



COUNTRYSIDE BANK

Community Reinvestment Act Public File

Community Reinvestment Act (CRA) rules and regulations require Countryside Bank make available a Public File composed of the following content. All content is made current as of April 1 each year. Please contact (402) 828-3210 should you have any questions.

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Public Comment Letters

All written comments received from the public for the current year and each of the prior two calendar years relating specifically to the bank's performance in helping to meet community credit needs and response to the comments by the bank.

Countryside Bank has not received any CRA eligible complaints in the current or prior two years.

CRA Performance Evaluation

A copy of the bank's most recent CRA Performance Evaluation (Public Section of the October 9, 2018, CRA Performance Examination) follows.

PUBLIC DISCLOSURE

October 9, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Countryside Bank
Certificate Number: 1438

379 Main Street
Unadilla, Nebraska 68454

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 (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory performance under the Lending Test is the basis for the rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following points summarize the bank's performance.

- Countryside Bank's loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of the bank's loans were made inside the assessment area.
- The distribution of borrowers reflects excellent penetration among farms and businesses of different sizes and individuals of different income levels.
- The assessment area does not include any low- or moderate-income census tracts. Therefore, examiners did not evaluate the geographic distribution of loans.
- The institution did not receive any CRA-related complaints since the previous evaluation. As a result, this criterion did not affect the rating.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated January 16, 2013, to the current evaluation dated October 9, 2018. Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. This evaluation does not include any lending activity performed by affiliates. Examiners evaluated the bank's performance based on the following criteria.

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

Loan Products Reviewed

Examiners determined that the bank's major product lines are small farm, home mortgage, and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period.

Examiners placed more weight on the bank's small farm lending performance since agricultural loans make up the largest percentage of the loan portfolio based on dollar volume. Examiners also considered the bank's mortgage referral program, which produced \$3.8 million of loans in 2017. The mortgage referrals are not originated by the bank, but they fulfill a need in the community for long-term home financing. No other loan types, such as consumer loans, are a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

Examiners reviewed all small farm, home mortgage, and small business loans originated during the 2017 calendar year. These samples were considered representative of the bank's lending performance during the entire evaluation period. D&B data from 2017 provided a standard of comparison for small farm and small business loans. The 2015 American Community Survey (ACS) provided standards of comparison for home mortgage loans.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Farm	30	1,546	30	1,546
Home Mortgage	17	1,538	17	1,538
Small Business	29	1,166	29	1,166
Total	76	4,250	76	4,250
Source: Bank Records from 1/1/2017 through 12/31/2017				

Examiners reviewed the number and dollar volume of small farm, home mortgage, and small business loans. While number and dollar volume are presented, examiners emphasized

performance by number of loans because the number of loans is a better indicator of the number of farms, businesses, and individuals served.

DESCRIPTION OF INSTITUTION

Background

Countryside Bank is headquartered in Unadilla, Nebraska, and operates in Otoe and Johnson counties in southeastern Nebraska. The institution is wholly owned by UB, Inc., Unadilla, Nebraska, a one-bank holding company. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation, based on Interagency Small Institution Examination Procedures.

Operations

Countryside Bank operates three facilities in Unadilla (main office), Syracuse, and Burr. The bank did not open or close any branches, and no merger or acquisition activity has occurred since the previous evaluation. The bank offers a variety of loan products including commercial, home mortgage, consumer, and agricultural loans. In addition, the bank offers multiple deposit products including checking, savings, and certificate of deposit accounts. Alternative banking services include internet banking, mobile banking, and three automated teller machines.

Ability and Capacity

Assets totaled approximately \$75.0 million as of June 30, 2018, and included total loans of \$38.3 million and deposits of \$60.3 million. The bank's lending distribution is generally consistent since the previous evaluation. The most significant change was farmland loans, which increased 7.7 percent in terms of the loan portfolio, while commercial real estate dropped 5.7 percent and residential loans dropped 4.2 percent. The following table reflects the loan portfolio distribution.

Loan Portfolio Distribution as of June 30, 2018		
Loan Category	\$(000s)	%
Construction and Land Development	975	2.5
Secured by Farmland	9,923	25.9
1-4 Family Residential	12,187	31.8
Multi-family (5 or more) Residential	32	< 0.1
Commercial Real Estate	1,823	4.8
Total Real Estate Loans	24,940	65.0
Commercial and Industrial	3,860	10.1
Agricultural	5,791	15.1
Consumer	3,698	9.7
Other	54	0.1
Less: Unearned Income	0	0.0
Total Loans	38,343	100.0
<i>Source: Reports of Condition and Income</i>		

Countryside Bank also offers home mortgage loan referrals for secondary market financing that are not captured in the ratios above. The bank referred \$1.8 million of loans in 2016 and \$3.8 million in 2017.

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Countryside Bank designated a single assessment area in non-metropolitan Nebraska. The following sections discuss demographic and economic information for the assessment area.

Economic and Demographic Data

The bank's assessment area is comprised of four census tracts in Otoe and Johnson counties in southeastern Nebraska. According to the 2015 ACS, two census tracts are designated middle-income and two are upper-income. The assessment area includes three of five Otoe County census tracts, which excludes the two easternmost census tracts containing Nebraska City. The single census tract in Johnson County is classified as an "Underserved Middle-Income Nonmetropolitan Geography" due to its remote, rural location.

Demographic Information of the Assessment Area					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	4	0.0	0.0	50.0	50.0
Population by Geography	9,960	0.0	0.0	38.1	61.9
Housing Units by Geography	4,544	0.0	0.0	40.8	59.2
Owner-Occupied Units by Geography	3,155	0.0	0.0	38.8	61.2
Occupied Rental Units by Geography	897	0.0	0.0	41.4	58.6
Vacant Units by Geography	492	0.0	0.0	53.0	47.0
Businesses by Geography	672	0.0	0.0	33.9	66.1
Farms by Geography	250	0.0	0.0	52.0	48.0
Family Distribution by Income Level	2,852	14.1	13.3	23.2	49.5
Household Distribution by Income Level	4,052	19.3	13.5	18.4	48.8
Median Family Income Non-MSAs - NE	\$61,382	Median Housing Value			\$125,701
Families Below Poverty Level	5.2%	Median Gross Rent			\$658

Source: 2015 ACS and 2017 D&B Data
Due to rounding, totals may not equal 100.0.

The assessment area is predominantly rural. Syracuse is the largest population center with 1,985 residents, followed by Palmyra (563), Sterling (464), Unadilla (321), and Cook (312).

The analysis of small farm and small business loans under the Borrower Profile criterion compares the distribution of loans by gross annual revenues. According to 2017 D&B data, the assessment area contains 250 farm businesses. Gross annual revenues for the farms are below:

- 98.8 percent have \$1 million or less.
- 0.8 percent have more than \$1 million.
- 0.4 percent did not report revenue.

The assessment area contains 672 non-farm businesses. Gross annual revenues for the businesses in the assessment area are below.

- 83.5 percent have \$1 million or less.
- 3.3 percent have more than \$1 million.
- 13.2 percent did not report revenue.

Service industries represent the largest portion of businesses at 32.7 percent; followed by agriculture, forestry & fishing (27.1 percent); construction (9.3 percent); and retail trade (9.0 percent). In addition, 82.4 percent of the assessment area's businesses employ fewer than five employees, and 90.7 percent operate from a single location.

The Federal Financial Institution Examination Council (FFIEC)-estimated Median Family Income (MFI) levels are used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the 2017 FFIEC-estimated MFI for non-metropolitan Nebraska as well as the low-, moderate-, middle-, and upper-income ranges.

Median Family Income Ranges for Non-Metropolitan Nebraska				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2017 (\$62,600)	<\$31,300	\$31,300 to <\$50,080	\$50,080 to <\$75,120	≥\$75,120

Source: FFIEC

The largest employers in the assessment area are Community Memorial Hospital, Good Samaritan Society skilled nursing facility, area schools, Omaha Public Power District, and Midwest Farmers Co-Op. Many residents commute to nearby Lincoln, Omaha, Nebraska City, and the Tecumseh state prison. The assessment area's economy is healthy, as reflected by its relatively low unemployment rate. The following table compares the assessment area's unemployment rates to the State of Nebraska and the nation over the past three years.

Unemployment Rates			
Area	2016 Annual Average	2017 Annual Average	August 2018
	%	%	%
Otoe County	3.4	3.4	2.7
Johnson County	3.2	3.4	3.4
Nebraska	3.1	2.9	2.7
United States	4.9	4.4	3.9

Source: Bureau of Labor Statistics. Figures are Not Seasonally Adjusted (NSA).

Competition

The assessment area is highly competitive for financial products and services. According to the 2018 FDIC Deposit Market Share report, there are 13 financial institutions operating 20 full-service branches in the assessment area. Of these institutions, Countryside Bank ranked 4th with an 11.3 percent deposit market share.

There is also strong competition for home mortgage loans among area banks, credit unions, and non-depository mortgage lenders. According to HMDA Aggregate data, 54 lenders reported 225 home mortgage loans within the bank's assessment area in 2017. Countryside Bank is not a HMDA reporter; therefore, their data is not included in the aggregate data.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners used a previously conducted community contact from an economic development organization in the assessment area. The contact considered the overall area economy to be stable. Low commodity prices have increased pressure on the agricultural sector but producers have weathered the downturn thus far. Because agriculture is the foundation of the economy, prolonged low commodity prices could lead to more widespread impacts. Main street commercial buildings tend to be empty and in need of renovation. Low- and moderate-income housing supply is limited, but housing rehabilitation programs have had some success. The contact described a program that could help with workforce housing: the Nebraska Affordable Housing Trust Fund. The program matches Federal grants to reduce the expense of housing construction. The contact identified the primary credit needs as agricultural operations, workforce housing, and small business startup and expansion.

Considering information from the community contact, bank management, demographic, and economic data, examiners determined that home mortgage loans represent the assessment area's primary credit need, followed by small farm loans.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Countryside Bank demonstrated reasonable performance under the Lending Test. Assessment Area Concentration and Borrower Profile performance primarily support this conclusion.

Loan-to-Deposit Ratio

Countryside Bank's loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. According to Reports of Condition and Income data, the bank's quarterly net loan-to-deposit ratio averaged 64.8 percent from March 31, 2013, to June 30, 2018. The institution's quarterly net loan-to-deposit ratio during this period ranged from a low of 58.9 percent, to a high of 72.6 percent. The ratio tended to fluctuate during the evaluation period based on the agricultural operating cycle, with higher loan-to-deposit ratios in the third and fourth quarters. Examiners compared Countryside Bank's average net loan-to-deposit ratio to three similarly-situated financial institutions, which are defined as institutions operating in and around the bank's assessment area, with similar asset sizes and product lines. Countryside Bank's average net loan-to-deposit ratio slightly exceeds that of one institution and is less than the other two institutions. See the table below.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of June 30, 2018 \$(000s)	Average Net Loan-to-Deposit Ratio (%)
Countryside Bank, Unadilla, Nebraska	74,999	64.8
Mainstreet Bank, Cook, Nebraska	95,739	63.9
Tecumseh Federal Bank, Tecumseh, Nebraska	52,645	70.7
Tri Valley Bank, Talmage, Nebraska	45,921	101.0

Source: Reports of Condition and Income 3/31/2013 through 6/30/2018

Assessment Area Concentration

The bank made a majority of small farm, home mortgage, and small business loans, by number and dollar volume, within its assessment area. See the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$(000s)	%	\$(000s)	%	
Small Farm	24	80.0	6	20.0	30	1,196	77.4	350	22.6	1,546
Home Mortgage	16	94.1	1	5.9	17	1,506	97.9	32	2.1	1,538
Small Business	21	72.4	8	27.6	29	469	40.2	697	59.8	1,166
Total	61	80.3	15	19.7	76	3,171	74.6	1,079	25.4	4,250
Source: Bank Data										
Due to rounding, totals may not equal 100.0.										

Borrower Profile

The distribution of borrowers reflects excellent penetration of loans to farms and businesses of different sizes and individuals of different income levels. The bank's excellent performance of small farm and small business lending primarily supports this conclusion. Examiners focused on the percentage of loans, by number, to farms and businesses with gross annual revenues of \$1 million or less. Examiners also focused on the percentage of home mortgage loans, by number, to LMI borrowers.

Small Farm Loans

The distribution of small farm loans reflects excellent penetration among farms with gross annual revenues of \$1 million or less. All 24 of the small farm loans reviewed were to borrowers with gross annual revenues of \$1 million or less. In comparison, 2017 D&B data indicated that 98.8 percent of the assessment area's farms had gross annual revenues of \$1 million or less. The bank's record of lending to farms with gross annual revenues of \$1 million or less reflects excellent performance.

Home Mortgage Loans

The distribution of home mortgage loans to borrowers of different income levels, including LMI borrowers, in the assessment area is reasonable. In 2017, 12.5 percent of the bank's home mortgage loans, by number, were to low-income borrowers, nearly matching the ACS percentage of low-income families (14.1 percent). Similarly, the bank's home mortgage lending performance to moderate-income borrowers at 12.5 percent nearly matched the ACS percentage of moderate-income families (13.3 percent).

The following table provides details of the bank's performance and presents the percentage of families by income categories according to the FFIEC-estimated MFI levels for the assessment area.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	14.1	2	12.5	71	4.7
Moderate	13.3	2	12.5	243	16.1
Middle	23.2	6	37.5	462	30.7
Upper	49.5	6	37.5	730	48.5
Not Available	0.0	0	0.0	0	0.0
Total	100.0	16	100.0	1,506	100.0
<i>Source: 2015 ACS, 2017 Bank data Due to rounding, totals may not equal 100.0.</i>					

Small Business Loans

The distribution of small business loans reflects excellent penetration of loans to businesses with gross annual revenues of \$1 million or less. All 21 of the small business loans reviewed were to borrowers with gross annual revenues of \$1 million or less. In comparison, 2017 D&B data indicated that 83.5 percent of the assessment area's farms had gross annual revenues of \$1

million or less, 3.3 percent had gross annual revenues over \$1 million, and 13.2 percent did not report revenues.

Geographic Distribution

Countryside Bank's assessment area does not include any low- or moderate-income census tracts; therefore, examiners did not evaluate this criterion.

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

GLOSSARY

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

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.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

Home Mortgage Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

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

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

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

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

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

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

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

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

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

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

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

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area: All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

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

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

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Branches

A list of Countryside Bank's branches and ATM's and their street addresses, including branch hours of operations are below.

Branch Locations

Unadilla

379 Main St.
Unadilla, NE 68454
Census Tract: 9668.00 – Otoe County (131)

Phone: (402) 828-3210
Fax: (402) 828-5330

M - F 8:00am - 4:30pm

Syracuse

976 11th St.
Syracuse, NE 68446
Census Tract: 9667.00 – Otoe County (131)

Phone: (402) 269-2100
Fax: (402) 269-3043

M - F 8:00am - 4:30pm
Sat 8:00am - 12:00pm

Burr

334 Main St.
Burr, NE 68324
Census Tract: 9668.00 – Otoe County (131)

Phone: (402) 848-2361
Fax: (402) 848-2351

M - F 8:00am - 12:00pm

ATM Locations

Syracuse Drive Thru

976 11th St., Syracuse, NE 68446
Census Tract: 9667.00 – Otoe County (131)

Nitty Gritty Gas & Thrift LLC

625 9th Street, Unadilla, NE 68454
Census Tract: 9668.00 – Otoe County (131)

Branches Opened/Closed in the Last Two Years

A list of branches opened or closed in the current and prior two years is listed below.

Countryside Bank has not opened or closed any branches in the current or prior two years.

Products, Services, and Fees

A full list of products and services Countryside Bank offers is listed below along with related fees.

DEPOSIT SERVICES

1. Regular Checking
2. Senior Checking
3. Student Checking
4. Interest Checking
5. Cardinal Account (Money Market Account)
6. Regular Savings
7. Certificate of Deposits
8. Traditional IRA
9. Roth IRA
10. Health Savings Account

LOAN SERVICES

11. Agriculture
 - a. Operating Line of Credit Loans
 - b. Livestock Loans
 - c. Equipment Loans
 - d. Agriculture Real Estate Loans
12. Commercial
 - a. Commercial Line of Credit Loans
 - b. Inventory and Equipment Loans
 - c. Commercial Real Estate Loans
13. Consumer
 - a. Vehicle Loans
 - b. Personal Loans
14. Home Mortgage
 - a. Home Mortgage Loans
 - b. Home Improvement Loans
 - c. Land Purchase Loans
 - d. Home Construction Loans

OTHER SERVICES AVAILABLE

1. Automatic Transfers for Checking, Savings, and Loans
2. Automatic Transfers for Overdraft Protection
3. Bank by Mail
4. Bill Pay
5. Check Reorders
6. Credit Cards
7. Direct Deposit (Payroll or Government Checks)
8. eStatements
9. Fraud Protection
10. Mastercard Debit Cards (with Free Fraud Watch Protection)
11. Mobile Banking
12. Mobile Deposit
13. Money Orders and Cashiers Checks
14. Night Depository
15. Notary Services
16. Online Banking
17. Privacy
18. Safe Deposit Boxes
19. VISA CREDIT CARD APPLICATION ONLY (Supply the application only and forward to another bank for processing and acceptance)
20. Wire Transfers (for Customers only)

NON-BANK SERVICES (NOT insured by FDIC)

- Tax Preparation
- Insurance* (Countryside Agency LLC 100% owned by Countryside Bank)
- Federal Crop Insurance
- Auto Insurance
- Homeowner's Insurance
- Business Owner's Insurance
- Farm Insurance
- Bonds
- Tax PreparationDO NOT offer health or life insurance

ONLINE BANKING (Internet Banking) 24 hours, 7 days a week accessibility

- Check account balances, transactions and statements
- Transfer funds between accounts
- Make payments on your Countryside Bank loans
- View images of cleared checks and deposits
- Set up account alerts to monitor your account activity and balances
- Sign up for eStatements and go paperless
- Sign up to access Bill Pay and manage your bills and payments online

BANK BY MAIL

- Complementary self-addressed envelopes provided to customers at no charge
- 24-hour night drops at all facilities for after-hour transactions and bank-by-mail

All services are available during regular business hours, unless otherwise noted.

FEE SCHEDULE
Miscellaneous Fee Schedule

Countryside Bank
379 Main St
Unadilla, Nebraska 68454
(402)828-3210
www.countrysidebank.com

The following schedule represents commonly requested services; other bank services available. Please see your Countryside Bank Customer Service Representative or call (402) 828-3210 or (402) 269-2100 for more information.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Closing (within 90 days)	\$10.00
Account Research (per hour)	\$20.00
ATM (non-Countryside Bank ATM) At ATM's that Countryside Bank does not own or operate you will receive three (3) free ATM withdrawals per statement cycle, except INTEREST CHECKING accounts for which you will receive five (5) free ATM withdrawals per statement cycle. Thereafter, a fee of \$1.50 will be charged per ATM withdrawal.	\$1.50
ATM Balance Inquiry	\$1.50
Cashier's Check	\$10.00
Coin Counting (non-customer)	Min. \$5 or 5%
Collection Item (per item)	\$20.00
Debit Card Annual Fee	\$10.00
Debit Card Replacement	\$10.00
FAX (per page)	\$1.00
Garnishments and Levies Fee	\$20.00
Money Orders	\$5.00
Notary Service (non-customer)	\$2.00
NSF (non-sufficient funds/returned)**	\$25.00
Overdraft (per item)*	\$20.00
Paper Statements with Online Banking (per statement cycle)	\$3.00
Photocopies (per page)	\$0.20
Return Deposit Item (per item)	\$20.00
Safe Deposit Box Annual Fee	Prices vary by size
Safe Deposit Box Both Keys Lost (drill box)	At Cost
Safe Deposit Box One Key Lost	At Cost
Statement Reprint	\$3.00
Stop Payment/Written Statement of Unauthorized Debit (per item)	\$20.00
Wire Transfers (per wire)	\$20.00

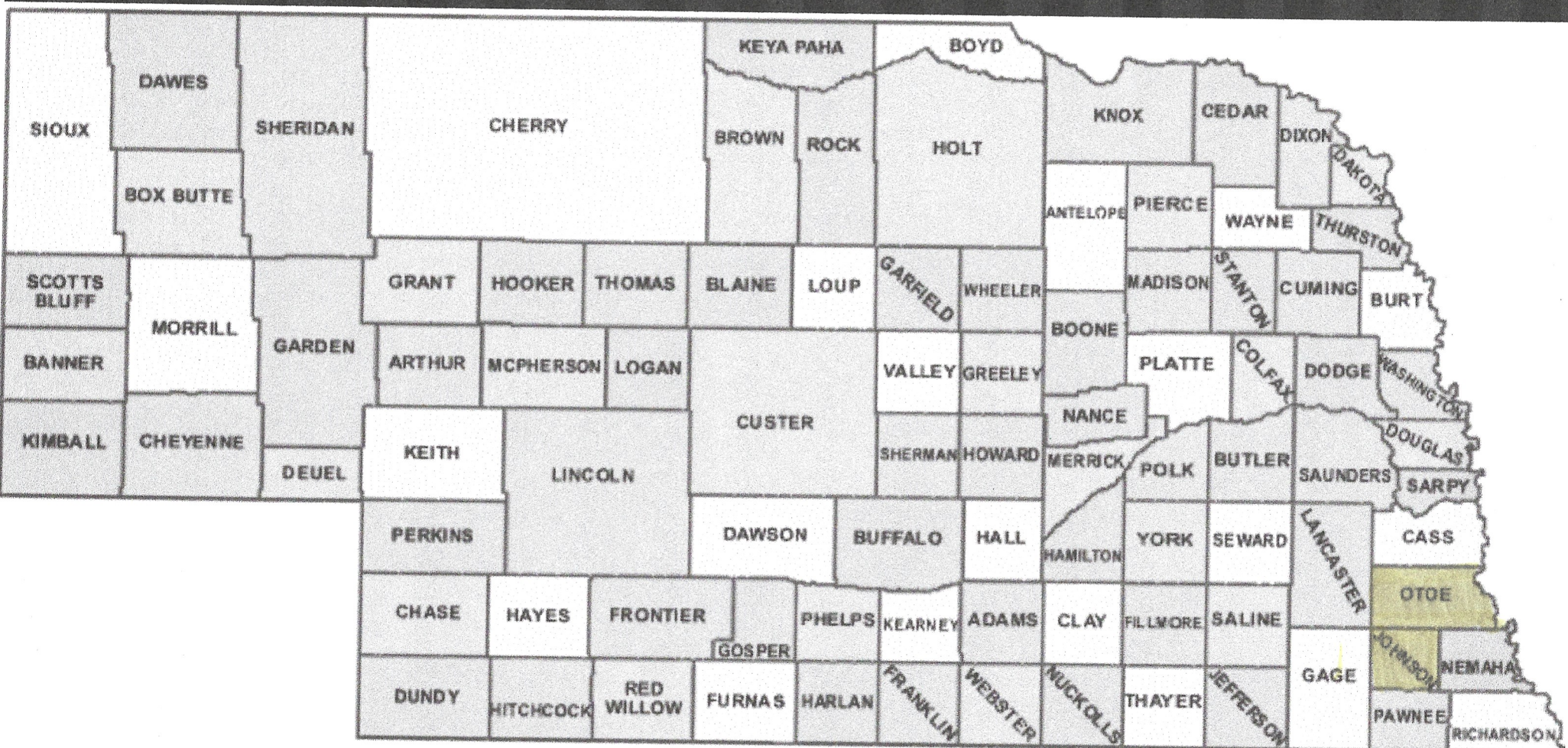
*An overdraft fee of \$20.00 per item, with a maximum fee of \$100.00 per day, could be charged if an item drafted by you (such as a check or withdrawal) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide to pay the item or transaction, you agree that we can charge you an Overdraft fee for paying the payment. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, recurring POS withdrawal, or other electronic means.

** A NSF (nonsufficient funds) fee of \$25.00, with a maximum fee of \$125.00 per day, could be charged if an item drafted by you (such as a check or withdrawal) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account and we decide not to pay the item or transaction. You agree that we can charge you a NSF fee for not paying the payment. The categories of transactions for which a NSF fee may be imposed are those by any of the following means: check, in-person withdrawal, recurring POS withdrawal, or other electronic means.

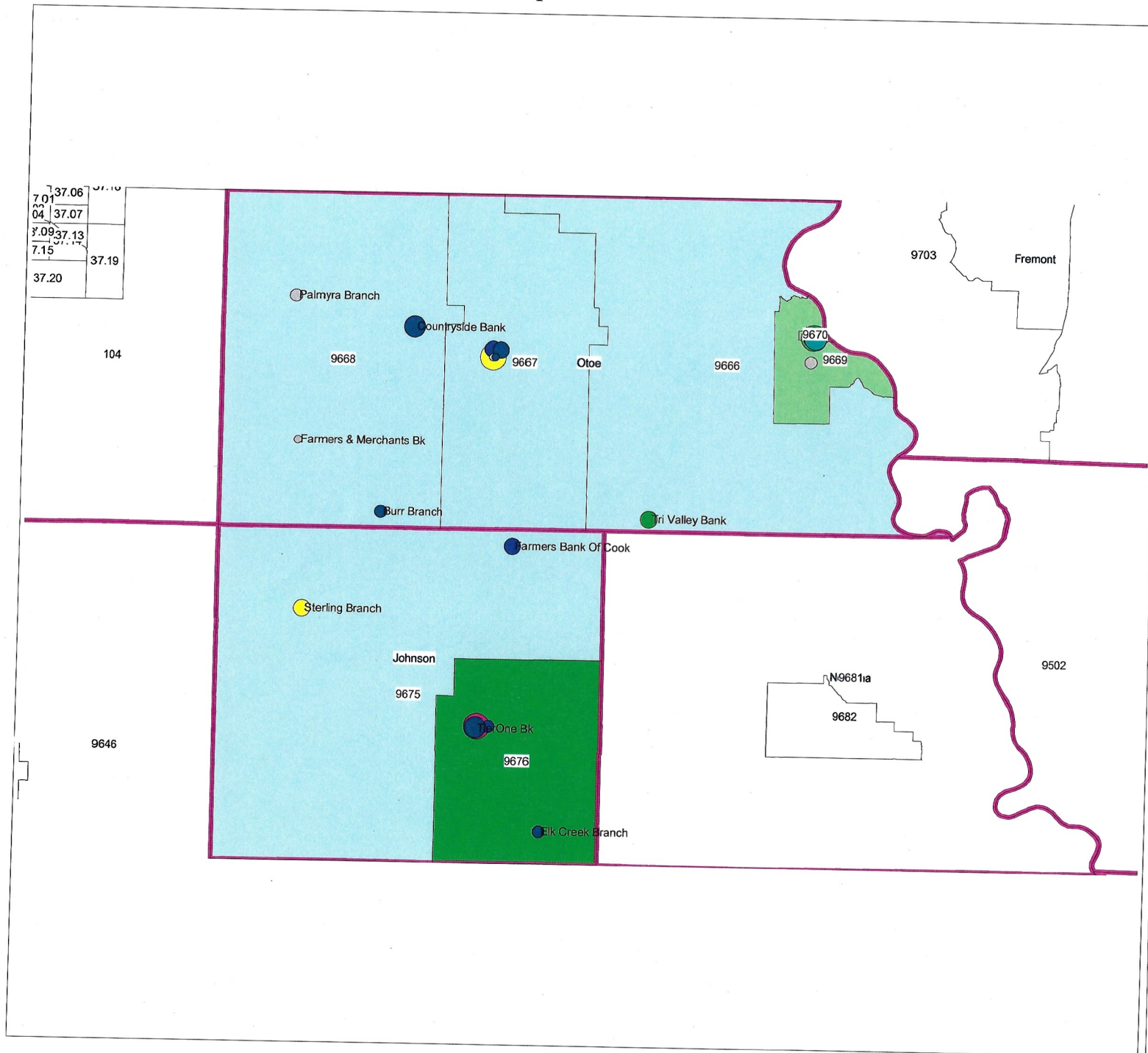
Unless prohibited by applicable law or regulation, we also reserve the right to chargeback to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payer bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error or other problem which in our judgement justifies reversal of the credit.

Map of Assessment Area

Countryside Bank's assessment area is the area within a 20-mile radius of the main office in Unadilla, NE, and each of its branches in Syracuse, NE and Burr, NE. A map of Countryside Bank's assessment area and geographies of the counties within the assessment area follows. The assessment area delineated by Countryside Bank represents the communities the bank serves.



Map Title



- OutLine
- Tract 2010
- County10
- State

Branches Color By Institution

- American NB
- Arbor Bank
- First NB of Wahoo
- Countryside Bk
- Tecumseh Federal Bank
- Farmers B&TC
- Farmers Bk
- Great Western Bk
- Tri Valley Bank
- Commercial St Bk
- all others


Branches by Deposit\$ by size

- 41,872 to 72,001 (3)
- 24,050 to 41,872 (4)
- 8,856 to 24,050 (8)
- 3,673 to 8,856 (5)
- 0 to 0 (6)

Minority Population as a % of Tract Population

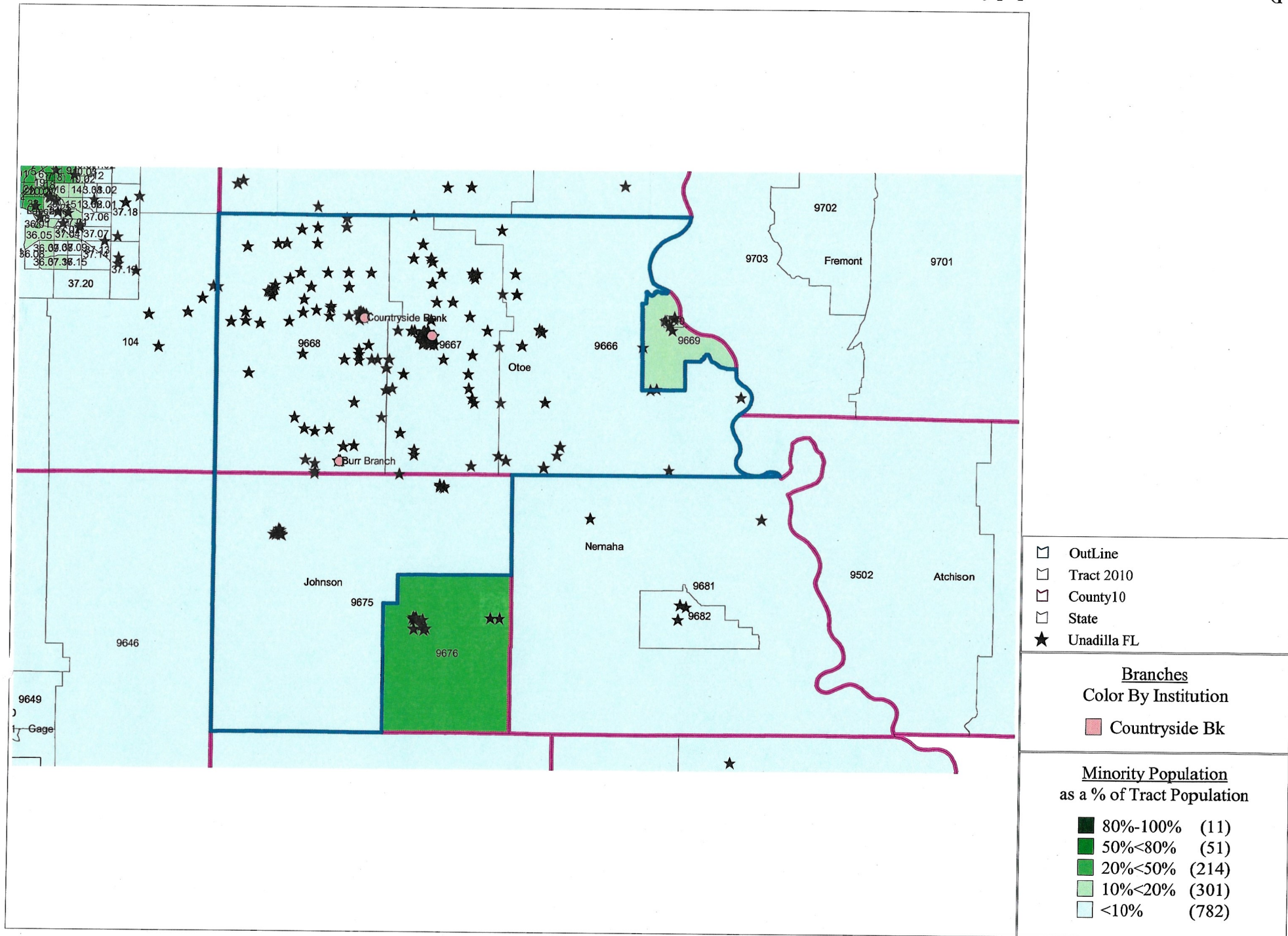
- 80%-100% (0)
- 50%<80% (0)
- 20%<50% (1)
- 10%<20% (2)
- <10% (4)

[illegible]

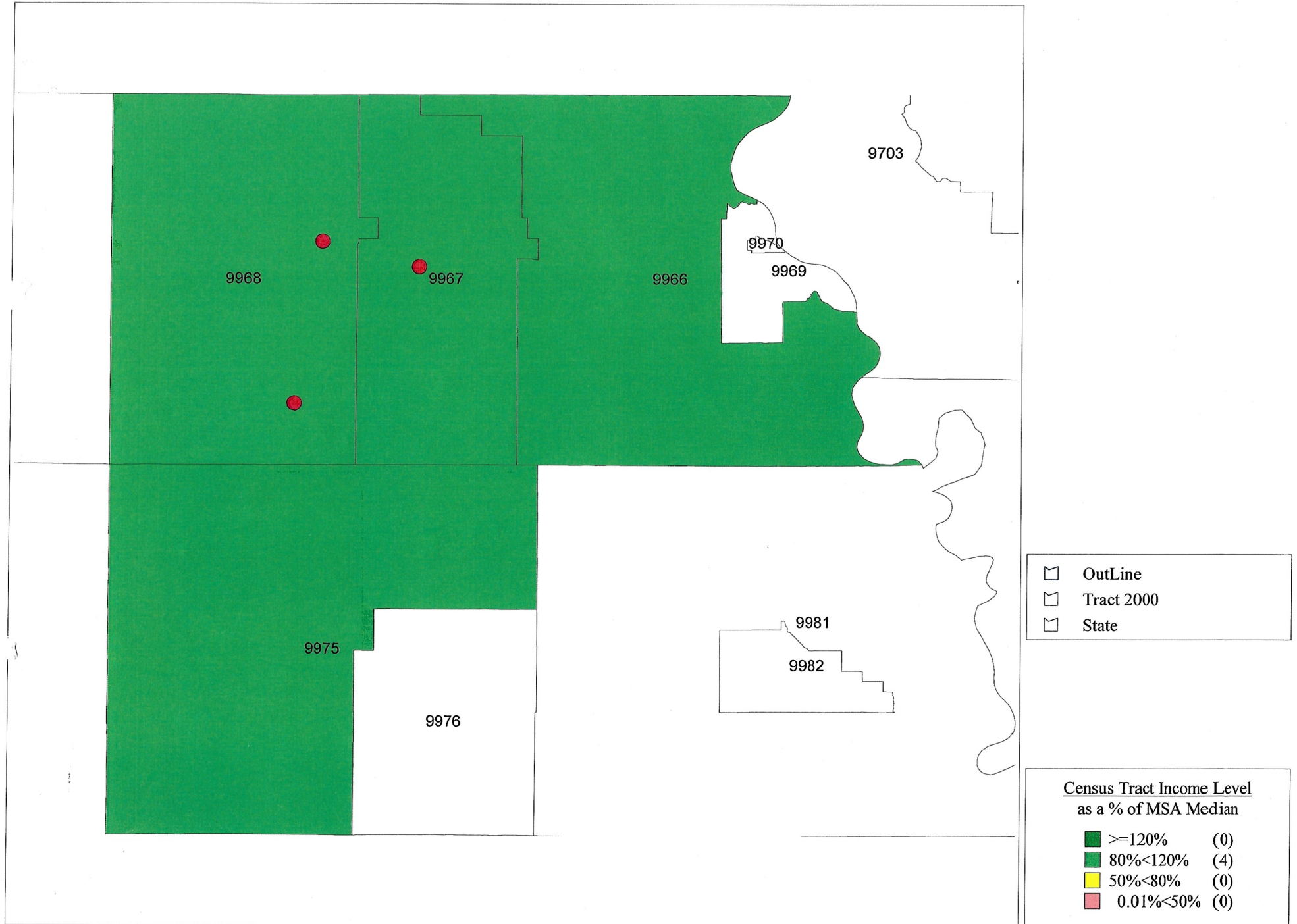
- Branches
Color By Institution
 Countryside Bk

80%-100%	(11)
50%<80%	(51)
20%<50%	(214)
10%<20%	(301)
<10%	(782)

Countyside Bank, Unadilla, NE - Assessment Area with minority population and loan distribution (past

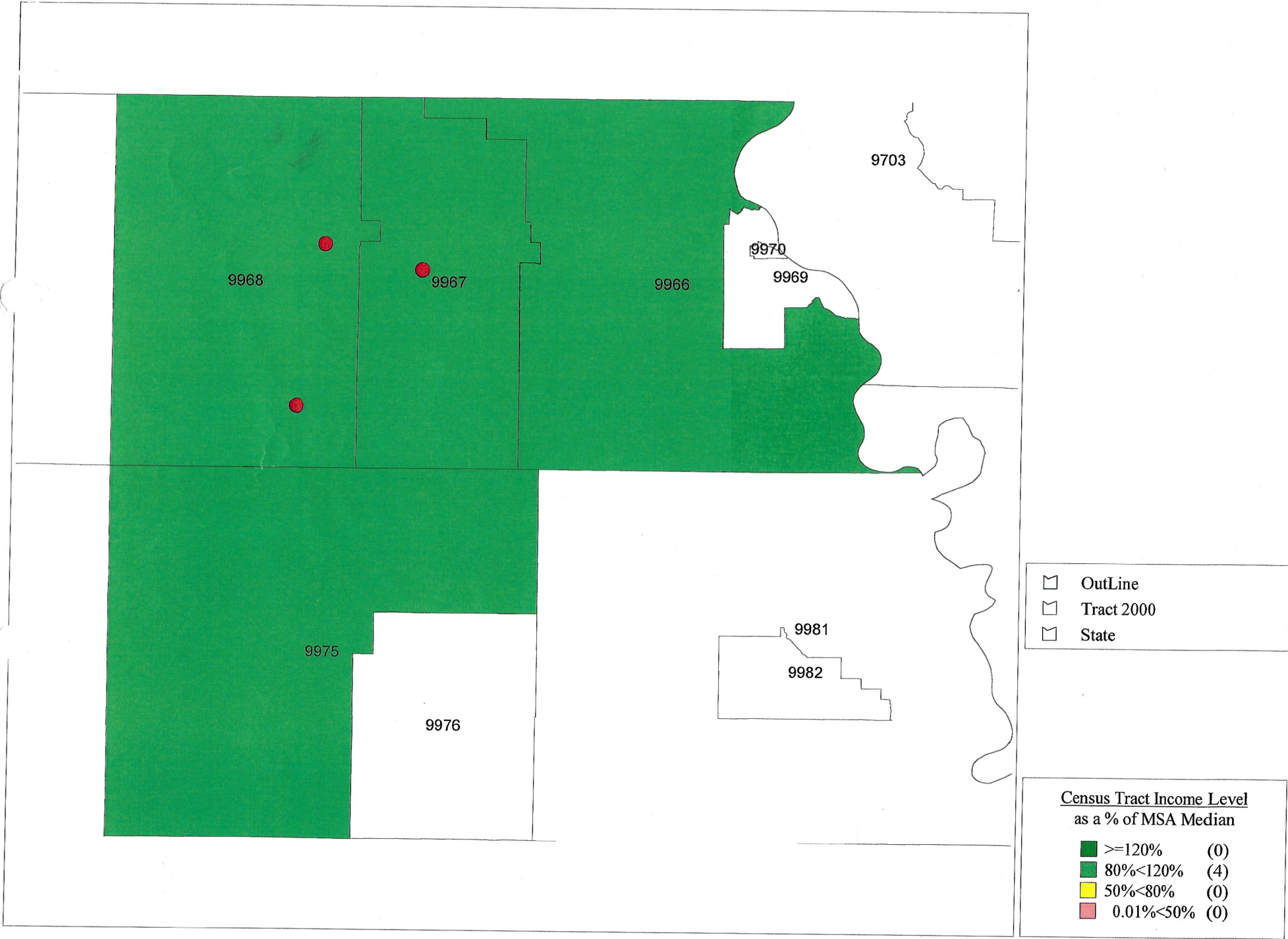


Countryside Bank CRA Assessment Area by Census Tract



EXTRA

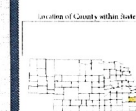
Countryside Bank CRA Assessment Area by Census Tract



[illegible]

Where state, county and/or MPO boundaries coincide the map shows the boundary marked by only the highest ranking of these boundaries.

1. A "following an MPO boundary" label, a false MPO A, "following a place name" indicates that a false MPO exists within the area of a false place name.
2. A "following an MPO label" label, a false MPO B, "following a place name" indicates that a false MPO exists within the area of a false place name.
3. An MPO boundary not shown in the following areas is not false (A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z, AA, AB, AC, AD, AE, AF, AG, AH, AI, AJ, AK, AL, AM, AN, AO, AP, AQ, AR, AS, AT, AU, AV, AW, AX, AY, AZ, BA, BB, BC, BD, BE, BF, BG, BH, BI, BJ, BK, BL, BM, BN, BO, BP, BQ, BR, BS, BT, BU, BV, BW, BX, BY, BZ, CA, CB, CC, CD, CE, CF, CG, CH, CI, CJ, CK, CL, CM, CN, CO, CP, CQ, CR, CS, CT, CU, CV, CW, CX, CY, CZ, DA, DB, DC, DD, DE, DF, DG, DH, DI, DJ, DK, DL, DM, DN, DO, DP, DQ, DR, DS, DT, DU, DV, DW, DX, DY, DZ, EA, EB, EC, ED, EE, EF, EG, EH, EI, EJ, EK, EL, EM, EN, EO, EP, EQ, ER, ES, ET, EU, EV, EW, EX, EY, EZ, FA, FB, FC, FD, FE, FF, FG, FH, FI, FJ, FK, FL, FM, FN, FO, FP, FQ, FR, FS, FT, FU, FV, FW, FX, FY, FZ, GA, GB, GC, GD, GE, GF, GG, GH, GI, GJ, GK, GL, GM, GN, GO, GP, GQ, GR, GS, GT, GU, GV, GW, GX, GY, GZ, HA, HB, HC, HD, HE, HF, HG, HH, HI, HJ, HK, HL, HM, HN, HO, HP, HQ, HR, HS, HT, HU, HV, HW, HX, HY, HZ, IA, IB, IC, ID, IE, IF, IG, IH, II, IJ, IK, IL, IM, IN, IO, IP, IQ, IR, IS, IT, IU, IV, IW, IX, IY, IZ, JA, JB, JC, JD, JE, JF, JG, JH, JI, JJ, JK, JL, JM, JN, JO, JP, JQ, JR, JS, JT, JU, JV, JW, JX, JY, JZ, KA, KB, KC, KD, KE, KF, KG, KH, KI, KJ, KK, KL, KM, KN, KO, KP, KQ, KR, KS, KT, KU, KV, KW, KX, KY, KZ, LA, LB, LC, LD, LE, LF, LG, LH, LI, LJ, LK, LL, LM, LN, LO, LP, LQ, LR, LS, LT, LU, LV, LW, LX, LY, LZ, MA, MB, MC, MD, ME, MF, MG, MH, MI, MJ, MK, ML, MM, MN, MO, MP, MQ, MR, MS, MT, MU, MV, MW, MX, MY, MZ, NA, NB, NC, ND, NE, NF, NG, NH, NI, NJ, NK, NL, NM, NN, NO, NP, NQ, NR, NS, NT, NU, NV, NW, NX, NY, NZ, OA, OB, OC, OD, OE, OF, OG, OH, OI, OJ, OK, OL, OM, ON, OO, OP, OQ, OR, OS, OT, OU, OV, OW, OX, OY, OZ, PA, PB, PC, PD, PE, PF, PG, PH, PI, PJ, PK, PL, PM, PN, PO, PP, PQ, PR, PS, PT, PU, PV, PW, PX, PY, PZ, QA, QB, QC, QD, QE, QF, QG, QH, QI, QJ, QK, QL, QM, QN, QO, QP, QQ, QR, QS, QT, QU, QV, QW, QX, QY, QZ, RA, RB, RC, RD, RE, RF, RG, RH, RI, RJ, RK, RL, RM, RN, RO, RP, RQ, RR, RS, RT, RU, RV, RW, RX, RY, RZ, SA, SB, SC, SD, SE, SF, SG, SH, SI, SJ, SK, SL, SM, SN, SO, SP, SQ, SR, SS, ST, SU, SV, SW, SX, SY, SZ, TA, TB, TC, TD, TE, TF, TG, TH, TI, TJ, TK, TL, TM, TN, TO, TP, TQ, TR, TS, TT, TU, TV, TW, TX, TY, TZ, UA, UB, UC, UD, UE, UF, UG, UH, UI, UJ, UK, UL, UM, UN, UO, UP, UQ, UR, US, UT, UU, UV, UW, UX, UY, UZ, VA, VB, VC, VD, VE, VF, VG, VH, VI, VJ, VK, VL, VM, VN, VO, VP, VQ, VR, VS, VT, VU, VV, VW, VX, VY, VZ, WA, WB, WC, WD, WE, WF, WG, WH, WI, WJ, WK, WL, WM, WN, WO, WP, WQ, WR, WS, WT, WU, WV, WW, WX, WY, WZ, XA, XB, XC, XD, XE, XF, XG, XH, XI, XJ, XK, XL, XM, XN, XO, XP, XQ, XR, XS, XT, XU, XV, XW, XX, XY, XZ, YA, YB, YC, YD, YE, YF, YG, YH, YI, YJ, YK, YL, YM, YN, YO, YP, YQ, YR, YS, YT, YU, YV, YW, YX, YY, YZ, ZA, ZB, ZC, ZD, ZE, ZF, ZG, ZH, ZI, ZJ, ZK, ZL, ZM, ZN, ZO, ZP, ZQ, ZR, ZS, ZT, ZU, ZV, ZW, ZX, ZY, ZZ).
4. A false label on a road indicates that the place label is false.



NAME: Otne County (131)
BIRTH TYPE: County distribution, year equivalent
STATE: Alaska

TEST SHEET 1

Total Sheets
Index Sheets: 0
Parent Sheets: 1

Insert Sheets (3)

CONTRACT NO. 44-01-0000

Figure 1

Fact	Fact Note	Otoe County, Nebraska	Johnson County, Nebraska
Population estimates, July 1, 2024, (V2024)		16,591	5,219
Population estimates, July 1, 2023, (V2023)		16,335	5,198
Population estimates base, April 1, 2020, (V2024)		15,912	5,288
Population estimates base, April 1, 2020, (V2023)		15,910	5,287
Population, percent change - April 1, 2020 (estimates base) to July 1, 2024, (V2024)		4.30%	-1.30%
Population, percent change - April 1, 2020 (estimates base) to July 1, 2023, (V2023)		2.70%	-1.70%
Population, Census, April 1, 2020		15,912	5,290
Population, Census, April 1, 2010		15,740	5,217
Persons under 5 years, percent		5.90%	4.00%
Persons under 18 years, percent		23.90%	18.30%
Persons 65 years and over, percent		20.90%	18.90%
Female persons, percent		49.60%	39.60%
White alone, percent		94.80%	87.80%
Black alone, percent (a)	(a)	1.30%	7.30%
American Indian and Alaska Native alone, percent (a)	(a)	1.30%	1.70%
Asian alone, percent (a)	(a)	0.70%	1.30%
Native Hawaiian and Other Pacific Islander alone, percent (a)	(a)	0.10%	Z
Two or More Races, percent		1.70%	1.90%
Hispanic or Latino, percent (b)	(b)	9.10%	11.50%
White alone, not Hispanic or Latino, percent		87.10%	77.50%
Veterans, 2019-2023		993	287
Foreign-born persons, percent, 2019-2023		6.60%	3.70%
Housing Units, July 1, 2023, (V2023)		7,033	2,089
Owner-occupied housing unit rate, 2019-2023		80.20%	68.50%
Median value of owner-occupied housing units, 2019-2023		\$185,000	\$131,500
Median selected monthly owner costs - with a mortgage, 2019-2023		\$1,512	\$1,337
Median selected monthly owner costs -without a mortgage, 2019-2023		\$620	\$494
Median gross rent, 2019-2023		\$905	\$777
Building Permits, 2023		29	6
Households, 2019-2023		6,423	1,750
Persons per household, 2019-2023		2.47	2.46
Living in the same house 1 year ago, percent of persons age 1 year+ , 2019-2023		89.10%	86.40%
Language other than English spoken at home, percent of persons age 5 years+, 2019-2023		7.80%	10.10%
Households with a computer, percent, 2019-2023		94.70%	89.80%
Households with a broadband Internet subscription, percent, 2019-2023		92.10%	84.60%
High school graduate or higher, percent of persons age 25 years+, 2019-2023		93.50%	88.40%
Bachelor's degree or higher, percent of persons age 25 years+, 2019-2023		27.20%	19.00%
With a disability, under age 65 years, percent, 2019-2023		8.30%	11.60%
Persons without health insurance, under age 65 years, percent		7.30%	6.80%
In civilian labor force, total, percent of population age 16 years+, 2019-2023		66.90%	48.20%
In civilian labor force, female, percent of population age 16 years+, 2019-2023		60.00%	60.20%
Total accommodation and food services sales, 2022 (\$1,000)	(c)	29,763	D
Total health care and social assistance receipts/revenue, 2022 (\$1,000)	(c)	99,764	17,993
Total transportation and warehousing receipts/revenue, 2022 (\$1,000)	(c)	46,928	6,765
Total retail sales, 2022 (\$1,000)	(c)	284,703	33,623
Total retail sales per capita, 2022	(c)	\$17,589	\$6,410
Mean travel time to work (minutes), workers age 16 years+, 2019-2023		22.8	25.6
Median households income (in 2023 dollars), 2019-2023		\$81,430	\$59,457
Per capita income in past 12 months (in 2023 dollars), 2019-2023		\$41,885	\$25,942
Persons in poverty, percent		8.00%	12.90%
Total employer establishments, 2022		461	111
Total employment, 2022		4,959	740
Total annual payroll, 2022 (\$1,000)		210,872	29,618
Total employment, percent change, 2021-2022		3.50%	-4.00%
Total nonemployer establishments, 2022		1,263	299
All employer firms, Reference year 2022		439	100
Men-owned employer firms, Reference year 2022		228	S
Women-owned employer firms, Reference year 2022		40	S
Minority-owned employer firms, Reference year 2022		9	S
Nonminority-owned employer firms, Reference year 2022		378	S
Veteran-owned employer firms, Reference year 2022		S	S
Nonveteran-owned employer firms, Reference year 2022		369	S
Population per square mile, 2020		25.8	14.1
Population per square mile, 2010		25.6	13.9
Land area in square miles, 2020		615.66	376.08
Land area in square miles, 2010		615.63	376.05
FIPS Code		"31131"	"31097"

NOTE: FIPS Code values are enclosed in quotes to ensure leading zeros remain intact.

Value Notes
None

Fact Notes

- Includes persons reporting only one race
- Hispanics may be of any race, so also are included in applicable race categories
- Economic Census - Puerto Rico data are not comparable to U.S. Economic Census data

Loan to Deposit Ratio-by Quarter

Countryside Bank's loan to deposit ratio for each quarter of the prior calendar year is listed below.

Quarter Ending	Loan to Deposit Ratio
3/31/24	61.46%
6/30/24	64.18%
9/30/24	66.72%
12/31/24	66.82%