



MEMBER  
FDIC

UNITED PRAIRIE  
BANK™

# CRA PUBLIC FILE 2026



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## CRA Comment File

United Prairie Bank has not received any written comments 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.

No comments received in 2025

No comments received in 2024





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## **Branch Openings and Closings**

2025 – None

2024 – None

2023 – None



## MADISON

### United Prairie Bank

- Address: 303 6<sup>th</sup> Avenue  
PO Box 96  
Madison, MN 56256
- Phone: 320.598.7541
- Email: [madison@unitedprairiebank.com](mailto:madison@unitedprairiebank.com)
- Monday thru Friday 8:00am - 4:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-Up ATM, Accepts Deposits
- 27.073.1801.00

## MANKATO

### United Prairie Bank / United Prairie Financial Network

- Address: 10 Firestone Drive  
Mankato, MN 56001
- Phone: 507.344.1450
- Email: [mankato@unitedprairiebank.com](mailto:mankato@unitedprairiebank.com)
- Monday - Friday 9:00am - 5:00pm
- Drive-Up Hours: Monday - Friday 8:00am – 2:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-Up ATM, Accepts Deposits
- Investment Hours: Monday - Friday from 8:00am - 5:00pm
- 27.013.1702.00

## **MOUNTAIN LAKE**

### **United Prairie Bank**

- Address: 1141 Third Avenue  
Mountain Lake, MN 56159
- Phone: 507.427.2422
- Email: [mtlake@unitedprairiebank.com](mailto:mtlake@unitedprairiebank.com)
- Monday -Thursday 9:00am - 3:00pm; Friday 9:00am - 5:00pm
- Drive-Up Hours: Monday - Thursday 8:30am - 4:00pm; Friday 8:30am - 5:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-Up ATM, Accepts Deposits
- 27.033.2701.00

## **NEW ULM**

### **United Prairie Bank/United Prairie Insurance/United Prairie Financial Network**

- Address: 200 North Broadway  
New Ulm, MN 56073
- Phone: 507.359.2001
- Email: [newulm@unitedprairiebank.com](mailto:newulm@unitedprairiebank.com)
- Monday - Friday 9:00am - 4:00pm
- Drive-Up Hours: Monday - Friday 8:00am - 5:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-up ATM, Accepts Deposits
- Investment Hours: Monday - Friday 8:00am - 5:00pm
- 27.015.9601.01

## OWATONNA

### United Prairie Bank /United Prairie Financial Network

- Address: 110 West Rose Street  
Owatonna, MN 55060
- Phone: 507.451.6300
- Email: owatonna@unitedprairiebank.com
- Monday - Friday 8:30am - 4:00pm
- Drive-Up Hours: Monday - Friday 8:00am - 5:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-up ATM, Accepts Deposits
- Investment Hours: Monday - Friday 8:00am - 5:00pm
- 27.147.9604.00

## SPICER

### United Prairie Bank

- Address: 425 Access Drive  
PO Box 579  
Spicer, MN 56288
- Phone: 320.796.2151
- Email: spicer@unitedprairiebank.com
- Monday - Friday 8:30am - 4:00pm
- Drive-Up Hours: Monday - Friday 8:00am - 4:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-up ATM, Accepts Deposits
- 27.067.7804.00

## WASECA

### United Prairie Bank

- Address: 1509 North State Street  
Waseca, MN 56093
- Phone: 507.835.8180
- Email: waseca@unitedprairiebank.com
- Monday - Friday 8:30am - 4:00pm
- Drive-Up Hours: Monday - Friday 8:00am - 5:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-up ATM, Accepts Deposits
- 27.161.7904.00

## WILMONT

### United Prairie Bank

- Address: 323 4<sup>th</sup> Avenue  
PO Box 8  
Wilmont, MN 56185
- Phone: 507.926.5155
- Email: wilmont@unitedprairiebank.com
- Lobby Hours: By appointment during business hours
- Drive-Up Hours: Monday - Friday 8:30am - 11:00am, 12:00pm - 4:30pm
- Walk-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Walk-up ATM, Accepts Deposits
- 27.105.1052.00

## WINDOM

### United Prairie Bank

- Address: 1545 1<sup>st</sup> Avenue Hwy 60 East  
Windom, MN 56101
- Phone: 507.831.3000
- Email: windom@unitedprairiebank.com
- Monday - Friday 9:00am - 3:00pm
- Drive-Up Hours: Monday - Friday 8:30am – 4:30pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-up ATM, Accepts Deposits
- 27.033.2704.00

## WORTHINGTON

### United Prairie Bank / United Prairie Financial Network

- Address: 905 McMillan Street  
PO Box 776  
Worthington, MN 56187
- Phone: 507.376.9754
- Email: worthington@unitedprairiebank.com
- Monday - Friday 8:30am - 3:00pm
- Drive-Up Hours: Monday - Friday 8:30am - 5:00pm
- Drive-up Video Teller (ITM):
  - Monday – Friday 7:00am – 6:00pm
  - Saturday 9:00 - Noon
- Drive-up ATM, Accepts Deposits
- Investment Hours: Monday - Friday 8:00am - 5:00pm
- 27.105.1054.00

## Consumer Deposit Accounts

- Free Checking
- Rewards Checking
  - Cash
  - Points
  - Interest
- FutureGen Student Checking
- Growth Savings
- Limited Edition Savings
- Companion Savings
- College Savings Fund
- Health Savings Account
- Success Money Market
- Rise Money Market
- Certificate of Deposit
- Individual Retirement Account
- FutureSaver Savings

## Commercial Deposit Accounts

- Ambassador Checking
- Endeavor Checking
- Venture Checking
- Enterprise Checking
- Business Growth Savings
- Companion Savings
- Business Success Money Market
- Business Rise Money Market
- Limited Edition Savings
- Certificate of Deposit
- GrowFirst Checking
- GrowGreen Checking
- GrowPro Checking
- GrowLite Checking
- GrowHigh Savings

## Consumer Services

- Retail Online Banking
- Electronic Statements
- Online BillPay
- Zelle
- Mobile Banking and Deposit
- Electronic and Push Alerts
- Telebanc
- ProtectU Overdraft Program
- IntraFi Network Deposits (formerly ICS and CDARS)
- Online Account Opening
- SavvyMoney (Credit Sense)
- TransferNow External Transfers
- AllData PFM (Account Aggregator)

## Commercial Services

- Business Online (Cash Management)
- Remote Deposit
- ACH Manager and Wire Manager
- Business Online BillPay
- Positive Pay and ACH Positive Pay
- Business Debit Card with UChoose Points
- Merchant Card Services
- Electronic Statements
- Business Mobile Banking and Deposit
- Electronic Alerts and Push Alerts
- IntraFi Network Deposits (formerly ICS and CDARS)

## Loan Options

- Automobile and Motorcycle Loans
- Equipment Loans
- Power Sport Loans
- Boat Loans
- Campers, Icehouse, Trailer Loans
- Savings, CD-Secured, Unsecured Loans
- ProtectU Line of Credit
- Commercial Loans
- Agriculture Loans
- SBA
- FSA
- Government Secured Loans
- Home Equity Line of Credit
- Home Improvement Loans
- Conventional Real Estate Loans
- Non-Conventional Real Estate Loans
- Cannabis Business Loans
- Online Loan Applications

## Investments<sup>1,2</sup>

- Various Investment Products
- Life Insurance and Long-Term Care
- Trust and Estate Planning
- Education Savings Plans
- Wealth and Retirement Planning

<sup>1</sup> Investment products available through affiliate – not bank products.

<sup>2</sup> Products are not a deposit, not FDIC-insured, have no bank guarantee, may lose value, and not insured by any Federal Government Agency.

<sup>3</sup> Product or service listed is not available in all locations.

## Miscellaneous Services

- Debit Card
- DocuSign/E-Sign
- UChoose Point Debit Card
- Direct Deposit
- Mobile Wallet
- CardHub
- Stop Payment
- ITMs/ITM Deposits
- Night Deposit<sup>3</sup>
- Money Orders and Official Checks
- Wire Transfers
- ACH Origination
- Gift Cards
- Live Telephone Support
- Credit Cards
- Notary Public
- Safe Deposit Box Rental<sup>3</sup>
- Online Instructional and Educational Videos
- Harland Clarke Check Ordering
- Foreign Currency Purchase/Collection
- ClickSwitch/CardSwap
- RTP/FedNow Credits



## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

From United Prairie Bank

Limits and fees – The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Abandoned Account fee (Upon loss of contact)	\$20.00
Account reconciliation/research (per hr) (min 1 hr)	\$25.00
Account statement printout	\$5.00
ACH automatic transfer (transfer to a non-United Prairie Bank account)	\$2.50
ACH origination chargeback	\$5.00
(ATM) Fee for ATM Withdrawal (non-United Prairie Bank / non-MoneyPass network ATM)	\$1.00
Collection fees (Incoming and Outgoing):	
Domestic checks	\$30.00 per item
Canadian items	\$15.00 per Cash Letter & \$5.00 per item
Foreign checks (non-Canadian)	\$15.00 per Cash Letter & \$20.00 per item
Check Printing	Fees vary by style
Debit/ATM card (replace lost/mishandled card)	\$10.00
Duplicate statement (per month)	\$5.00
Early Account closed fee (within the first 90 days-Checking, Growth Savings, Success Money Market)	\$30.00
eServices fees:	
Account to Account Transfer (to a different financial institution)	\$2.50
Zelle - Stop Payment Fee	\$15.00
Fax fees:	
Incoming	\$1.00 first page & \$0.50 per additional page
Outgoing	\$4.00 first page & \$1.00 per additional page
International	Billed rate + \$2.00 per page
Gift cards (If purchased online \$7.95 with shipping & handling)	\$5.00
Hold Mail Request	\$5.00
Inactive fee (Charged once the account has been inactive for 36 months or more.)	\$5.00 per month
IRA closing fee	\$50.00
Levy/Garnishment	\$50.00
Money Order (Classics Checking - free)	\$1.00 per \$100.00 (\$5 max)
Night depository locked bags (1st bag free)	\$15.00
Official Check	\$5.00
Overdraft fee (per each item paid - up to 6 Overdraft / Returned Item fees per day)	\$35.00
(An overdraft fee applies to overdrafts created by check, in person withdrawal, ATM withdrawal or other electronic means.)	
Continuous Overdraft Fee (Business Accounts Only)	
(If account remains overdrawn, on the 2nd business day and each business day the account remains overdrawn, you will incur this fee.)	\$5.00

Effective 06-09-2025

Photocopies (per copy) (Classics Checking – free)	\$0.25
Ready Reserve annual fee	\$35.00
Returned item fees (Each time an item is returned not paid – up to 6 Returned Item/Overdraft fees per day. An item may be presented multiple times. You may be charged each time the item is presented for payment)	\$35.00
Returned mail fee (per item)	\$10.00
Safe Deposit Boxes:	
Safe Deposit Box rent (Classics Checking – smallest size box free)	Varies by size
Safe Deposit Box drilling fee	Locksmith Rate + \$50.00
Safe Deposit Box Lost key/Lock Replacement	Locksmith Rate + \$50.00
Safe Deposit Box late payment fee (after 30 days past due)	\$10.00
Stop Item Charge (Classics Checking – free)	\$30.00
Substitute check fee (per item)	\$5.00
Telebanc faxed account statement	\$5.00
Transfer Fee (Includes ProtectU Sweeps) (Classics Checking-free)	\$5.00
Wire transfer:	
Incoming wires	\$10.00
Outgoing wires (Classics Checking - \$5.00 discount)	\$25.00
International outgoing wires	\$50.00
Zipper bags (1st bag free)	\$5.00
Non-customers only:	
Coin counting	5% of total
Coin/currency purchase (\$2.00 minimum)	1% of total order
Money Order	\$10.00
Official Check	\$20.00
Notary service	\$5.00

# United Prairie Bank

## Loan to Deposit Ratios - 2025

Totals by Quarter	Loans & Leases Net of Allowance (000s)	Deposits Total (000s)	Loan to Deposit %
March 31, 2025	751,199,436	795,222,076	94.46%
June 30, 2025	767,842,183	784,086,565	97.93%
September 30, 2025	758,860,240	791,359,180	95.89%
December 31, 2025	786,689,665	814,924,052	96.54%

# **PUBLIC DISCLOSURE**

December 8, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

United Prairie Bank  
Certificate Number: 10958

1141 Third Avenue  
Mountain Lake, Minnesota 56159

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

United Prairie Bank's satisfactory Community Reinvestment Act (CRA) performance under the Lending Test and Community Development Test supports the overall rating. The following points summarize the bank's performance.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit ratio is more than reasonable given the bank's size, financial condition, and credit needs in the assessment areas.
- United Prairie Bank originated a majority of its small business and small farm loans inside 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 revenue sizes.
- United Prairie Bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

**The Community Development Test is rated Satisfactory.**

- United Prairie Bank demonstrated adequate responsiveness to the community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the bank's capacity and the need and availability of such opportunities for community development in its assessment areas.

## DESCRIPTION OF INSTITUTION

United Prairie Bank, headquartered in Mountain Lake, Minnesota, operates ten full-service offices throughout central and southern Minnesota. Farmers State Corporation, a one-bank holding company located in Mankato, Minnesota, owns United Prairie Bank. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation, dated December 19, 2022, based on Interagency Intermediate Small Institution Examination Procedures.

In addition to its main office in Mountain Lake, United Prairie Bank operates branches in Madison, Mankato, New Ulm, Owatonna, Spicer, Waseca, Wilmont, Windom, and Worthington. Since the previous CRA evaluation, United Prairie Bank has not opened or closed any offices, and no merger or acquisition activities have occurred.

United Prairie Bank offers a wide range of loan products, including commercial, agricultural, home mortgage, and consumer loans. Commercial and agricultural loans continue to represent the institution's primary business focus. United Prairie Bank is a Small Business Administration (SBA) Preferred Lender and offers a number of lending programs through the Farm Service Agency, Rural Finance Authority, U.S. Department of Agriculture, Farmer Mac, and Minnesota Department of Agriculture. These programs are generally designed to assist small businesses and small farms who may not qualify for loans through conventional financing methods.

United Prairie Bank brokers the vast majority of its home mortgage loans. The bank's arrangement includes participation in programs through the Federal Housing Administration, Minnesota Housing Finance Agency, and U.S. Department of Veterans Affairs. These programs are designed to assist individuals with home mortgage financing, including programs designed for low- and moderate-income borrowers.

The bank provides a variety of deposit-related products, including checking, savings, money market, health savings accounts, individual retirement accounts, and certificates of deposit. United Prairie Bank offers electronic banking services such as internet and telephone banking; mobile banking, including mobile deposit; bill pay; and electronic statements. Additionally, the bank provides access to surcharge-free ATMs through the MoneyPass network. Lastly, an affiliated entity offers wealth management services.

The bank's September 30, 2025, Consolidated Reports of Condition and Income (Reports of Condition) reflected total assets of \$931.4 million, total loans of \$765.9 million, total deposits of \$793 million, and total securities of \$98 million. The following table illustrates the bank's loan portfolio as of this date.

<b>Loan Portfolio Distribution as of September 30, 2025</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	24,102	3.1
Secured by Farmland	196,006	25.6
Secured by 1-4 Family Residential Properties	38,168	5.0
Secured by Multifamily (5 or more) Residential Properties	60,969	8.0
Secured by Nonfarm Nonresidential Properties	185,602	24.2
<b>Total Real Estate Loans</b>	<b>504,847</b>	<b>65.9</b>
Commercial and Industrial Loans	109,676	14.3
Agricultural Production and Other Loans to Farmers	126,056	16.5
Consumer Loans	2,286	0.3
Other Loans	23,082	3.0
<b>Total Loans</b>	<b>765,947</b>	<b>100.0</b>
<i>Source: Reports of Condition</i>		
<i>Due to rounding totals may not equal 100%</i>		

Examiners did not identify any financial, legal, or other impediments that would limit the institution’s ability to meet the credit needs of its assessment areas.

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires financial institutions to define one or more assessment areas within which examiners will evaluate CRA performance. United Prairie Bank designated three contiguous assessment areas in the State of Minnesota, which have not changed since the previous evaluation. The assessment areas contain full counties in the nonmetropolitan areas of Minnesota and the Mankato, Minnesota Metropolitan Statistical Area (MSA). Furthermore, the two nonmetropolitan assessment areas are not contiguous to one another. Examiners analyzed the three assessment areas as described in the following table.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of Tracts</b>	<b># of Branches</b>
Western Nonmetropolitan	Brown, Cottonwood, Jackson, Kandiyohi, Lac qui Parle, Lyon, Martin, Murray, Nobles, Redwood, Renville, Watonwan, & Yellow Medicine	73	7
Eastern Nonmetropolitan	Steele & Waseca	13	2
Mankato MSA	Blue Earth & Nicollet	23	1
<i>Source: Bank Data and 2020 U.S. Census Data</i>			

Examiner’s separate analysis of the Western and Eastern Nonmetropolitan Assessment Areas revealed consistent performance conclusions. Therefore, these assessment areas are combined and presented as the Nonmetropolitan Assessment Area throughout this CRA evaluation. Refer to the individual assessment area sections for more detailed information.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated December 19, 2022, to the current evaluation dated December 8, 2025. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate United Prairie Bank’s CRA performance. These procedures evaluate an institution’s performance according to the Lending Test and Community Development Test, as detailed in the Appendices.

Examiners conducted full-scope reviews to evaluate United Prairie Bank’s performance in the Nonmetropolitan Assessment Area and Mankato MSA Assessment Area. When assessing the bank’s overall performance, examiners gave greater weight to evaluation results for the Nonmetropolitan Assessment Area because it comprises the vast majority of the loans, deposits, and branches. See the following table for a breakdown of loans, deposits, and branches for each assessment area as of September 30, 2025.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Nonmetropolitan	574,923	75.1	639,605	80.8	9	90.0
Mankato MSA	189,168	24.7	88,430	11.2	1	10.0
Other*	1,848	0.2	63,324	8.0	0	0.0
<b>Total</b>	<b>765,939</b>	<b>100.0</b>	<b>791,359</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>

*Source: Bank Data. \*Other reflects non-branch entries included in the bank’s Reports of Condition.*

### Activities Reviewed

Bank records indicated that the lending focus and product mix remained generally consistent throughout the evaluation period. Given this information, examiners selected 2024, the most recent calendar year, as the review period. This timeframe is considered representative of the bank’s performance during the entire evaluation period. Examiners determined that the bank’s major product lines are commercial and agricultural lending, followed by home mortgage lending to a much lesser degree. Therefore, examiners reviewed small business and small farm loans for this performance evaluation. Examiners did not review home mortgage or consumer installment lending activities because they each represent a small portion of the loan portfolio, are not a primary business focus of the institution, and provide no material support for conclusions.

For the Lending Test, examiners reviewed all small business and small farm loans originated or renewed in 2024 for the Assessment Area Concentration analysis. Examiners reviewed all loans inside the respective assessment areas for the Geographic Distribution analysis. For the Borrower Profile criterion, examiners reviewed a sample of small business and small farm loans located within the assessment areas. D&B data for 2024 provided a standard of comparison for the bank’s small business and small farm lending performance. Small farm lending received the most weight when deriving overall conclusions in the Nonmetropolitan Assessment Area given the lending focus in these counties is primarily agricultural. However, small business lending received the most weight in the Mankato MSA Assessment Area, as small business lending is the primary focus in this

market. The following table details the loan universes and samples selected for review.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>		<b>Reviewed</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Small Business	237	41,045	117	17,749
Small Farm	272	45,936	114	20,378
<i>Source: Bank Data</i>				

While both the number and dollar volume of loans are presented, examiners emphasized performance by the number of loans, because the number of loans is a better indicator of the number of businesses and farms served.

For the Community Development Test, bank management provided data on community development loans, qualified investments and donations, and community development services since the prior evaluation. Examiners reviewed community development activity for the entire review period and presented the information for each year within this performance evaluation.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

United Prairie Bank demonstrated satisfactory performance under the Lending Test. The bank’s collective performance under the criteria evaluated supports this conclusion.

### **Loan-to-Deposit Ratio**

The loan-to-deposit ratio is more than reasonable given the institution’s size, financial condition, and credit needs in the assessment areas. The bank’s ratio, calculated from Reports of Condition data, averaged 97.1 percent over the past 12 calendar quarters from December 31, 2022, to September 30, 2025. The ratio ranged from a high of 100.1 percent on March 31, 2024, to a low of 92.3 percent on March 31, 2023. United Prairie Bank maintained a ratio that exceeded the similarly-situated institutions, as shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

<b>Loan-to-Deposit Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 9/30/2025 \$(000s)</b>	<b>Average Net Loan-to- Deposit Ratio (%)</b>
Alliance Bank, Lake City, Minnesota	760,135	87.0
FM Bank, Waseca, Minnesota	699,271	62.4
Pioneer Bank, Mapleton, Minnesota	839,715	77.6
<b>United Prairie Bank, Mountain Lake, Minnesota</b>	<b>931,437</b>	<b>97.1</b>
<i>Source: Reports of Condition 12/31/2022 through 9/30/2025</i>		

**Assessment Area Concentration**

As detailed in the following table, United Prairie Bank made a majority of its small business and small farm loans within the assessment areas.

<b>Lending Inside and Outside of the Assessment Areas</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total</b>	<b>Dollar Amount of Loans \$(000s)</b>				
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		<b>Total</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>#</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>
Small Business	180	75.9	57	24.1	237	27,758	67.6	13,287	32.4	41,045
Small Farm	234	86.0	38	14.0	272	39,500	86.0	6,436	14.0	45,936

*Source: Bank Data  
Due to rounding, totals may not equal 100.0%*

**Geographic Distribution**

The geographic distribution of loans reflects overall reasonable dispersion throughout the assessment areas. This conclusion is primarily supported by the bank’s reasonable performance in the Nonmetropolitan Assessment Area, which received more weight. Examiners emphasized the percentage of loans, by number, in the moderate-income census tracts located in each assessment area; there are no low-income census tracts in the assessment areas. Refer to comments specific to each assessment area later in this evaluation for further information.

**Borrower Profile**

The distribution of borrowers reflects reasonable penetration among businesses and farms of different revenue sizes. The bank’s performance in the Nonmetropolitan and Mankato MSA assessment areas is consistent with this conclusion. Examiners focused on the percentage of loans, by number, to businesses and farms generating gross annual revenues of \$1 million or less. Refer to comments specific to each assessment area later in this evaluation for further information.

**Response to Complaints**

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

**COMMUNITY DEVELOPMENT TEST**

United Prairie Bank’s community development performance demonstrates adequate responsiveness to the community development needs of 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 such opportunities within the assessment areas.

Comparable institutions are also used in the analysis to help provide perspective on a bank’s performance. For this evaluation, examiners reviewed the activities of three institutions that either have operations in a similar assessment area and/or a similar lending focus as United Prairie Bank and were evaluated using Interagency Intermediate Small Institution Examination Procedures during the review period. One institution’s performance included SBA’s Paycheck Protection Program lending, while the other two institution’s performance did not, given the timeframe of the

evaluations. United Prairie Bank’s overall community development performance compares reasonably to these institutions.

**Community Development Loans**

During the CRA review period, the bank originated or renewed 42 community development loans totaling approximately \$21 million throughout its assessment areas and broader regional area. The bank extended loans primarily in an effort to promote economic development by supporting permanent job creation, retention, or improvement to low- and moderate-income persons, followed by supporting the revitalization and stabilization of moderate-income and distressed and/or underserved middle-income geographies, affordable housing initiatives, and community services targeted to low- and moderate-income persons. The bank was responsive to its assessment areas’ credit needs; therefore, qualified community development lending activity that benefited the greater regional area was also included.

The bank’s community development loans represent 2.3 percent of total assets and 2.8 percent of net loans. The ratios compare reasonably to the ratios of the similarly-situated institutions, which ranged from 1.3 to 13.8 percent and 1.9 to 19.1 percent, respectively. The following tables provide a breakdown of the community development loans by area benefited and activity year for each community development purpose.

<b>Community Development Lending by Area</b>										
<b>Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Nonmetropolitan	4	1,936	0	0	25	9,583	6	4,022	<b>35</b>	<b>15,541</b>
Mankato MSA	0	0	0	0	1	491	0	0	<b>1</b>	<b>491</b>
Regional Activities	0	0	1	2,740	4	1,700	1	460	<b>6</b>	<b>4,900</b>
<b>Total</b>	<b>4</b>	<b>1,936</b>	<b>1</b>	<b>2,740</b>	<b>30</b>	<b>11,774</b>	<b>7</b>	<b>4,482</b>	<b>42</b>	<b>20,932</b>

*Source: Bank Data*

<b>Community Development Lending by Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
2023	0	0	0	0	3	1,740	0	0	<b>3</b>	<b>1,740</b>
2024	1	336	1	2,740	9	2,027	4	3,961	<b>15</b>	<b>9,064</b>
2025 Year-to-Date	3	1,600	0	0	18	8,007	3	521	<b>24</b>	<b>10,128</b>
<b>Total</b>	<b>4</b>	<b>1,936</b>	<b>1</b>	<b>2,740</b>	<b>30</b>	<b>11,774</b>	<b>7</b>	<b>4,482</b>	<b>42</b>	<b>20,932</b>

*Source: Bank Data*

**Qualified Investments**

Qualified investments and donations funded since the previous evaluation were considered under this criterion, as well as qualifying investments purchased prior to this evaluation that remain outstanding as of the date of this evaluation. United Prairie Bank received consideration for 184 qualified investments totaling approximately \$9.8 million. This total included 163 donations totaling approximately \$129,000, which primarily promoted community development by supporting

organizations that provide community services to low- and moderate-income individuals and efforts to revitalize and stabilize moderate-income census tracts as well as distressed and/or underserved middle-income census tracts. The bank was responsive to its assessment areas' community development needs; therefore, qualified investment and donation activity that benefited the statewide area was included.

When aggregated for the evaluation period, the bank's qualified investments to total assets ratio was 1.1 percent and represents 10.0 percent of total securities. United Prairie Bank's qualified investments ratios were greater than the comparable institutions, whose ratios ranged from 0.2 to 0.9 percent and 1.6 to 4.5 percent, respectively. Overall, United Prairie Bank's community development investment and donation activity is responsive to the needs within the assessment areas. The following tables illustrate the bank's qualified investments by area benefited and by activity year for each community development purpose.

<b>Community Development Qualified Investments by Area</b>										
<b>Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Nonmetropolitan	4	4	104	49	2	575	24	3,753	134	4,381
Mankato MSA	17	5	23	838	1	5	1	500	42	1,348
Statewide Activities	2	1,835	4	1,353	0	0	2	864	8	4,052
<b>Total</b>	<b>23</b>	<b>1,844</b>	<b>131</b>	<b>2,240</b>	<b>3</b>	<b>580</b>	<b>27</b>	<b>5,117</b>	<b>184</b>	<b>9,781</b>

*Source: Bank Data*

<b>Community Development Qualified Investments by Year</b>										
<b>Activity Year</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Prior Period	0	0	3	1,828	1	270	11	3,144	15	5,242
2023	0	0	0	0	0	0	0	0	0	0
2024	2	1,835	1	350	1	305	0	0	4	2,490
2025 Year-to-Date	0	0	0	0	0	0	2	1,920	2	1,920
<b>Subtotal</b>	<b>2</b>	<b>1,835</b>	<b>4</b>	<b>2,178</b>	<b>2</b>	<b>575</b>	<b>13</b>	<b>5,064</b>	<b>21</b>	<b>9,652</b>
Qualified Grants & Donations	21	9	127	62	1	5	14	53	163	129
<b>Total</b>	<b>23</b>	<b>1,844</b>	<b>131</b>	<b>2,240</b>	<b>3</b>	<b>580</b>	<b>27</b>	<b>5,117</b>	<b>184</b>	<b>9,781</b>

*Source: Bank Data*

### **Community Development Services**

During the CRA review period, bank employees provided 53 instances of financial expertise or technical assistance totaling approximately 1,354 service hours to 21 different community development-related organizations. Because the bank was responsive to its assessment areas' community development service needs, community development service activity that benefited the statewide area was included. The bank's level of community development services is comparable to the other institutions, whose community development services ranged from 34 to 144 during their respective evaluation periods.

The following tables provide a breakdown of community development services by area benefited and by year for each community development purpose.

<b>Community Development Services by Area</b>					
<b>Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Nonmetropolitan	0	10	10	7	<b>27</b>
Mankato MSA	0	14	8	3	<b>25</b>
Statewide Activities	1	0	0	0	<b>1</b>
<b>Total</b>	<b>1</b>	<b>24</b>	<b>18</b>	<b>10</b>	<b>53</b>

*Source: Bank Data*

<b>Community Development Services by Year</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2023	0	7	5	3	<b>15</b>
2024	1	6	6	4	<b>17</b>
2025 Year-to-Date	0	11	7	3	<b>21</b>
<b>Total</b>	<b>1</b>	<b>24</b>	<b>18</b>	<b>10</b>	<b>53</b>

*Source: Bank Data*

In addition to the services noted above, United Prairie Bank operates two branches and ATMs in moderate-income geographies. The bank’s office in Mankato is in close proximity to moderate-income geographies. Furthermore, United Prairie Bank operates a branch and ATM in a distressed and underserved geography. The bank continues to waive surcharges and bank fees at Money Pass network ATMs, offers a free checking account, and provides no cost electronic and mobile banking services. As of October 31, 2025, the bank has 3,259 free checking accounts. Branch hours provide residents with easy access to personalized services, while electronic banking services provide convenient 24-hour access to account information.

United Prairie Bank also participates in the Interest on Lawyers Trust Account (IOLTA) and Interest-Bearing Real Estate Trust Account (IBRETA) programs, which permit lawyers and real estate brokers to deposit funds held in trust for clients into interest-bearing trust accounts. The interest generated from IOLTAs is given to the Minnesota Lawyer Trust Account Board to provide legal assistance to low- and moderate-income individuals. The interest generated from IBRETAs is given to the Minnesota Housing Trust Fund to provide housing assistance to low- and moderate-income individuals. United Prairie Bank had 12 IOLTAs at the time of the evaluation.

Overall, the bank provides reasonable access to products and services, specifically designed to meet the needs of the communities served, including low- and moderate-income residents.

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution’s overall CRA rating.

### NONMETROPOLITAN ASSESSMENT AREA– Full-Scope Review

#### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMETROPOLITAN ASSESSMENT AREA

##### Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area includes 11 moderate-, 66 middle-, and 9 upper-income census tracts. This assessment area includes the main office in Mountain Lake and branches in Madison, New Ulm, Owatonna, Spicer, Waseca, Wilmont, Windom, and Worthington. The Mountain Lake and Worthington offices are in moderate-income census tracts, the locations in Madison, New Ulm, Owatonna, Waseca, Wilmont, and Windom are in middle-income census tracts, and the Spicer office is in an upper-income census tract. The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Assessment Area</b>							
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>	
Geographies (Census Tracts)	86	0.0	12.8	76.7	10.5	0.0	
Population by Geography	280,935	0.0	14.9	71.3	13.8	0.0	
Housing Units by Geography	128,633	0.0	13.2	73.9	12.9	0.0	
Owner-Occupied Units by Geography	86,184	0.0	10.0	75.1	14.8	0.0	
Occupied Rental Units by Geography	27,339	0.0	24.7	67.3	7.9	0.0	
Vacant Units by Geography	15,110	0.0	10.4	79.2	10.4	0.0	
Businesses by Geography	28,078	0.0	11.6	77.7	10.7	0.0	
Farms by Geography	4,052	0.0	3.0	89.9	7.1	0.0	
Family Distribution by Income Level	74,031	18.7	18.6	22.9	39.8	0.0	
Household Distribution by Income Level	113,523	22.2	16.8	19.1	41.9	0.0	
Median Family Income – Nonmetropolitan Minnesota	\$74,710	Median Housing Value				\$ 146,343	
		Median Gross Rent				\$711	
		Families Below Poverty Level				6.5%	
<i>Source: 2020 Census and 2024 D&amp;B Data. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>							

According to 2024 D&B data, non-classifiable establishments represent the largest portion of business operations at 21.5 percent; followed by agriculture, forestry, and fishing at 12.6 percent; other services at 8.8 percent; and construction at 7.1 percent. Additionally, 69.7 percent of assessment area businesses have four or fewer employees, and 91.5 percent operate from a single location.

### **Competition**

The assessment area is a highly competitive market for credit products and financial services. According to Reports of Condition data filed by financial institutions, there are 69 financial institutions operating 153 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. United Prairie Bank is ranked 3<sup>rd</sup> with 6.7 percent of the deposit market share.

United Prairie Bank is not required to collect or report small farm or small business CRA loan data and has elected not to do so. Therefore, examiners did not compare the bank's small farm or small business lending performance to aggregate CRA data within this evaluation. However, the aggregate CRA data provides an indication of the level of demand for small farm and small business loans and the level of competition within the assessment area. According to 2024 aggregate CRA data, 36 CRA data reporters collectively reported 1,993 small farm loans originated within the assessment area. This same CRA aggregate data revealed that 79 CRA data reporters collectively reported 3,451 small business loans originated within the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report small farm or small business lending data but operate within the assessment area. The overall volume of small farm and small business lending in the assessment area reflects a highly competitive market.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. For this performance evaluation, examiners reviewed a recently completed community contact with a representative from an economic development entity that serves several counties within the assessment area.

The contact identified farming as the area's largest industry. However, the contact was able to provide more context relating to business lending in the area. The contact stated there is a high demand for business lending and has not seen this level of activity since 2020. While there is a high demand for business loans, the contact indicated there are numerous banks within the area, including several that are SBA lenders. Further, economic development organizations provide borrowers with alternative financing opportunities.

The contact stated they work with several financial institutions within the area. In some instances, several banks will coordinate to spread risk for borrowers. Ultimately, the contact indicated there are plenty of opportunities for banks to participate in. In particular, the organization has given and received referrals to and from institutions in the area.

Overall, the contact stated that financial institutions have been responsive to the credit needs of the assessment area.

**Credit and Community Development Needs and Opportunities**

Examiners considered community contact comments, information received from bank management, and demographic and economic data when determining the needs and opportunities in the Nonmetropolitan Assessment Area. Examiners concluded that small farm and small business lending represent the primary credit needs. In addition, community development opportunities in the area include economic development; revitalization and stabilization efforts for moderate-income, distressed, and/or underserved middle-income geographies; and community services for low- and moderate-income individuals.

**CONCLUSIONS ON PERFORMANCE CRITERIA IN  
NONMETROPOLITAN ASSESSMENT AREA**

**LENDING TEST**

United Prairie Bank demonstrated reasonable performance under the Lending Test in the Nonmetropolitan Assessment Area. The bank’s Geographic Distribution and Borrower Profile performance supports this conclusion.

**Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area and is supported by reasonable small business and small farm lending performance.

***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank’s lending performance in moderate-income census tracts compares reasonably to demographic data.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	11.6	9	6.3	2,027	9.3
Middle	77.7	99	68.8	14,860	68.1
Upper	10.7	36	25.0	4,947	22.7
<b>Total</b>	<b>100.0</b>	<b>144</b>	<b>100.0</b>	<b>21,834</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

***Small Farm Loans***

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank’s lending performance in moderate-income census tracts compares reasonably to demographic data.

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	3.0	5	2.4	1,035	2.9
Middle	89.9	162	78.6	29,716	82.5
Upper	7.1	39	18.9	5,271	14.6
<b>Total</b>	<b>100.0</b>	<b>206</b>	<b>100.0</b>	<b>36,022</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration overall in the Nonmetropolitan Assessment Area. The bank’s reasonable small business and small farm lending performance supports this conclusion.

### ***Small Business Loans***

The distribution of sampled small business loans reflects reasonable penetration to businesses with gross annual revenues of \$1 million or less. As illustrated in the following table, the bank’s lending performance to businesses with gross annual revenues of \$1 million or less is lower than demographic data; however, the sample included 18 small business loans that did not have revenue information available. This is because this category includes fast track loan originations whereby the bank does not require its lenders to collect revenue information. Of the 18 loans with no revenue information available, approximately 72.2 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank’s willingness to serve the needs of smaller businesses. Further, although the bank is not required to collect or report its small business loan data and has not elected to do so, aggregate CRA data can be used to provide context about the size of businesses in which other banks are able to lend. Aggregate data for 2024 indicated 49.8 percent of small business loans were to businesses with gross annual revenues of \$1 million or less, which is comparable to United Prairie Bank’s performance. In addition, management stated that the bank has relationships with commercial customers in this market that started out small and now have annual revenues greater than \$1 million. Lastly, 27 of the 40 small business loans to businesses with gross annual revenues of \$1 million or less had loan sizes of \$100,000 or less. Considering these factors, the bank’s performance is reasonable.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	87.0	40	48.2	5,242	42.9
>1,000,000	2.5	25	30.1	5,681	46.5
Revenue Not Available	10.5	18	21.7	1,303	10.6
<b>Total</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>	<b>12,226</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### ***Small Farm Loans***

The distribution of sampled small farm loans reflects reasonable penetration to farms with gross annual revenues of \$1 million or less. As shown in the following table, the bank’s lending performance to farms with gross annual revenues of \$1 million or less is lower than demographic data. However, according to the 2022 Census of Agriculture, 51.0 percent of the producers in these counties have a different primary occupation than farming. Additionally, 50.0 percent of farm operations in these counties did not report interest expenses related to their operations. This information indicates that many farms in the assessment area have off-farm income and may not need credit to finance farm operations. In addition, 25 of the 62 small farm loans to businesses with gross annual revenues of \$1 million or less had loan sizes of \$100,000 or less, indicating the bank’s willingness to serve the needs of smaller farms. Overall, the bank’s performance is reasonable when considering these factors.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	98.2	62	72.1	10,982	65.0
>1,000,000	0.7	20	23.2	5,463	32.3
Revenue Not Available	1.1	4	4.7	455	2.7
<b>Total</b>	<b>100.00</b>	<b>86</b>	<b>100.0</b>	<b>16,900</b>	<b>100.0</b>

*Source: 2024 D&B Data; Bank Data  
Due to rounding, totals may not equal 100.0%*

### **COMMUNITY DEVELOPMENT TEST**

United Prairie Bank’s community development performance demonstrates adequate responsiveness to community development needs in the Nonmetropolitan Assessment Area, considering the institution’s capacity, as well as the need for and availability of community development opportunities.

#### **Community Development Loans**

United Prairie Bank originated 35 community development loans totaling approximately \$15.5 million within this assessment area during the evaluation period. Loans primarily supported permanent job creation and retention for low- and moderate-income persons, followed by loans to support the revitalization and stabilization of moderate-income geographies and affordable housing for low- and moderate-income households.

#### **Qualified Investments**

During the evaluation period, United Prairie Bank purchased two equity investments totaling \$1.8 million and retained ten prior period investments totaling approximately \$2.5 million. Further, the bank made 122 donations totaling approximately \$105,000 to organizations that provide affordable housing, community services to low- and moderate-income individuals, and help to revitalize and stabilize moderate-income and distressed and/or underserved middle-income areas in the assessment area.

**Community Development Services**

During the evaluation period, institution employees provided 27 instances of financial expertise or technical assistance that benefited the Nonmetropolitan Assessment Area. Services were provided to various organizations that promote economic development, assist in the revitalization and stabilization of moderate-income census tracts and distressed and/or underserved middle-income tracts, and community services targeted to low- and moderate-income individuals within the assessment area.

**MANKATO MSA ASSESSMENT AREA– Full-Scope Review**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE MANKATO MSA ASSESSMENT AREA**

**Economic and Demographic Data**

According to 2020 U.S. Census data, the assessment area includes 6 moderate-, 14 middle-, and 3 upper-income census tracts. This assessment area includes the Mankato branch, which is in a middle-income census tract. The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>
Geographies (Census Tracts)	23	0.0	26.1	60.9	13.0	0.0
Population by Geography	103,566	0.0	25.4	60.7	13.9	0.0
Housing Units by Geography	42,391	0.0	26.5	60.3	13.2	0.0
Owner-Occupied Units by Geography	25,590	0.0	16.2	68.8	15.0	0.0
Occupied Rental Units by Geography	13,621	0.0	44.0	45.6	10.4	0.0
Vacant Units by Geography	3,180	0.0	34.5	54.6	10.9	0.0
Businesses by Geography	8,099	0.0	24.5	63.5	12.1	0.0
Farms by Geography	628	0.0	3.2	95.1	1.8	0.0
Family Distribution by Income Level	23,861	20.5	17.5	24.4	37.6	0.0
Household Distribution by Income Level	39,211	23.4	17.0	17.8	41.8	0.0
Median Family Income - Mankato, Minnesota MSA		\$83,590	Median Housing Value		\$ 200,600	
			Median Gross Rent		\$913	
			Families Below Poverty Level		6.8%	
<i>Source: 2020 Census and 2024 D&amp;B Data. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

According to 2024 D&B data, the non-classifiable establishments represents the largest portion of business operations at 20.8 percent; followed by other services at 8.7 percent; real estate rental and

leasing at 8.1 percent; and construction at 7.5 percent. Additionally, 70.6 percent of assessment area businesses have four or fewer employees, and 90.6 percent operate from a single location.

### **Competition**

The assessment area is in a very competitive market for credit products and financial services. According to Reports of Condition data filed by financial institutions, there are 19 financial institutions operating 34 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. United Prairie Bank is ranked 12<sup>th</sup> with 2.6 percent of the deposit market share.

According to 2024 aggregate CRA data, 57 CRA data reporters collectively reported 1,408 small business loans originated within the assessment area. This same CRA aggregate data revealed that 14 CRA data reporters collectively reported 150 small farm loans originated within the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report small farm or small business lending data but operate within the assessment area. The overall volume of small business and small business lending in the assessment area reflects a competitive market.

### **Credit and Community Development Needs and Opportunities**

Examiners considered information received from bank management and demographic and economic data when determining the needs and opportunities in the Mankato MSA Assessment Area. Examiners concluded that small business and small farm represent the primary credit needs. In addition, community development opportunities in the area include economic development; revitalization and stabilization efforts for moderate-income geographies; and community services for low- and moderate-income individuals.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MANKATO MSA ASSESSMENT AREA**

### **LENDING TEST**

United Prairie Bank demonstrated overall reasonable performance under the Lending Test in the Mankato MSA Assessment Area. The bank's Borrower Profile performance primarily supports this conclusion. While Geographic Distribution performance was excellent, it did not impact the overall conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects overall excellent dispersion throughout the assessment area. This conclusion is primarily supported by excellent small business lending performance, which received more weight in this assessment area.

### ***Small Business Loans***

The geographic distribution of small business loans reflects excellent dispersion throughout the assessment area. As shown in the following table, the bank's lending performance in moderate-income census tracts exceeds demographic data.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	24.5	12	33.3	1,676	28.3
Middle	63.5	21	58.3	3,423	57.8
Upper	12.0	3	8.3	825	13.9
<b>Total</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>5,924</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank did not originate any small farm loans in moderate-income census tracts. However, the opportunities to lend in these tracts are limited, with only 3.2 percent of farms located in moderate-income geographies.

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	3.2	0	0.0	0	0.0
Middle	95.1	28	100.0	3,478	100.0
Upper	1.8	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>3,478</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration in the Mankato MSA Assessment Area. The bank’s reasonable small business and small farm lending performance supports this conclusion.

### ***Small Business Loans***

The distribution of sampled small business loans reflects reasonable penetration to businesses with gross annual revenues of \$1 million or less. As illustrated in the following table, the bank’s lending performance to businesses with gross annual revenues of \$1 million or less is lower than demographic data; however, the sample included 7 small business loans that did not have revenue information available. This is because this category includes fast track loan originations whereby the bank does not require its lenders to collect revenue information. Further, although the bank is not required to collect or report its small business loan data and has not elected to do so, aggregate CRA data can be used to provide context about the size of businesses in which other banks are able to lend. Aggregate data for 2024 indicated 48.6 percent of small business loans were to businesses with gross annual revenues of \$1 million or less, which is lower than United Prairie Bank’s

performance. In addition, management stated that the bank has relationships with business customers in this market that started out small and now have annual revenues greater than \$1 million. Lastly, 11 of the 20 small business loans to businesses with gross annual revenues of \$1 million or less had loan sizes of \$100,000 or less. Of the 7 loans with no revenue information available, approximately 85.7 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank’s willingness to serve the needs of smaller businesses. Considering these factors, the bank’s performance is reasonable.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	86.3	20	58.8	3,324	60.2
>1,000,000	2.4	7	20.6	1,777	32.2
Revenue Not Available	11.4	7	20.6	422	7.6
<b>Total</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>5,523</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B Data; Bank Data. Due to rounding, total may not equal 100.0%</i>					

***Small Farm Loans***

The distribution of sampled small farm loans reflects reasonable penetration to farms with gross annual revenues of \$1 million or less. As shown in the following table, the bank’s lending performance to farms with gross annual revenues of \$1 million or less is lower than demographic data. However, according to the 2022 Census of Agriculture, 49.0 percent of the producers in these counties have a different primary occupation than farming. Additionally, 51.4 percent of farm operations in these counties did not report interest expenses related to their operations. This information indicates that many farms in the assessment area have off-farm income and may not need credit to finance farm operations. In addition, 13 of the 22 small farm loans to businesses with gross annual revenues of \$1 million or less had loan sizes of \$100,000 or less, indicating the bank’s willingness to serve the needs of smaller farms. Overall, the bank’s performance is reasonable when considering these factors.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	98.1	22	78.6	3,258	93.7
>1,000,000	1.1	2	7.1	125	3.6
Revenue Not Available	0.8	4	14.3	95	2.7
<b>Total</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>3,478</b>	<b>100.0</b>
<i>Source: 2024 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

**COMMUNITY DEVELOPMENT TEST**

United Prairie Bank’s community development performance demonstrates adequate responsiveness to community development needs in the Mankato MSA Assessment Area, considering the

institution's capacity, as well as the need for and availability of community development opportunities.

**Community Development Loans**

United Prairie Bank originated one community development loan totaling approximately \$491,000 within this assessment area during the evaluation period. The loan supported permanent job creation and retention for low- and moderate-income persons.

**Qualified Investments**

During the evaluation period, United Prairie Bank purchased one equity investment totaling \$350,000 and retained two prior period investments totaling approximately \$976,000. Further, the bank made 39 donations totaling approximately \$24,000 to organizations that promote economic development, provide affordable housing, and community services to low- and moderate-income individuals in the assessment area.

**Community Development Services**

During the evaluation period, institution employees provided 25 instances of financial expertise or technical assistance that benefited the Mankato MSA Assessment Area. Services were provided to various organizations that promote economic development, assist in the revitalization and stabilization of moderate-income census tracts, and community services targeted to low- and moderate-income individuals within the assessment area.

## 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.

## 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. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution 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 institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution'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 institution's assessment area(s) or a broader statewide or regional area including the institution'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 institution'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.

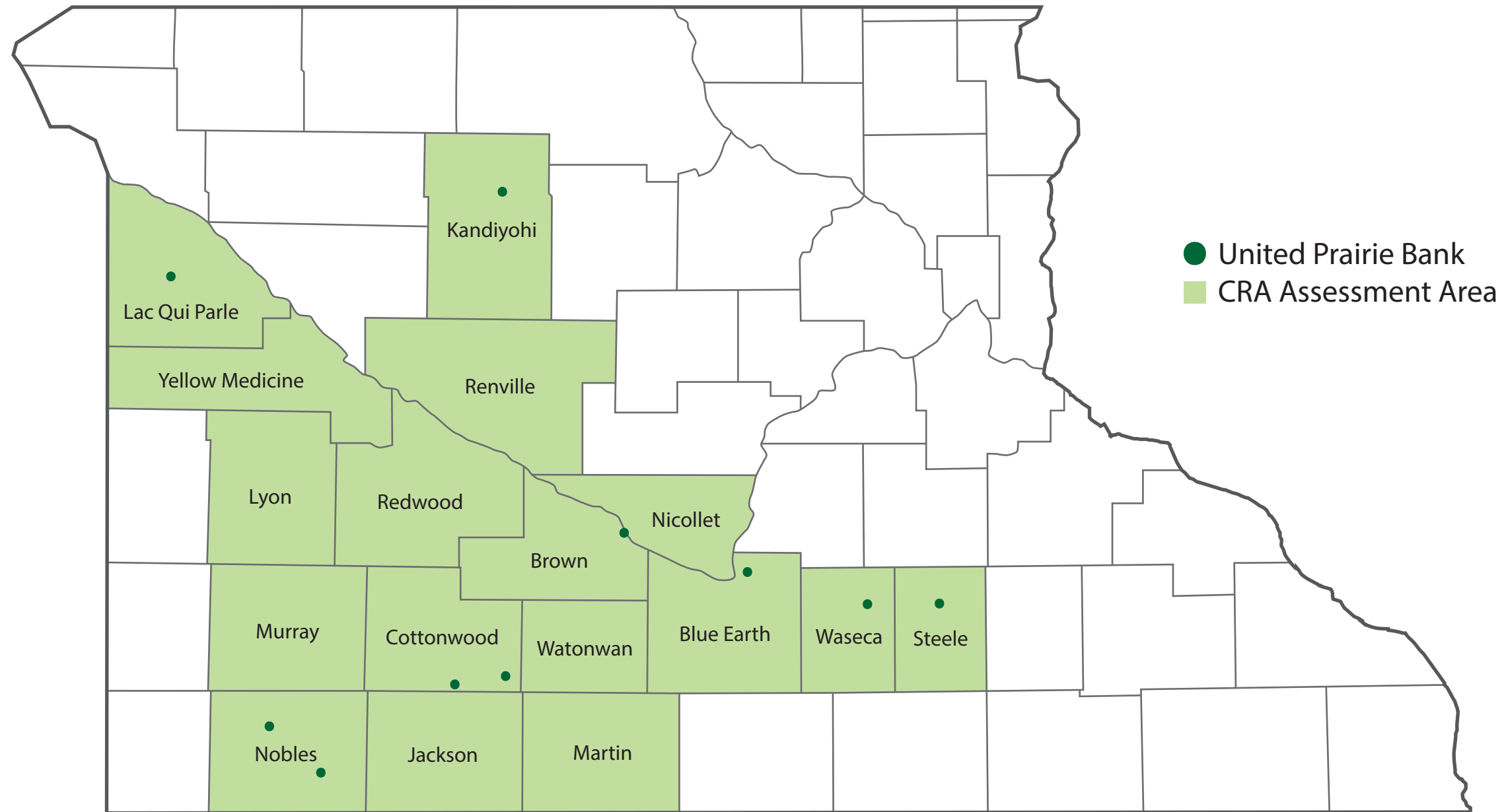
**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that 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.

# CRA Assessment Area





## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	013	1701.00	31860	Blue Earth	Jamestown LeRay	Eagle Lake Madison Lake
27	013	1702.00	31860	Blue Earth	Lime Mankato	Mankato (N)
27	013	1703.00	31860	Blue Earth	Mankato	Mankato (N)
27	013	1704.00	31860	Blue Earth	Mankato	Mankato (NE)
27	013	1705.00	31860	Blue Earth	Mankato	Mankato (E)
27	013	1706.00	31860	Blue Earth	Mankato	Mankato (Oldtown)
27	013	1707.00	31860	Blue Earth	Mankato	Mankato (Downtown)
27	013	1708.00	31860	Blue Earth	Mankato	Mankato (SW)
27	013	1709.00	31860	Blue Earth	Cambria Butternut Valley Judson Lincoln South Bend	
27	013	1710.00	31860	Blue Earth	Garden City	Lake Cystal Garden City
27	013	1711.01	31860	Blue Earth	Mankato	Mankato (S Central)
27	013	1712.02	31860	Blue Earth	Mankato	Mankato (SE)
27	013	1713.00	31860	Blue Earth	Decoria McPherson Rapidan	St Clair
27	013	1714.00	31860	Blue Earth	Beauford Danville Mapleton Medo Sterling	Mapleton Pemberton
27	013	1715.00	31860	Blue Earth	Ceresco Lyra Pleasant Mound Shelby Vernon Center	Vernon Center Amboy
27	013	1716.00	31860	Blue Earth	Mankato	Mankato (S)
27	015	9601.01	0	Brown		New Ulm (E of Broadway, NE)



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	015	9601.02	NA	Brown		New Ulm (E of Broadway, SE)
27	015	9602.00	0	Brown		New Ulm (W of Broadway & S of Center)
27	015	9603.00	0	Brown		New Ulm (W of Broadway & N of Center)
27	015	9604.00	0	Brown	Burnstown (NE) Eden Home Leavenworth (N) Milford Prairieville	Cobden Evan Essig Leavenworth (N)
27	015	9605.00	0	Brown	Home (SW) Stark (NW)	Sleepy Eye
27	015	9606.00	0	Brown	North Star Burnstown (W) Stately Bashaw (W)	Springfield Comfrey
27	015	9607.00	0	Brown	Burnstown (SE) Leavenworth (S) Stark Sigel Cottonwood Bashaw Mulligan Albin Lake Hanska Linden	Searles Hanska Godahl Leavenworth (S)
27	033	2701.00	0	Cottonwood	Carson Delton Midway Selma	Mountain Lake
27	033	2702.00	0	Cottonwood	Amboy Ann Germantown Highwater Storden Westbrook	Jeffers Storden Westbrook



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	033	2703.00	0	Cottonwood	Amo Dale Great Bend Rose Hill Southbrook Springfield	Windom (NW)
27	033	2704.00	0	Cottonwood	Lakeside Mountain Lake	Bingham Lake Windom (SE)
27	063	4801.00	0	Jackson	Belmont Christiania Delafield Des Moines Enterprise Heron Lake Kimball Middletown Petersburg Wisconsin	Alpha Wilder
27	063	4802.00	0	Jackson	Alba Ewington LaCrosse Rost Round Lake Weimer West Heron Lk	Heron Lake Okabena
27	063	4803.00	0	Jackson	Hunter Minneota Sioux Valley	Lakefield
27	063	4804.00	0	Jackson		Jackson
27	067	7709.00	0	Kandiyohi		Willmar (S Ctrl)
27	067	7801.00	0	Kandiyohi	Burbank Harrison Irving Roseville	Regal
27	067	7802.00	0	Kandiyohi	Arctander Colfax Lake Andrew Norway Lake	Sunberg
27	067	7803.00	0	Kandiyohi	New London	New London



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	067	7804.00	0	Kandiyohi	Green Lake Kandiyohi	Kandiyohi Spicer
27	067	7805.00	0	Kandiyohi		Willmar (N)
27	067	7806.00	0	Kandiyohi	Dovre Mamre St. Johns Willmar	Pennock
27	067	7807.00	0	Kandiyohi		Willmar (SW)
27	067	7808.00	0	Kandiyohi		Willmar (Central)
27	067	7810.00	0	Kandiyohi		Willmar (SE)
27	067	7811.00	0	Kandiyohi	Genessee Fahlun Lake Elizabeth Lake Lillian East Lake Lillian	Atwater Lake Lillian
27	067	7812.00	0	Kandiyohi	Edwards Whitefield Holland Roseland	Prinnsburg Blomkest
27	073	1801.00	0	Lac Qui Parle	Cerro Gordo Hantho Lake Shore Madison	Louisburg Madison
27	073	1802.00	0	Lac Qui Parle	Agassiz Arena Augusta Freeland Garfield Hamlin Manfred Mehurin	Bellingham Marietta Nassau
27	073	1803.00	0	Lac Qui Parle	Baxter Camp Release Lac Qui Parle Maxwell Riverside Ten Mile Lake	Boyd Dawson
27	083	3601.00	0	Lyon	Eidesvold Westerheim Vallers Lucas	Minneota Taunton Cottonwood



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	083	3602.00	0	Lyon	Nordland Grandview Fairview Stanley Island Lake Lynd Lake Marshall Clifton	Ghenta Lynd
27	083	3603.00	0	Lyon		Marshall (SW)
27	083	3604.00	0	Lyon		Marshall (SE)
27	083	3605.00	0	Lyon		Marshall (N-NE)
27	083	3606.00	0	Lyon	Coon Creek Lyons Sodus Amiret Shelburne Rock Lake Custer Monroe	Russell Florence Balaton Garvin
27	083	3607.00	0	Lyon		Tracy
27	091	7901.00	0	Martin	Cedar Galena Waverly Westford Nashville	Trimont Truman
27	091	7902.00	0	Martin	Elm Creek Fox Lake Fraser Rutland Center Creek	Welcome Northrup Granada
27	091	7903.00	0	Martin	Jay Manyaska Rolling Green Fairmont Pleasant Prairie	Sherburn
27	091	7904.00	0	Martin	Lake Freemont Lake Belt Tenhassen Silver Lake East Chain	Dunnell Ceylon
27	091	7905.01	0	Martin		Fairmont (W)
27	091	7905.02	0	Martin		Fairmont (S)



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	091	7906.00	0	Martin		Fairmont (N - NE)
27	101	9001.00	0	Murray	Cameron Ellsborough Holly Lake Sarah Lowville Mason Murray Shetek Skandia	Currie
27	101	9002.00	0	Murray	Bondin Chanarambie Fenton Iona Leeds Moulton	Chandler Fulda Hadley Iona Lake Wilson
27	101	9003.00	0	Murray	Belfast Des Moines River Dovray Lime Lake Slayton	Avoca Dovray Slayton
27	103	4801.00	31860	Nicollet	Ridgely West Newton Lafayette Bernadotte Brighton Courtland	Lafayette Courtland
27	103	4802.00	31860	Nicollet	New Sweden Lake Prairie Granby Traverse Oshawa Nicollet Belgrade	Nicollett
27	103	4803.00	31860	Nicollet		St Peter (N of Broadway)
27	103	4804.00	31860	Nicollet		St Peter (S of Broadway)
27	103	4805.01	31860	Nicollet		North Mankato (S of Highway 14 West)
27	103	4805.02	31860	Nicollet		North Mankato (N of Highway 14 West)
27	103	4806.00	31860	Nicollet		North Mankato (E of Lake Street)



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	105	1051.00	0	Nobles	Bloom Dewald Elk Graham Lake Hersey Lorain Seward Summit Lake Worthington	Brewster Dundee Kinbrae Rushmore
27	105	1052.00	0	Nobles	Larken Leota Lismore Olney Westside Wilmont	Adrian Lismore Wilmont
27	105	1053.00	0	Nobles	Bigelow Grand Prairie Indian Lake Little Rock Ransom	Bigelow Ellsworth Round Lake
27	105	1054.00	0	Nobles		Worthington (N)
27	105	1055.00	0	Nobles		Worthington (SE)
27	105	1056.00	0	Nobles		Worthington (SW)
27	127	7501.00	0	Redwood	Paxton Sherman Three Lakes Morgan Sundown Brookville	Morgan Clements Lower Sioux Reservation
27	127	7502.00	0	Redwood		Redwood Falls (E)
27	127	7503.00	0	Redwood		Redwood Falls (W)
27	127	7504.00	0	Redwood	Swedes Forest Kintire Delhi Sheridan Redwood Falls Vail New Avon Waterbury Willow Lake	Belview Delhi Seaforth Wabasso Wanda



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	127	7505.00	0	Redwood	Underwood Vesta Westline Granite Rock Gales Johnsonville Springdale	Vesta Milroy Lucan Walnut Grove
27	127	7506.00	0	Redwood	North Hero Lamberton Charleston	Lamberton Revere Sanborn
27	129	7901.00	0	Renville	Brookfield Boon Lake Hector Preston Lake	Hector Buffalo Lake
27	129	7902.00	0	Renville	Kingman Osceola Bird Island Melville Norfolk	Bird Island
27	129	7903.00	0	Renville	Wang Ericson Crooks Winfield Hawk Creek Sacred Heart	Sacred Heart Renville (W)
27	129	7904.00	0	Renville	Emmet Flora Henryville Beaver Falls Birch Cooley	Renville (E) Morton
27	129	7905.00	0	Renville	Troy	Danube Olivia
27	129	7906.00	0	Renville	Palmyra Martinsburg Bandon Wellington Camp Cairo	Fairfax Franklin



## Geocode Listing - County Order

State	Cty #	Tract #	MSA	County	Townships	Cities
27	147	9601.00	0	Steele	Deerfield Medford Clinton Falls Merton Havana Owatonna	Medford Owatonna (NW)
27	147	9602.00	0	Steele		Owatonna (E)
27	147	9603.00	0	Steele		Owatonna (N)
27	147	9604.00	0	Steele		Owatonna (W)
27	147	9605.00	0	Steele	Meriden Lemond Somerset Aurora Berlin	
27	147	9606.00	0	Steele		Owatonna (SW)
27	147	9607.00	0	Steele		Owatonna (SE)
27	147	9608.00	0	Steele	Blooming Prairie Summit Berlin (SW)	Blooming Prairie Ellendale
27	161	7901.00	0	Waseca	Janesville Iosco	Janesville
27	161	7902.00	0	Waseca	Freedom Vivian Byron New Richland	New Richland Waldorf
27	161	7903.00	0	Waseca	Alton St. Mary Wilton Otisco Woodville Blooming Grove	
27	161	7904.00	0	Waseca		Waseca (N of Hwy 13)
27	161	7905.00	0	Waseca		Waseca (S of Hwy 13)
27	165	9501.00	0	Watsonwan	Adrian Nelson Riverdale Madelia	Darfur LaSalle Madelia
27	165	9502.00	0	Watsonwan	Rosendale (W Ctrl) St James (E Ctrl)	St James



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State	Cty #	Tract #	MSA	County	Townships	Cities
27	165	9503.00	0	Watonwan	Butterfield St James Rosendale Fieldon	Butterfield Odin Lewisville
27	173	9701.00	0	Yellow Medicine	Lisbon Story Run Hazel Run Minnesota Falls	Hazel Run Granite Falls Upper Sioux Reservation
27	173	9702.00	0	Yellow Medicine	Florida Hammer Fortier Norman	Canby
27	173	9703.00	0	Yellow Medicine	Oshkosh Omro Tyro Friendship Wergeland Burton Swede Prairie Normania	Clarkfield Porter St Leo
27	173	9704.00	0	Yellow Medicine	Sandnes Wood Lake Sioux Agency Posen Echo	Hanley Falls Wood Lake Echo























# Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions is also available online. For more information, visit the Consumer Financial Protection Bureau's Website.

**[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)**