongst reporting lenders. The bank faces competition for agricultural loans from the aforementioned institutions, Farm Credit Services, as well as non-traditional lenders and dealers.

Community Contact

Examiners reviewed a recently conducted community contact with a local business group. The contact stated the area primarily relies on agribusiness and small commercial operations. Large companies, such as Pella, also attract jobs to the area. The area is rural, and agriculture is the primary driver of the economy. The contact stated that the economy is declining due to decreasing commodity prices and higher interest rates. Further, increased land costs have made it difficult for many to enter the farming industry. The contact detailed that the credit needs of the area are agricultural as younger farmers need access to credit to make farming attainable. Finally, the contact stated that area financial institutions are meeting area credit needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural loans are the primary credit need of the assessment area, followed by home mortgage and commercial loans. Furthermore, community development needs include economic development for small farms and community services for low- and moderate-income individuals. There are opportunities for banks to participate in community development activities considering the number of small businesses and farms as well as the volume of low- and moderate-income families and households in the assessment area.

SCOPE OF EVALUATION – IOWA

Examiners reviewed small business, small farm, and home mortgage loans for the Fremont County Assessment Area. When determining overall Lending Test conclusions for the Fremont County Assessment Area, more weight was given to small farm lending performance compared to small business and home mortgage lending. The following table reflects the volume of loans made within the assessment area and the loans reviewed under the Borrower Profile analysis. Refer to the overall Scope of Evaluation section for additional details.

Loan Products Reviewed – Fremont County, Iowa				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business 2024	23	3,440	23	3,440
Small Farm 2024	58	5,802	37	3,843
Home Mortgage				
2022	9	1,221	9	1,221
2023	18	4,571	18	4,571
2024	20	3,563	20	3,563
Home Mortgage Subtotal	47	9,355	47	9,355
<i>Source: Bank Data; HMDA Reported Data</i>				

CONCLUSIONS ON PERFORMANCE CRITERIA IN IOWA

LENDING TEST

Arbor Bank demonstrated satisfactory performance under the Lending Test in Iowa. Reasonable performance under the Borrower Profile criterion in the Fremont County Assessment Area supports this conclusion.

Geographic Distribution

The assessment area does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses and farms of different sizes and individuals of different income levels. Reasonable small business, small farm, and home mortgage performance support this conclusion. Examiners focused on the percentage of loans to businesses and farms with gross annual revenues of \$1 million or less and the percentage of home mortgage loans to low- and moderate-income borrowers.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. As shown in the following table, the percentage of small business loans made to borrowers with revenues of \$1 million or less is comparable to the percentage of businesses reporting revenues in this category.

Distribution of Small Business Loans by Gross Annual Revenue Category – Fremont County, Iowa					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	85.4	18	78.3	2,215	64.4
>\$1,000,000	2.3	5	21.7	1,225	35.6
Revenue Not Available	12.3	0	0.0	0	0.0
Total	100.0	23	100.0	3,440	100.0
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%					

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration among farms of different sizes. As shown in the following table, the percentage of loans to farms with gross annual revenues of \$1 million or less is below the percentage of farms reporting revenues in this category. However, loan demand from smaller farms within the assessment area is more limited than reflected by comparable demographic data. According to the 2022 Census of Agriculture, 54.7 percent of area producers did not report an interest expense, indicating that they do not borrow funds for their operations. Further, 53.6 percent of farms reported a primary occupation other than farming. Considering this information, the performance is reasonable.

Distribution of Small Farm Loans by Gross Annual Revenue Category – Fremont County, Iowa					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	97.5	30	81.1	2,915	75.9
>\$1,000,000	1.3	7	18.9	928	24.1
Revenue Not Available	1.3	0	0.0	0	0.0
Total	100.0	37	100.0	3,843	100.0
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. Although the bank did not make any home mortgage loans to low-income borrowers in 2023, the bank's performance significantly exceeded aggregate performance in 2022. Lending in 2024 also increased from 2023.

The percentage of home mortgage loans made to moderate-income borrowers in 2023 lagged aggregate performance; however, the bank's performance was commensurate with aggregate performance in 2022. Further, the bank doubled the number of home mortgage loans made to moderate-income borrowers in 2024. Considering the bank's performance throughout the evaluation period, the performance is reasonable. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level – Fremont County, Iowa						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	16.1	17.9	3	33.3	235	19.3
2023	16.1	10.6	0	0.0	0	0.0
2024	16.1	--	2	10.0	134	3.8
Moderate						
2022	20.3	22.5	2	22.2	166	13.6
2023	20.3	20.6	2	11.1	163	3.6
2024	20.3	--	4	20.0	205	5.8
Middle						
2022	23.4	20.8	2	22.2	300	24.6
2023	23.4	25.5	6	33.3	804	17.6
2024	23.4	--	3	15.0	615	17.3
Upper						
2022	40.1	24.3	2	22.2	520	42.6
2023	40.1	22.0	5	27.8	1,198	26.2
2024	40.1	--	8	40.0	1,989	55.8
Not Available						
2022	0.0	14.5	0	0.0	0	0.0
2023	0.0	21.3	5	27.8	2,407	52.7
2024	0.0	--	3	15.0	620	17.4
Total						
2022	100.0	100.0	9	100.0	1,221	100.0
2023	100.0	100.0	18	100.0	4,571	100.0
2024	100.0	--	20	100.0	3,563	100.0
Source: 2020 U.S. Census; HMDA Reported Data; 2022-2023 HMDA Aggregate Data; "--" 2024 data not available. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

Arbor Bank demonstrated satisfactory performance under the Community Development Test in Iowa. This conclusion is supported by Arbor Bank's adequate responsiveness to the community development needs of the Fremont County Assessment Area, as evidenced by the quantity and responsiveness of community development loans, qualified investments, and community development services.

Community Development Loans

The bank originated two community development loans totaling \$800,000 in the assessment area. Both loans supported affordable housing initiatives within the assessment area. The following table illustrates community development loans by year and purpose.

Community Development Lending by Year – Fremont County, Iowa										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	1	350	0	0	0	0	0	0	1	350
2024	1	450	0	0	0	0	0	0	1	450
2025 YTD	0	0	0	0	0	0	0	0	0	0
Total	2	800	0	0	0	0	0	0	2	800
<i>Source: Bank Data</i>										

Qualified Investments

The bank purchased seven qualified investments totaling \$1.6 million in the assessment area. The bank also made one donation to an organization that provides community services to low- and moderate-income individuals. The following table provides qualified investments by year and purpose.

Qualified Investments by Year – Fremont County, Iowa										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2022 (Partial)	0	0	0	0	0	0	0	0	0	0
2023	0	0	7	1,570	0	0	0	0	7	1,570
2024	0	0	0	0	0	0	0	0	0	0
2025 YTD	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	7	1,570	0	0	0	0	7	1,570
Qualified Grants & Donations	0	0	1	<1	0	0	0	0	1	<1
Total	0	0	8	1,570	0	0	0	0	8	1,570
<i>Source: Bank Data</i>										

Community Development Services

Bank personnel provided 54 instances of financial expertise or technical assistance to community development organizations in the assessment area. The total number of services provided increased significantly compared to the previous evaluation when the bank provided 11 instances. The following table illustrates community development services by year and purpose.

Community Development Services by Year – Fremont County, Iowa					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2022 (Partial)	12	1	0	0	13
2023	3	3	0	0	6
2024	0	33	0	0	33
2025 YTD	0	2	0	0	2
Total	15	39	0	0	54
<i>Source: Bank Data</i>					

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
Omaha Multi-State MSA	Satisfactory	Satisfactory	Satisfactory
Nebraska	Outstanding	Satisfactory	Outstanding
Iowa	Satisfactory	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 (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

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

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

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

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

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

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.

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.

Arbor Bank
Public File – List of Bank Branches

1. Omaha Lakeside
16949 Lakeside Hills Plaza
Omaha, NE 68130
Douglas County, Nebraska
Census Tract 0074.49, Upper Income
2. Elkhorn
18924 Evans Street
Elkhorn, NE 68022
Douglas County, Nebraska
Census Tract 0075.19, Upper Income
3. Nebraska City
911 Central Avenue
Nebraska City, NE 68410
Otoe County, Nebraska
Census Tract 9670.00, Middle Income
4. Sidney
716 Illinois Street, PO Box 189
Sidney, IA 51652
Fremont County, Iowa
Census Tract 9702.00, Middle Income
5. Oakland
301 Oakland Avenue, PO Box 68
Oakland, IA 51560
Pottawattamie County, Iowa
Census Tract 0217.01, Middle Income
6. Hamburg
923 Main Street, PO Box 159
Hamburg, IA 51640
Fremont County, Iowa
Census Tract 9703.00, Middle Income

Arbor Bank
Public File – List of Opened or Closed Branches

Arbor Bank has not closed any branches during the current year or either of the prior two calendar years.

Arbor Bank opened the following branches during the current year and either of the prior two calendar years:

- 2025: None
- 2024: None
- 2023

Hamburg
923 Main Street, PO Box 159
Hamburg, IA 51640
Fremont County, Iowa
Census Tract 9703.00, Middle Income

Arbor Bank
Public File – List of Services

Hours of Operation

Omaha Lakeside and Elkhorn branches:

Lobby Hours: Monday through Friday 8:00am – 5:00pm
Saturday – Lobby closed

Drive Thru Hours: Monday through Friday 8:00am – 5:30pm
Saturday 9:00am – 12:00pm

Nebraska City branch:

Lobby Hours: Monday through Friday 8:30am – 4:00pm
Saturday – Lobby closed

Drive Thru Hours: Monday through Friday 8:00am – 6:00pm
Saturday 8:00am – 12:00pm

Oakland branch:

Lobby Hours: Monday through Friday 8:30am – 4:00pm
Saturday – Lobby closed

Drive Thru Hours: Monday through Friday 8:00am – 5:00pm
Saturday 8:00am – 11:30am

Sidney and Hamburg branches:

Lobby Hours: Monday through Friday 9:00am – 4:00pm
Saturday – Lobby closed

Drive Thru Hours: Monday through Friday 8:00am – 5:00pm
Saturday 8:00am – 12:00pm

Available Loan and Deposit Products

Loan Products

- Mortgage Loans
- Construction Loans
- Home Equity Loans and Lines of Credit
- Auto Loans
- Recreational (Boat/Motorcycle/RV/Camper) Loans
- Overdraft Protection Line of Credit
- Secured Loans
- Business Loans and Lines of Credit
- Small Business Administration (SBA) Loans
- Letters of Credit
- Commercial Real Estate Loans
- Working Capital Lines of Credit
- Term Loans
- Agriculture Loans

Deposit Products

- Personal Checking
 - Arbor Free Checking
 - Arbor Investment Checking
 - Arbor Heritage Club Checking
 - Arbor Easy Rewards Checking
 - Arbor at Work Checking
 - Arbor at Work Rewards Checking
 - Nebraska Med Rewards Checking
- Personal Savings
 - Savings
 - Student Savings
 - Money Market Account
 - Health Savings Account (HSA)
 - Christmas Club
 - Give Back Savings
- Certificates of Deposit
- Individual Retirement Accounts (IRA)
- Business Checking
 - Arbor Free Business Checking
 - Arbor Business Interest Checking
 - Arbor Analysis Checking
- Business Savings
 - Savings
 - Money Market Account
 - Health Savings Account (HSA)

Available Non-Deposit Products:

- Online Banking
- Mobile Banking
- Bill Pay
- Mobile Deposit
- Zelle
- Telephone Banking
- VISA Debit Card
- Gift Cards
- Remote Deposit Capture
- Positive Pay
- ACH Origination
- Wire Origination

Transaction Fees



ARBOR BANK

Helping You Grow

Arbor Bank
911 Central Avenue
Nebraska City, NE 68410
www.arborbanking.com

Schedule of Fees/Common Fees

Deposit Account Fees

Automatic Transfers	\$5/each (savings to checking to cover overdrafts)
Closed Account Fee	\$20 if closed within 90 days of date open
Continuous Overdraft Fee	\$30 each 5 th business day
Debit Card Replacement Fee	\$10
Dormant Transaction Checking Account	\$10/month (no activity for one year)
Dormant Transaction Savings Account	\$30/quarter (no activity for one year)
Garnishment and Levy	\$25
Non-bank owned ATM Transaction	\$0.50 each
Overdraft Fee and Returned Item Fee**	\$30 per item presented
Research Fees	\$30 per hour (one hour minimum)
Returned Deposit Item (paper)	\$7 per item
Returned Mail Fee	\$7 each returned mail item after the first three
Statement Copy Reprint	\$2 each page
Stop Payment Fee	\$30 each
Foreign Deposited Item	\$2 each

IRA Fees

Transfer to another institution	\$50
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Online Bill Pay Fees

External Transfer	\$5
Same Day Payment	\$9.95
Overnight Payment	\$14.95

Other Fees

Cashiers Checks	\$5
Coin Counting (non customer)	10% of total (\$5 minimum)
Fax	\$2/page (sent or received)
Incoming Domestic Wire Transaction	\$10
Incoming International Wire Transaction	\$45
Notary Service	\$5 each for non customers
Outgoing Domestic Wire Transfer	\$25
Outgoing International Wire Transfer	\$65
Photocopies	\$0.25/page

** An Overdraft Fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal, or electronic means.

Changes indicated in BOLD

Revised: 10/7/2024

Arbor Bank Public File – Map of Each Assessment Area

Arbor Bank has three assessment areas: 1) Douglas County, Nebraska – Pottawattamie County, Iowa; 2) Otoe County, Nebraska; and 3) Fremont County, Iowa.

Douglas County, Nebraska

See 6b for a list of geographies contained within Douglas County.

See 6c for a map of Douglas County.

Pottawattamie County, Iowa

See 6d for a list of geographies contained within Pottawattamie County.

See 6e for a map of Pottawattamie County.

Otoe County, Nebraska

See 6f for a map of Otoe County. The following geographies are contained within the area:

2025 FFIEC Census Report - Summary Census Overview Information

State: NEBRASKA

County: 131 - OTOE COUNTY

All Tracts: 5



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	OTOE COUNTY	9666.00	4 - Upper	123.78	No	\$93,000	\$87,643	2068	167	8.08	759	982
NE	OTOE COUNTY	9667.00	4 - Upper	127.92	No	\$93,000	\$90,573	3213	203	6.32	1013	1380
NE	OTOE COUNTY	9668.00	4 - Upper	127.90	No	\$93,000	\$90,563	3097	215	6.94	1023	1289
NE	OTOE COUNTY	9669.00	3 - Middle	88.27	Yes	\$93,000	\$62,500	4596	861	18.73	1188	1726
NE	OTOE COUNTY	9670.00	3 - Middle	104.86	Yes	\$93,000	\$74,250	2938	599	20.39	735	1365
NE	OTOE COUNTY	9999.99	3 - Middle	112.14	No	\$93,000	\$79,404	15912	2045	12.85	4718	6742

Fremont County, Iowa

See 6g for a map of Fremont County. The following geographies are contained within the area:

2025 FFIEC Census Report - Summary Census Overview Information

State: IOWA

County: 071 - FREMONT COUNTY

All Tracts: 3



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IA	FREMONT COUNTY	9701.00	3 - Middle	99.43	Yes	\$92,000	\$71,354	2015	97	4.81	687	1031
IA	FREMONT COUNTY	9702.00	3 - Middle	104.72	Yes	\$92,000	\$75,156	2695	227	8.42	827	1179
IA	FREMONT COUNTY	9703.00	3 - Middle	97.20	Yes	\$92,000	\$69,757	1895	136	7.18	750	1151
IA	FREMONT COUNTY	9999.99	3 - Middle	100.89	No	\$92,000	\$72,404	6605	460	6.96	2264	3361

2025 FFIEC Census Report - Summary Census Overview Information

State: NEBRASKA

County: 055 - DOUGLAS COUNTY

All Tracts: 163



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0002.00	2 - Moderate	70.90	No	\$114,000	\$62,206	3627	1681	46.35	856	1431
NE	DOUGLAS COUNTY	0003.00	1 - Low	41.31	No	\$114,000	\$36,250	2518	1897	75.34	361	1000
NE	DOUGLAS COUNTY	0004.00	1 - Low	46.39	No	\$114,000	\$40,700	1849	923	49.92	469	873
NE	DOUGLAS COUNTY	0005.00	4 - Upper	146.40	No	\$114,000	\$128,446	3411	1334	39.11	398	305
NE	DOUGLAS COUNTY	0006.00	1 - Low	25.28	No	\$114,000	\$22,180	1461	1195	81.79	146	534
NE	DOUGLAS COUNTY	0007.00	1 - Low	38.46	No	\$114,000	\$33,750	1214	1063	87.56	108	488
NE	DOUGLAS COUNTY	0008.00	2 - Moderate	60.46	No	\$114,000	\$53,051	2175	1929	88.69	362	829
NE	DOUGLAS COUNTY	0011.00	1 - Low	33.41	No	\$114,000	\$29,316	2724	2408	88.40	278	861
NE	DOUGLAS COUNTY	0012.00	1 - Low	42.74	No	\$114,000	\$37,500	3917	3144	80.27	519	1111
NE	DOUGLAS COUNTY	0016.00	1 - Low	35.38	No	\$114,000	\$31,042	3800	1195	31.45	0	33
NE	DOUGLAS COUNTY	0018.00	3 - Middle	113.50	No	\$114,000	\$99,583	5209	1771	34.00	402	236
NE	DOUGLAS COUNTY	0019.00	2 - Moderate	60.67	No	\$114,000	\$53,232	1888	1039	55.03	90	193
NE	DOUGLAS COUNTY	0020.00	2 - Moderate	62.29	No	\$114,000	\$54,651	3647	2941	80.64	517	1062
NE	DOUGLAS COUNTY	0021.00	1 - Low	44.93	No	\$114,000	\$39,423	2387	1507	63.13	303	800
NE	DOUGLAS	0022.00	2 - Moderate	59.43	No	\$114,000	\$52,143	1197	389	32.50	241	503

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NE	DOUGLAS COUNTY	0023.00	2 - Moderate	65.11	No	\$114,000	\$57,125	2335	909	38.93	557	809
NE	DOUGLAS COUNTY	0024.00	2 - Moderate	54.14	No	\$114,000	\$47,500	3928	2942	74.90	499	1141
NE	DOUGLAS COUNTY	0025.00	2 - Moderate	69.90	No	\$114,000	\$61,326	2684	1652	61.55	515	840
NE	DOUGLAS COUNTY	0026.00	2 - Moderate	51.19	No	\$114,000	\$44,917	2433	1979	81.34	432	602
NE	DOUGLAS COUNTY	0027.00	2 - Moderate	57.13	No	\$114,000	\$50,129	2667	2214	83.01	439	646
NE	DOUGLAS COUNTY	0028.00	2 - Moderate	77.67	No	\$114,000	\$68,150	3730	3029	81.21	809	1112
NE	DOUGLAS COUNTY	0029.00	2 - Moderate	51.23	No	\$114,000	\$44,947	5582	4746	85.02	761	1393
NE	DOUGLAS COUNTY	0030.00	2 - Moderate	66.51	No	\$114,000	\$58,352	7656	5418	70.77	1742	2220
NE	DOUGLAS COUNTY	0031.00	2 - Moderate	73.12	No	\$114,000	\$64,156	4128	2738	66.33	853	1316
NE	DOUGLAS COUNTY	0032.00	2 - Moderate	60.07	No	\$114,000	\$52,708	2567	2166	84.38	356	606
NE	DOUGLAS COUNTY	0033.00	1 - Low	43.82	No	\$114,000	\$38,452	2356	1816	77.08	378	669
NE	DOUGLAS COUNTY	0034.01	2 - Moderate	65.22	No	\$114,000	\$57,225	3810	1865	48.95	1015	1630
NE	DOUGLAS COUNTY	0034.02	2 - Moderate	73.58	No	\$114,000	\$64,559	2487	811	32.61	656	968
NE	DOUGLAS COUNTY	0035.00	3 - Middle	84.58	No	\$114,000	\$74,213	4490	1466	32.65	1373	1662
NE	DOUGLAS COUNTY	0036.00	3 - Middle	84.46	No	\$114,000	\$74,103	4060	721	17.76	1325	1731
NE	DOUGLAS COUNTY	0037.00	3 - Middle	112.55	No	\$114,000	\$98,750	2361	395	16.73	773	1019

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0038.00	2 - Moderate	73.21	No	\$114,000	\$64,236	3891	1682	43.23	691	1073
NE	DOUGLAS COUNTY	0039.00	2 - Moderate	70.07	No	\$114,000	\$61,475	2378	1559	65.56	124	505
NE	DOUGLAS COUNTY	0040.00	2 - Moderate	71.23	No	\$114,000	\$62,500	3299	1337	40.53	281	369
NE	DOUGLAS COUNTY	0042.00	2 - Moderate	66.82	No	\$114,000	\$58,625	1412	612	43.34	133	485
NE	DOUGLAS COUNTY	0043.00	3 - Middle	87.35	No	\$114,000	\$76,635	3086	1084	35.13	491	757
NE	DOUGLAS COUNTY	0044.00	3 - Middle	81.41	No	\$114,000	\$71,429	1323	318	24.04	362	667
NE	DOUGLAS COUNTY	0045.00	3 - Middle	103.13	No	\$114,000	\$90,481	3175	526	16.57	1162	1085
NE	DOUGLAS COUNTY	0046.00	3 - Middle	105.45	No	\$114,000	\$92,523	2373	518	21.83	684	1042
NE	DOUGLAS COUNTY	0047.00	4 - Upper	226.92	No	\$114,000	\$199,091	3047	445	14.60	817	843
NE	DOUGLAS COUNTY	0048.00	3 - Middle	90.80	No	\$114,000	\$79,669	4315	1371	31.77	821	1255
NE	DOUGLAS COUNTY	0049.00	2 - Moderate	51.73	No	\$114,000	\$45,385	4665	2232	47.85	589	1218
NE	DOUGLAS COUNTY	0050.00	3 - Middle	92.65	No	\$114,000	\$81,285	3675	1345	36.60	390	1104
NE	DOUGLAS COUNTY	0051.00	2 - Moderate	66.01	No	\$114,000	\$57,917	2406	1405	58.40	406	686
NE	DOUGLAS COUNTY	0052.00	1 - Low	34.06	No	\$114,000	\$29,890	1770	1561	88.19	114	448
NE	DOUGLAS COUNTY	0053.00	1 - Low	38.80	No	\$114,000	\$34,044	2445	2030	83.03	389	915
NE	DOUGLAS COUNTY	0054.00	2 - Moderate	58.24	No	\$114,000	\$51,096	3349	2353	70.26	598	1203
NE	DOUGLAS COUNTY	0055.00	4 - Upper	129.21	No	\$114,000	\$113,365	5323	1320	24.80	1727	2180

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0056.00	3 - Middle	83.01	No	\$114,000	\$72,830	3972	1127	28.37	1119	1714
NE	DOUGLAS COUNTY	0057.00	2 - Moderate	61.86	No	\$114,000	\$54,276	4422	2003	45.30	1269	1894
NE	DOUGLAS COUNTY	0058.00	2 - Moderate	72.80	No	\$114,000	\$63,878	4817	2968	61.62	1351	1737
NE	DOUGLAS COUNTY	0059.01	1 - Low	33.93	No	\$114,000	\$29,769	2375	1845	77.68	299	991
NE	DOUGLAS COUNTY	0059.02	1 - Low	47.35	No	\$114,000	\$41,542	2431	2177	89.55	415	858
NE	DOUGLAS COUNTY	0060.00	1 - Low	36.89	No	\$114,000	\$32,365	4076	3303	81.04	633	1601
NE	DOUGLAS COUNTY	0061.01	1 - Low	36.80	No	\$114,000	\$32,289	2632	2158	81.99	336	923
NE	DOUGLAS COUNTY	0061.02	1 - Low	41.27	No	\$114,000	\$36,215	4267	3275	76.75	909	1681
NE	DOUGLAS COUNTY	0062.02	2 - Moderate	62.85	No	\$114,000	\$55,145	4854	2683	55.27	1026	1667
NE	DOUGLAS COUNTY	0063.01	2 - Moderate	64.63	No	\$114,000	\$56,705	2741	1842	67.20	583	783
NE	DOUGLAS COUNTY	0063.02	2 - Moderate	59.93	No	\$114,000	\$52,579	4752	3912	82.32	857	1189
NE	DOUGLAS COUNTY	0063.03	2 - Moderate	53.19	No	\$114,000	\$46,667	3206	2102	65.56	538	946
NE	DOUGLAS COUNTY	0064.00	3 - Middle	87.95	No	\$114,000	\$77,169	4869	1359	27.91	1623	2303
NE	DOUGLAS COUNTY	0065.03	3 - Middle	103.86	No	\$114,000	\$91,125	2707	728	26.89	1002	1085
NE	DOUGLAS COUNTY	0065.04	3 - Middle	83.64	No	\$114,000	\$73,385	3293	826	25.08	1070	1366
NE	DOUGLAS COUNTY	0065.05	3 - Middle	93.98	No	\$114,000	\$82,457	1932	832	43.06	412	514
NE	DOUGLAS COUNTY	0065.06	2 - Moderate	66.05	No	\$114,000	\$57,950	4035	2666	66.07	647	1125

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0066.03	2 - Moderate	69.23	No	\$114,000	\$60,739	2612	1173	44.91	450	660
NE	DOUGLAS COUNTY	0066.04	3 - Middle	82.86	No	\$114,000	\$72,700	4033	1169	28.99	1099	1528
NE	DOUGLAS COUNTY	0066.05	3 - Middle	91.99	No	\$114,000	\$80,708	3201	749	23.40	350	387
NE	DOUGLAS COUNTY	0066.06	2 - Moderate	77.64	No	\$114,000	\$68,117	2901	936	32.26	541	789
NE	DOUGLAS COUNTY	0067.01	4 - Upper	184.35	No	\$114,000	\$161,736	3901	704	18.05	1113	1113
NE	DOUGLAS COUNTY	0067.03	3 - Middle	101.01	No	\$114,000	\$88,625	3046	714	23.44	839	1059
NE	DOUGLAS COUNTY	0067.04	4 - Upper	159.81	No	\$114,000	\$140,208	1872	262	14.00	479	559
NE	DOUGLAS COUNTY	0068.03	4 - Upper	121.48	No	\$114,000	\$106,579	2031	340	16.74	658	743
NE	DOUGLAS COUNTY	0068.04	4 - Upper	218.94	No	\$114,000	\$192,083	1636	188	11.49	602	635
NE	DOUGLAS COUNTY	0068.05	4 - Upper	160.04	No	\$114,000	\$140,408	3270	289	8.84	1017	1149
NE	DOUGLAS COUNTY	0068.06	4 - Upper	135.47	No	\$114,000	\$118,856	2400	711	29.63	429	527
NE	DOUGLAS COUNTY	0069.03	3 - Middle	107.80	No	\$114,000	\$94,583	2532	478	18.88	686	787
NE	DOUGLAS COUNTY	0069.04	4 - Upper	129.48	No	\$114,000	\$113,600	4049	561	13.86	1138	1274
NE	DOUGLAS COUNTY	0069.05	3 - Middle	91.77	No	\$114,000	\$80,517	1867	361	19.34	435	608
NE	DOUGLAS COUNTY	0069.06	3 - Middle	111.75	No	\$114,000	\$98,047	3228	673	20.85	919	1176
NE	DOUGLAS COUNTY	0070.01	2 - Moderate	68.92	No	\$114,000	\$60,466	5425	1980	36.50	294	542
NE	DOUGLAS COUNTY	0070.02	3 - Middle	85.79	No	\$114,000	\$75,272	3491	1084	31.05	939	1216

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0070.03	2 - Moderate	64.11	No	\$114,000	\$56,250	2477	1159	46.79	616	917
NE	DOUGLAS COUNTY	0071.01	2 - Moderate	67.79	No	\$114,000	\$59,479	3386	1638	48.38	993	1263
NE	DOUGLAS COUNTY	0071.02	3 - Middle	86.34	No	\$114,000	\$75,750	3680	1650	44.84	885	1331
NE	DOUGLAS COUNTY	0073.03	3 - Middle	103.53	No	\$114,000	\$90,833	3037	324	10.67	1084	1163
NE	DOUGLAS COUNTY	0073.04	4 - Upper	125.10	No	\$114,000	\$109,762	1396	296	21.20	545	616
NE	DOUGLAS COUNTY	0073.09	3 - Middle	96.75	No	\$114,000	\$84,884	4472	1574	35.20	1290	1643
NE	DOUGLAS COUNTY	0073.10	2 - Moderate	67.33	No	\$114,000	\$59,078	2809	946	33.68	736	874
NE	DOUGLAS COUNTY	0073.11	3 - Middle	89.87	No	\$114,000	\$78,846	3391	1755	51.75	538	614
NE	DOUGLAS COUNTY	0073.12	2 - Moderate	50.46	No	\$114,000	\$44,276	2378	1049	44.11	403	505
NE	DOUGLAS COUNTY	0073.14	4 - Upper	146.21	No	\$114,000	\$128,281	4932	1001	20.30	1312	1453
NE	DOUGLAS COUNTY	0073.15	4 - Upper	130.60	No	\$114,000	\$114,583	5587	1244	22.27	1760	1907
NE	DOUGLAS COUNTY	0073.16	4 - Upper	164.16	No	\$114,000	\$144,023	4085	869	21.27	1085	1174
NE	DOUGLAS COUNTY	0073.17	3 - Middle	117.46	No	\$114,000	\$103,059	5227	1146	21.92	1378	1719
NE	DOUGLAS COUNTY	0073.18	4 - Upper	157.22	No	\$114,000	\$137,941	9594	1192	12.42	2391	2610
NE	DOUGLAS COUNTY	0073.19	3 - Middle	104.68	No	\$114,000	\$91,846	5348	3115	58.25	1323	1472
NE	DOUGLAS COUNTY	0073.20	3 - Middle	100.49	No	\$114,000	\$88,166	3693	1910	51.72	1174	1322
NE	DOUGLAS COUNTY	0074.06	3 - Middle	101.22	No	\$114,000	\$88,810	5228	892	17.06	1477	1626

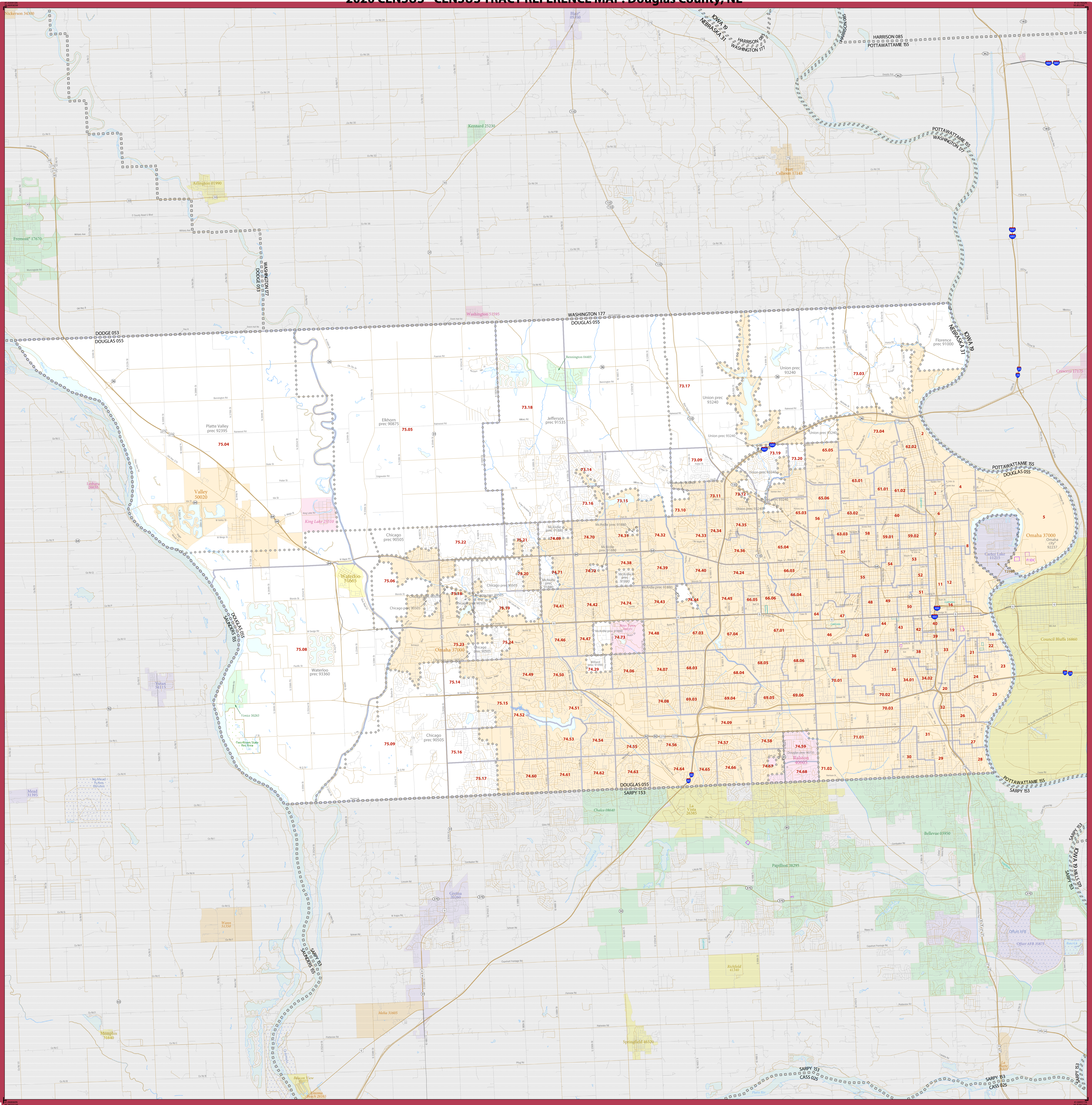
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0074.07	4 - Upper	122.41	No	\$114,000	\$107,396	3323	738	22.21	804	1005
NE	DOUGLAS COUNTY	0074.08	3 - Middle	85.82	No	\$114,000	\$75,295	4398	1164	26.47	1026	1320
NE	DOUGLAS COUNTY	0074.09	3 - Middle	93.45	No	\$114,000	\$81,989	2383	480	20.14	735	912
NE	DOUGLAS COUNTY	0074.24	3 - Middle	112.32	No	\$114,000	\$98,546	3128	1005	32.13	689	903
NE	DOUGLAS COUNTY	0074.29	4 - Upper	147.32	No	\$114,000	\$129,250	3331	359	10.78	1093	1256
NE	DOUGLAS COUNTY	0074.31	4 - Upper	155.75	No	\$114,000	\$136,645	4505	802	17.80	1169	1231
NE	DOUGLAS COUNTY	0074.32	3 - Middle	83.53	No	\$114,000	\$73,292	3267	1190	36.42	804	942
NE	DOUGLAS COUNTY	0074.33	3 - Middle	87.09	No	\$114,000	\$76,410	4273	1389	32.51	1029	1411
NE	DOUGLAS COUNTY	0074.34	3 - Middle	80.69	No	\$114,000	\$70,798	3291	1304	39.62	478	892
NE	DOUGLAS COUNTY	0074.35	3 - Middle	87.60	No	\$114,000	\$76,861	3577	1196	33.44	1223	1596
NE	DOUGLAS COUNTY	0074.36	2 - Moderate	74.01	No	\$114,000	\$64,934	4548	1735	38.15	902	1112
NE	DOUGLAS COUNTY	0074.38	3 - Middle	118.68	No	\$114,000	\$104,130	2034	356	17.50	691	705
NE	DOUGLAS COUNTY	0074.39	3 - Middle	117.14	No	\$114,000	\$102,778	4675	1070	22.89	1417	1564
NE	DOUGLAS COUNTY	0074.40	3 - Middle	83.34	No	\$114,000	\$73,125	2409	987	40.97	230	295
NE	DOUGLAS COUNTY	0074.41	4 - Upper	161.79	No	\$114,000	\$141,944	2690	426	15.84	768	821
NE	DOUGLAS COUNTY	0074.42	3 - Middle	118.25	No	\$114,000	\$103,750	4877	702	14.39	1802	1874
NE	DOUGLAS COUNTY	0074.43	4 - Upper	164.13	No	\$114,000	\$144,000	3420	534	15.61	1093	1149

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0074.44	2 - Moderate	62.37	No	\$114,000	\$54,727	4810	1848	38.42	80	226
NE	DOUGLAS COUNTY	0074.45	3 - Middle	105.37	No	\$114,000	\$92,450	2491	818	32.84	660	704
NE	DOUGLAS COUNTY	0074.46	4 - Upper	189.27	No	\$114,000	\$166,058	4067	475	11.68	1261	1297
NE	DOUGLAS COUNTY	0074.47	4 - Upper	120.53	No	\$114,000	\$105,745	2828	482	17.04	794	968
NE	DOUGLAS COUNTY	0074.48	4 - Upper	152.13	No	\$114,000	\$133,472	2889	259	8.97	1036	1013
NE	DOUGLAS COUNTY	0074.49	4 - Upper	143.51	No	\$114,000	\$125,913	3243	358	11.04	1024	1057
NE	DOUGLAS COUNTY	0074.50	3 - Middle	114.69	No	\$114,000	\$100,625	3470	556	16.02	1084	1260
NE	DOUGLAS COUNTY	0074.51	4 - Upper	130.02	No	\$114,000	\$114,077	5770	1173	20.33	1575	1830
NE	DOUGLAS COUNTY	0074.52	4 - Upper	139.89	No	\$114,000	\$122,734	5089	626	12.30	1693	1762
NE	DOUGLAS COUNTY	0074.53	4 - Upper	145.58	No	\$114,000	\$127,722	3254	466	14.32	1275	1328
NE	DOUGLAS COUNTY	0074.54	3 - Middle	109.84	No	\$114,000	\$96,370	4746	680	14.33	1192	1478
NE	DOUGLAS COUNTY	0074.55	3 - Middle	87.11	No	\$114,000	\$76,429	1975	538	27.24	288	486
NE	DOUGLAS COUNTY	0074.56	2 - Moderate	79.78	No	\$114,000	\$70,000	2424	584	24.09	656	867
NE	DOUGLAS COUNTY	0074.57	2 - Moderate	77.75	No	\$114,000	\$68,214	2829	826	29.20	478	487
NE	DOUGLAS COUNTY	0074.58	2 - Moderate	77.22	No	\$114,000	\$67,750	3146	1321	41.99	453	618
NE	DOUGLAS COUNTY	0074.59	2 - Moderate	73.17	No	\$114,000	\$64,196	3397	808	23.79	857	1137
NE	DOUGLAS COUNTY	0074.60	4 - Upper	177.11	No	\$114,000	\$155,385	4334	610	14.07	1331	1372

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0074.61	4 - Upper	149.68	No	\$114,000	\$131,322	6232	1167	18.73	1722	1890
NE	DOUGLAS COUNTY	0074.62	3 - Middle	104.93	No	\$114,000	\$92,067	4789	946	19.75	1341	1645
NE	DOUGLAS COUNTY	0074.63	3 - Middle	99.24	No	\$114,000	\$87,069	4452	1052	23.63	1160	1367
NE	DOUGLAS COUNTY	0074.64	3 - Middle	103.09	No	\$114,000	\$90,446	3182	568	17.85	948	895
NE	DOUGLAS COUNTY	0074.65	3 - Middle	92.96	No	\$114,000	\$81,557	4506	1389	30.83	1061	1338
NE	DOUGLAS COUNTY	0074.66	3 - Middle	88.66	No	\$114,000	\$77,788	5826	1567	26.90	1031	1289
NE	DOUGLAS COUNTY	0074.67	3 - Middle	93.92	No	\$114,000	\$82,400	5032	1721	34.20	955	1123
NE	DOUGLAS COUNTY	0074.68	3 - Middle	96.70	No	\$114,000	\$84,844	2392	606	25.33	725	849
NE	DOUGLAS COUNTY	0074.69	4 - Upper	133.35	No	\$114,000	\$117,000	4565	933	20.44	1365	1618
NE	DOUGLAS COUNTY	0074.70	3 - Middle	85.01	No	\$114,000	\$74,583	6242	1777	28.47	1512	1735
NE	DOUGLAS COUNTY	0074.71	4 - Upper	140.87	No	\$114,000	\$123,590	3865	848	21.94	978	1040
NE	DOUGLAS COUNTY	0074.72	3 - Middle	110.10	No	\$114,000	\$96,597	4345	669	15.40	1491	1552
NE	DOUGLAS COUNTY	0074.73	2 - Moderate	69.81	No	\$114,000	\$61,250	410	178	43.41	2	30
NE	DOUGLAS COUNTY	0074.74	4 - Upper	284.95	No	\$114,000	\$250,001	1547	313	20.23	519	527
NE	DOUGLAS COUNTY	0075.04	3 - Middle	89.36	No	\$114,000	\$78,403	3575	340	9.51	1152	1705
NE	DOUGLAS COUNTY	0075.05	4 - Upper	143.49	No	\$114,000	\$125,893	4842	528	10.90	1306	1433
NE	DOUGLAS COUNTY	0075.06	4 - Upper	132.58	No	\$114,000	\$116,324	3407	521	15.29	892	1160

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0075.08	3 - Middle	110.34	No	\$114,000	\$96,806	2735	232	8.48	1039	1308
NE	DOUGLAS COUNTY	0075.09	4 - Upper	206.37	No	\$114,000	\$181,063	7388	676	9.15	2061	2214
NE	DOUGLAS COUNTY	0075.14	4 - Upper	218.79	No	\$114,000	\$191,953	4448	493	11.08	1347	1562
NE	DOUGLAS COUNTY	0075.15	4 - Upper	171.52	No	\$114,000	\$150,486	5331	914	17.15	1414	1448
NE	DOUGLAS COUNTY	0075.16	4 - Upper	137.42	No	\$114,000	\$120,565	4727	675	14.28	1256	1396
NE	DOUGLAS COUNTY	0075.17	4 - Upper	126.59	No	\$114,000	\$111,064	7409	1247	16.83	1967	2171
NE	DOUGLAS COUNTY	0075.18	4 - Upper	130.20	No	\$114,000	\$114,231	4560	611	13.40	723	823
NE	DOUGLAS COUNTY	0075.19	4 - Upper	143.92	No	\$114,000	\$126,273	6043	1024	16.95	1325	1622
NE	DOUGLAS COUNTY	0075.20	4 - Upper	181.46	No	\$114,000	\$159,203	4742	971	20.48	922	922
NE	DOUGLAS COUNTY	0075.21	4 - Upper	128.66	No	\$114,000	\$112,880	4078	962	23.59	992	1167
NE	DOUGLAS COUNTY	0075.22	4 - Upper	154.11	No	\$114,000	\$135,208	1798	322	17.91	369	436
NE	DOUGLAS COUNTY	0075.23	4 - Upper	194.37	No	\$114,000	\$170,533	2839	290	10.21	726	742
NE	DOUGLAS COUNTY	0075.24	4 - Upper	157.93	No	\$114,000	\$138,558	4502	775	17.21	1065	1204

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Douglas County, NE



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land (CDP) 2	■■■■■■■	TI880
State American Indian Reservation	■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) 3	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CDP 91650
Consolidated City	ooooo	MILLFORD 47500

<u>SYMBOL DESCRIPTION</u>	<u>SYMBOL</u>
Incorporated Place 1,2	
Census Designated Place (CDP) 2	
Census Tract 3	
<u>DESCRIPTION</u>	<u>SYMBOL</u>
Water Body	
College or University	
Military	
Prison or Juvenile Detention Center	
National or State Park, Forest, or Recreation Area	
Outside Subject Area	

SYMBOL DESCRIPTION	SYMBOL
Interstate or U.S. Highway	Blue Line
State Highway or State Road	Blue Line
Other Road	Blue Line
4WD Trail, Railway, Alley, Walkway, or Ferry	Blue Line
Navigable Boundary or Feature Not Elsewhere Classified	Blue Line
Inset Area	Blue Line

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

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

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

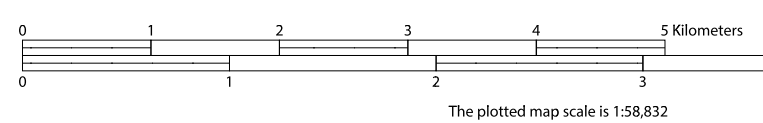
2 Place label color corresponds to the place fill color.

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

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

OFF-RESERVATION TRUST LAND NAMES

T2900 Ponca (NE)



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

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

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

Map Created by: Geography Division, January 06, 2021

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

Projection: Albers Equal Area Conic

Datum: NAD 83

Spheroid: GRS 80

1st Standard Parallel: 40 30 00

2nd Standard Parallel: 42 30 00

Central Meridian: 99 48 49

Latitude of Projection Origin: 40 00 00

False Easting: 0

False Northing: 0

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

NAME: Douglas County (055)
ENTITY TYPE: County or statistically equivalent entity
ST: Nebraska (31)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249831055001



2025 FFIEC Census Report - Summary Census Overview Information

State: IOWA

County: 155 - POTTAWATTAMIE COUNTY

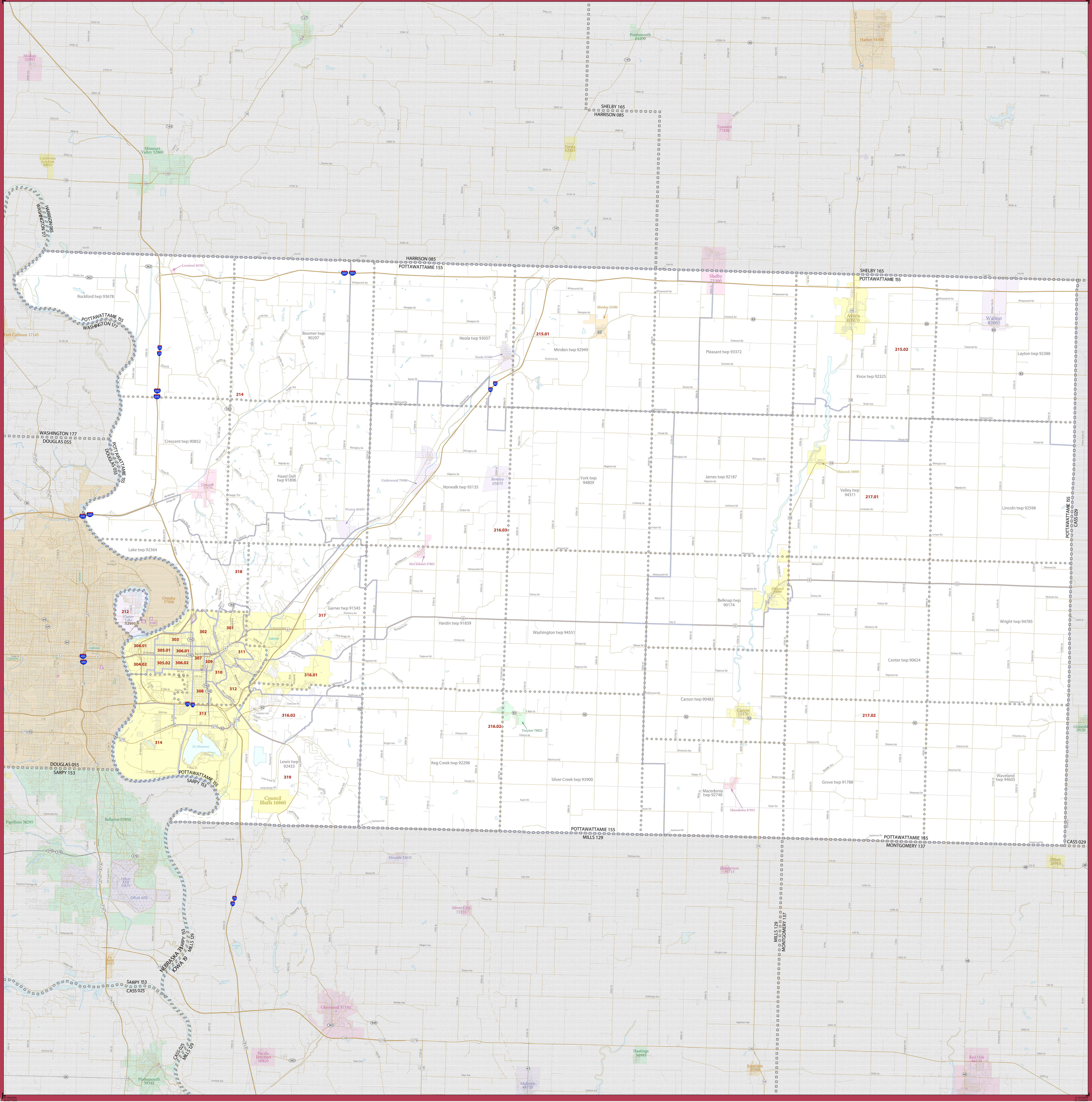
All Tracts: 30



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IA	POTTAWATTAMIE COUNTY	0212.00	3 - Middle	81.35	No	\$114,000	\$71,375	3791	736	19.41	1003	1458
IA	POTTAWATTAMIE COUNTY	0214.00	3 - Middle	112.35	No	\$114,000	\$98,571	3530	171	4.84	1220	1501
IA	POTTAWATTAMIE COUNTY	0215.01	3 - Middle	94.74	No	\$114,000	\$83,125	2391	120	5.02	710	918
IA	POTTAWATTAMIE COUNTY	0215.02	3 - Middle	83.08	No	\$114,000	\$72,895	2930	217	7.41	880	1252
IA	POTTAWATTAMIE COUNTY	0216.02	3 - Middle	113.74	No	\$114,000	\$99,792	2808	150	5.34	796	989
IA	POTTAWATTAMIE COUNTY	0216.03	3 - Middle	118.25	No	\$114,000	\$103,750	2549	145	5.69	745	858
IA	POTTAWATTAMIE COUNTY	0217.01	3 - Middle	81.68	No	\$114,000	\$71,667	2275	270	11.87	665	1045
IA	POTTAWATTAMIE COUNTY	0217.02	3 - Middle	103.58	No	\$114,000	\$90,875	2046	107	5.23	657	844
IA	POTTAWATTAMIE COUNTY	0301.00	2 - Moderate	69.61	No	\$114,000	\$61,079	6067	713	11.75	1529	2261
IA	POTTAWATTAMIE COUNTY	0302.00	2 - Moderate	79.54	No	\$114,000	\$69,787	3494	733	20.98	681	1052
IA	POTTAWATTAMIE COUNTY	0303.00	2 - Moderate	69.29	No	\$114,000	\$60,795	3341	541	16.19	1237	1475
IA	POTTAWATTAMIE COUNTY	0304.01	2 - Moderate	57.15	No	\$114,000	\$50,143	4051	1002	24.73	772	1286
IA	POTTAWATTAMIE COUNTY	0304.02	2 - Moderate	67.17	No	\$114,000	\$58,938	2768	550	19.87	608	1034
IA	POTTAWATTAMIE COUNTY	0305.01	2 - Moderate	67.37	No	\$114,000	\$59,113	2271	428	18.85	646	923
IA	POTTAWATTAMIE COUNTY	0305.02	2 - Moderate	69.63	No	\$114,000	\$61,089	2400	630	26.25	728	1010

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
IA	POTTAWATTAMIE COUNTY	0306.01	2 - Moderate	73.12	No	\$114,000	\$64,153	2054	403	19.62	616	903
IA	POTTAWATTAMIE COUNTY	0306.02	2 - Moderate	56.88	No	\$114,000	\$49,911	2567	746	29.06	564	892
IA	POTTAWATTAMIE COUNTY	0307.00	2 - Moderate	57.77	No	\$114,000	\$50,688	2686	770	28.67	499	1045
IA	POTTAWATTAMIE COUNTY	0308.00	2 - Moderate	70.84	No	\$114,000	\$62,157	3403	809	23.77	882	1303
IA	POTTAWATTAMIE COUNTY	0309.00	1 - Low	25.29	No	\$114,000	\$22,188	1417	328	23.15	116	401
IA	POTTAWATTAMIE COUNTY	0310.00	3 - Middle	82.99	No	\$114,000	\$72,813	2217	356	16.06	581	889
IA	POTTAWATTAMIE COUNTY	0311.00	2 - Moderate	59.35	No	\$114,000	\$52,070	2586	411	15.89	821	1070
IA	POTTAWATTAMIE COUNTY	0312.00	3 - Middle	91.67	No	\$114,000	\$80,433	3282	428	13.04	891	1013
IA	POTTAWATTAMIE COUNTY	0313.00	2 - Moderate	62.38	No	\$114,000	\$54,732	3058	849	27.76	1090	1309
IA	POTTAWATTAMIE COUNTY	0314.00	2 - Moderate	63.99	No	\$114,000	\$56,148	3742	872	23.30	734	988
IA	POTTAWATTAMIE COUNTY	0316.01	4 - Upper	134.28	No	\$114,000	\$117,813	5282	343	6.49	1572	1672
IA	POTTAWATTAMIE COUNTY	0316.02	3 - Middle	108.56	No	\$114,000	\$95,250	2494	191	7.66	1059	1119
IA	POTTAWATTAMIE COUNTY	0317.00	3 - Middle	110.83	No	\$114,000	\$97,243	4973	793	15.95	1000	1148
IA	POTTAWATTAMIE COUNTY	0318.00	3 - Middle	109.93	No	\$114,000	\$96,447	3462	346	9.99	940	1170
IA	POTTAWATTAMIE COUNTY	0319.00	3 - Middle	110.36	No	\$114,000	\$96,827	3732	328	8.79	1127	1458

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



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIC 029
Minor Civil Division (MCD) ¹	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CSD 91650
Consolidated City	○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place ^{1,2}	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■■■■■■■	Incline Village 35100
Census Tract ³	■■■■■■■■■■	33.07

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

DESCRIPTION	SYMBOL
Pleasant Lake	
Galena	
Yosemite NP	

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

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

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

2 Place label color corresponds to the place fill color.

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

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

OFF-RESERVATION TRUST LAND NAMES

T2900 Ponce (NE)

10 20 30 40 50 60 70 80 90 100 Miles

The printed map scale is 1:64,000

NAME: Pottawattamie County (155)

ENTITY TYPE: County or statistically equivalent entity

ST: Iowa (19)

Sheet 1 of 1 PARENT sheets

Total Sheets: 1 (Index 0; Parent 1; Inset 0)

Projection: Albers Equal Area Conic

Datum: NAD 83

Spheroid: GRS 80

1st Standard Parallel: 40 53 46

2nd Standard Parallel: 42 58 46

Central Meridian: -95 23 22

Latitude of Projection Origin: 40 22 31

False Easting: 0

False Northing: 0

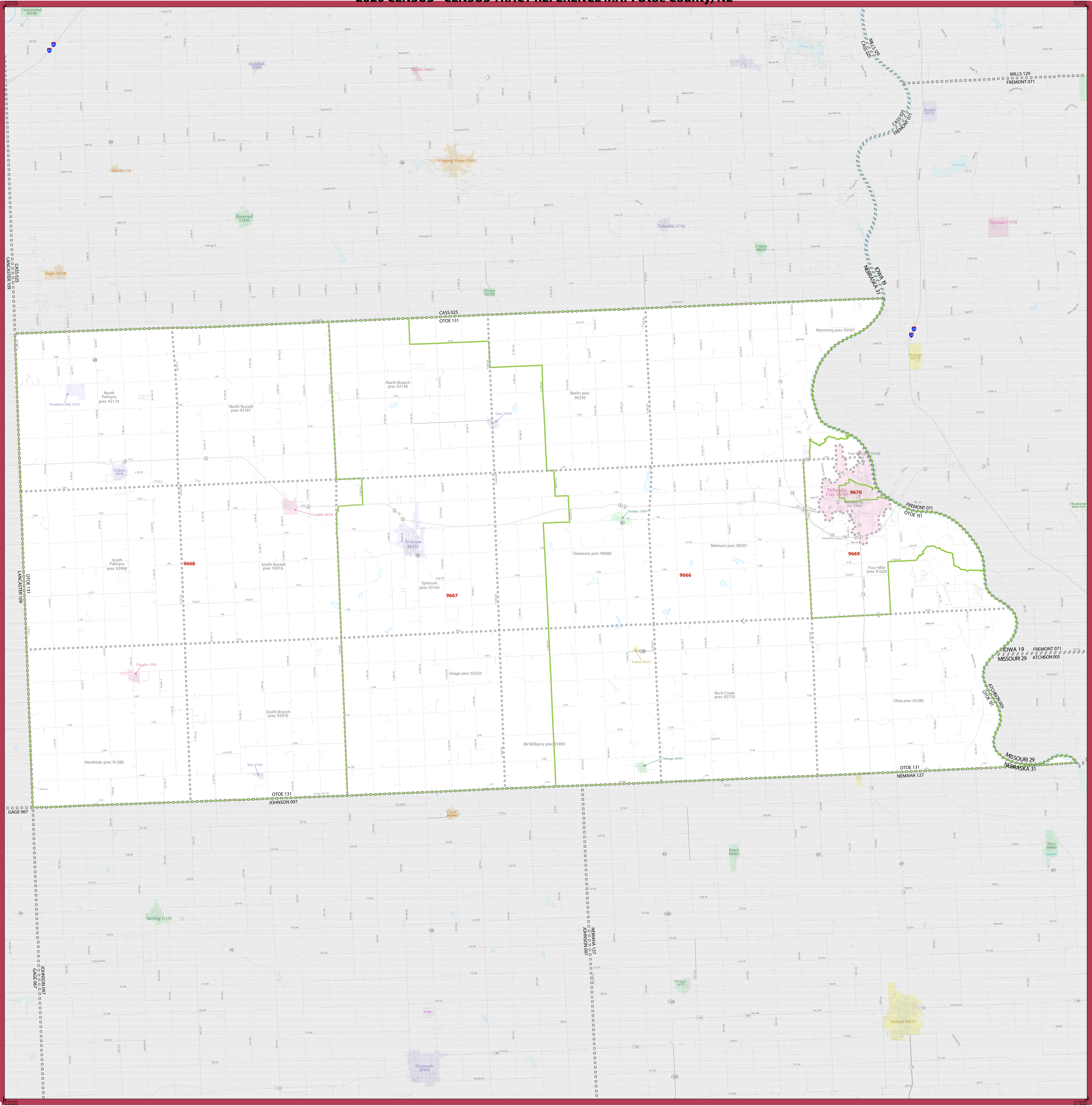
U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

2020 CENSUS TRACT REF MAP (PARENT)

Sheet ID: 24961915001

United States Census 2020

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Otoe County, NE



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□	ERIC 029
Minor Civil Division (MCD) ¹	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CSD 91650
Consolidated City	○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place ^{1,2}	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■■■■■■■	Incline Village 35100
Census Tract ³	■■■■■■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Sawway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Neighborhood Boundary or Former Non-Boundary Classified	
Outside Subject Area		Inset Area	

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

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

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

2 Place label color corresponds to the place fill color.

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

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

2020 CENSUS - CENSUS TRACT REFERENCE MAP - FREMONT COUNTY, NE

Scale: 1 inch = 1 mile

North Arrow

Map Labels:

- Green twp 91734
- Yellow twp 91735
- Pink twp 91736
- Purple twp 91737
- Blue twp 91738
- Waubesa State Park
- Waubesa Lake
- Waubesa Reservoir
- Green twp 91734
- Yellow twp 91735
- Pink twp 91736
- Purple twp 91737
- Blue twp 91738

Map Title: 2020 CENSUS - CENSUS TRACT REFERENCE MAP - FREMONT COUNTY, NE

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Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 05, 2021

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 40 53 46
2nd Standard Parallel: 42 58 46
Central Meridian: -93 23 22
Latitude of Projection's Origin: 40 22 31
False Easting: 0
False Northing: 0

NAME: Fremont County (071)
ENTITY TYPE: County or statistically equivalent entity
ST: Iowa (19)

Census
2020

Arbor Bank
HMDA Disclosure Statement

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

Arbor Bank
Public File – Loan-to-Deposit Ratios

The following represents the bank's loan-to-deposit (LTD) ratio for each quarter of the prior calendar year:

Date	LTD Ratio
3/31/2025	91.67
6/30/2025	94.58
9/30/2025	97.19
12/31/2025	100.87

Source: Uniform Bank Performance Report (UBPR)
(<https://cdr.ffiec.gov/public/ManageFacsimiles.aspx>).