

bank of **ELGIN**

CRA PUBLIC FILE

MAIN OFFICE

101 N 2nd St

PO Box 379

Elgin NE 68636

HOURS: Lobby & Drive-Up: Monday - Friday 8:00 AM – 3:00 PM

Drive-Up: Saturdays 8:00 AM – 11:00 AM

LIST OF ALL BRANCHES

None

LIST OF ALL BRANCHES OPENED OR CLOSED

None

bank of ELGIN

TIME DEPOSIT ACCOUNTS

(Single Maturity or Automatic Renewal)

31 Day

91 Day

182 Day

12 Month

24 Month

36 Month

48 Month

Now Accounts

Super Now Accounts

Money Market Accounts

Savings Accounts

Health Savings Accounts

Debit Cards

ONLINE BANKING (DCI GoBanking)

INDIVIDUAL RETIREMENT ACCOUNTS

31 Day

91 Day

182 Day

12 Month

24 Month

36 Month

48 Month

ATM

101 N 2nd St, Elgin NE

501 N 2nd St, Elgin NE

DEMAND DEPOSIT AND SAVINGS DEPOSIT ACCOUNT

Regular Checking

Advantage Checking

Senior Checking

bank of ELGIN

AGRICULTURAL LOANS

Loans to Farmers
For Livestock
For Capital Assets
For Operational Expenses
Farm Equipment-Direct
General Purpose-FmHA
Capital Assets-FmHA
Livestock/Operational Expenses-FmHA

COMMERCIAL AND INDUSTRIAL LOANS

General Single Payment
Installment – Conventional
Revolving
Floor Plan
Capital Assets

INDIVIDUAL LOANS

Energy Loans
For Household/Personal Expenditures (Installment)
For Autos-Direct
For Home Improvements – Secured by non-residential collateral
For Household/Personal Expenditures

LOANS SECURED BY REAL ESTATE

Farm Land
Construction and Development
Commercial

LOANS SECURED BY REAL ESTATE (GOVERNMENT INSURED)

FSA Farm Land
Junior Lien-FSA Farm Land

bank of ELGIN

LOAN-TO-DEPOSIT RATIO

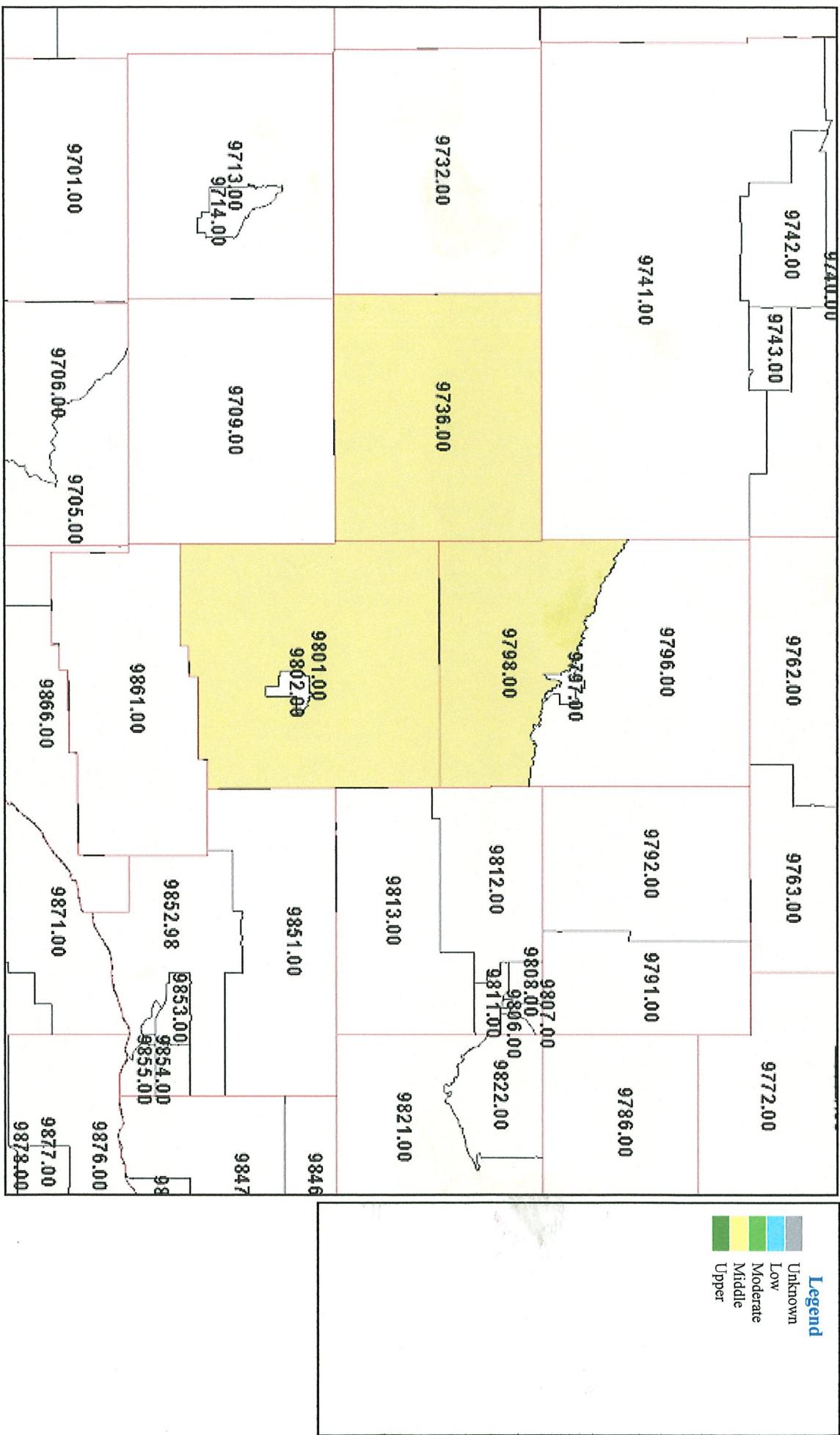
3/31/2023	37,762,795	66,810,225	56.52
6/30/2023	39,462,003	63,711,240	61.93
9/29/2023	43,345,717	63,460,347	68.30
12/29/2023	51,335,171	73,953,356	69.41
3/29/2024	44,780,465	65,399,250	68.47
6/28/2024	49,341,299	64,358,261	76.66
9/30/2024	51,109,390	63,685,471	80.25
12/31/2024	55,246,021	69,267,320	79.70
04/01/2025	51,164,259	64,352,928	80.00
06/30/2025	54,279,161	65,840,467	83.00
09/30/2025	54,981,002	68,172,820	81.00
12/31/2025	59,261,622	73,500,450	81.00

bank of ELGIN

WRITTEN COMMENTS RECEIVED FROM THE PUBLIC

None

Bank of Elgin
CRA Assessment Area
Year: 2006





PUBLIC DISCLOSURE

February 13, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Elgin
RSSD# 485054

101 North 2nd Street
Elgin, Nebraska 68636

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Bank of Elgin (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- Geographic distribution was not evaluated as the bank's delineated AA contains only middle-income census tracts.
- Lending reflects a reasonable distribution among farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2019, 2020, and 2021) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 19-quarter average NLTD ratio,
- A statistical sample of 76 small farm loans from a universe of 121 loans originated between January 1, 2021, and December 31, 2021.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Elgin, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Antelope Bancshares, Inc.
- The bank has total assets of \$72.8 million as of September 30, 2022.
- The bank operates one location located in Elgin, Nebraska.
- The bank operates two cash-only automated teller machines; one is located at the bank and the other is located at a local convenience store.
- As shown in Table 1, the bank's primary business focus is agricultural lending.

Table 1

Composition of Loan Portfolio as of September 30, 2022		
Loan Type	\$ (000)	%
Construction and Land Development	521	1.3
Farmland	15,404	39.0
1- to 4-Family Residential Real Estate	205	0.5
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	1,173	3.0
Agricultural	18,627	47.1
Commercial and Industrial	2,162	5.5
Consumer	926	2.3
Other	500	1.3
Gross Loans	39,518	100.0

Note: Percentages may not total 100.0 percent due to rounding.

The bank was rated Satisfactory under the CRA at its July 23, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Northeast Nebraska AA consists of Wheeler County in its entirety, the southern portion of Antelope County, and one tract of Boone County (see Appendix A for an AA map and Appendix B for additional demographic data).

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of three middle-income census tracts, which is unchanged since the prior evaluation.
- According to the June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank has a market share of 7.6 percent, which ranked 7th out of 12 FDIC-insured depository institutions operating in the AA.
- To further augment the CRA performance evaluation, one previously conducted interview with a member of the community in which the bank operates was referenced during the evaluation. The community member represented an agricultural organization within the AA.

Table 2

Population Change Assessment Area: Northeast Nebraska			
Area	2010 Population	2015 Population	Percent Change
Northeast Nebraska AA	13,008	12,706	(2.3)
Antelope County, NE	6,685	6,486	(3.0)
Boone County, NE	5,505	5,373	(2.4)
Wheeler County, NE	818	847	3.5
NonMSA Nebraska	682,247	679,331	(0.4)
Nebraska	1,826,341	1,869,365	2.4

*Source: 2010 U.S. Census Bureau: Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

Note: All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- According to the 2020 U.S. Census Bureau data, the combined population of Antelope, Boone, and Wheeler Counties is 12,448, reflecting relative stability in the population.
- The bank is located in Elgin, Nebraska, which had a population of 717 during the 2020 U.S. Census.

Table 3

Median Family Income Change Assessment Area: Northeast Nebraska			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Northeast Nebraska AA	53,700	59,050	10.0
Antelope County, NE	51,685	56,304	8.9
Boone County, NE	56,605	63,569	12.3
Wheeler County, NE	54,538	53,611	(1.7)
NonMSA Nebraska	58,485	61,457	5.1
Nebraska	67,393	67,225	(0.2)

*Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey*

*Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.*

- According to the 2015 American Community Survey, the percentage of low- and moderate-income (LMI) families in the AA is 41.5 percent, which is above the statewide figure of 37.5 percent.
- The percentage of families living below the poverty line in the AA, at 7.5 percent, is below the statewide figure of 8.8 percent.

Table 4

Area	Housing Cost Burden					
	Cost Burden — Renters			Cost Burden — Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northeast Nebraska AA	61.2	1.6	25.3	51.2	16.1	13.1
Antelope County, NE	56.3	0.0	27.7	46.7	11.6	12.9
Boone County, NE	70.6	3.1	24.6	52.1	19.0	11.5
Wheeler County, NE	56.0	0.0	14.0	84.4	38.0	26.0
NonMSA Nebraska	63.8	18.0	30.2	55.5	22.5	15.2
Nebraska	72.0	26.8	36.8	61.0	29.5	16.2

Cost Burden is housing cost that equals 30 percent or more of household income.

Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

Note: All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- As illustrated in Table 4, the housing cost burden among LMI renters and homeowners in the three-county area reflects greater affordability when compared to statewide figures.
- The percentage of owner-occupied units in the AA, at 64.7 percent, is above the statewide figure of 60.3 percent.
- The median housing value in the AA of \$79,523 is below the statewide figure of \$133,200.

Table 5

Area	Unemployment Rates				
	Assessment Area: Northeast Nebraska				
Northeast Nebraska AA	2017	2018	2019	2020	2021
Antelope County, NE	2.5	2.4	2.6	2.2	1.6
Boone County, NE	2.5	2.5	2.5	2.2	1.7
Wheeler County, NE	2.2	2.4	2.6	1.8	1.2
NonMSA Nebraska	2.9	2.8	3.0	3.4	2.1
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

Note: All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- A member of the community noted that agriculture-related businesses provide a significant amount of employment opportunities in the area. In addition, there are also several manufacturing companies, as well as health care facilities and educational institutions that provide additional employment opportunities for area residents.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. All applicable performance criteria were equally weighted in the evaluation.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on their asset size, market share, product offerings, and location in surrounding counties. The bank's NLTD ratio is reasonable. The bank's 19-quarter average NLTD ratio, at 83.6 percent, is within the range of the four similarly situated institutions.

Table 6

Comparative NLTD Ratios March 31, 2018 – September 30, 2022			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			19 Quarter Average
Bank of Elgin	Elgin, Nebraska	72,826	83.6
Similarly Situated Institutions			
First Bank and Trust of Fullerton	Fullerton, Nebraska	100,182	99.6
Genoa Community Bank	Genoa, Nebraska	66,571	81.3
First National Bank in Ord	Ord, Nebraska	153,455	51.6
State Bank of Scotia	Scotia, Nebraska	60,873	93.9

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside the AA.

Table 7

Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Farm	65	85.5	9,481	84.4	11	14.5	1,749	15.6
Total Loans	65	85.5	9,481	84.4	11	14.5	1,749	15.6
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts, with consideration given to the dispersion of loans throughout the AA. However, since the bank's AA consists of only three middle-income census tracts, a meaningful analysis of geographic distribution cannot be conducted, as there are no low-, moderate-, or upper-income census tracts in the AA for comparative purposes.

Lending to Farms of Different Sizes

This performance criterion evaluates the bank's lending to farms of different revenue sizes. The bank's lending has a reasonable distribution among farms of different sizes.

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank's lending to farms with revenues of \$1 million or less is comparable to the percentage of farms operating in the AA. In addition, a three-year analysis of aggregate lending data submitted by CRA reporters noted an average aggregate lending of 67.0 percent by number and 77.7 percent by dollar volume to farms with revenues of \$1 million or less. This further supports the bank's efforts to serve small farms.

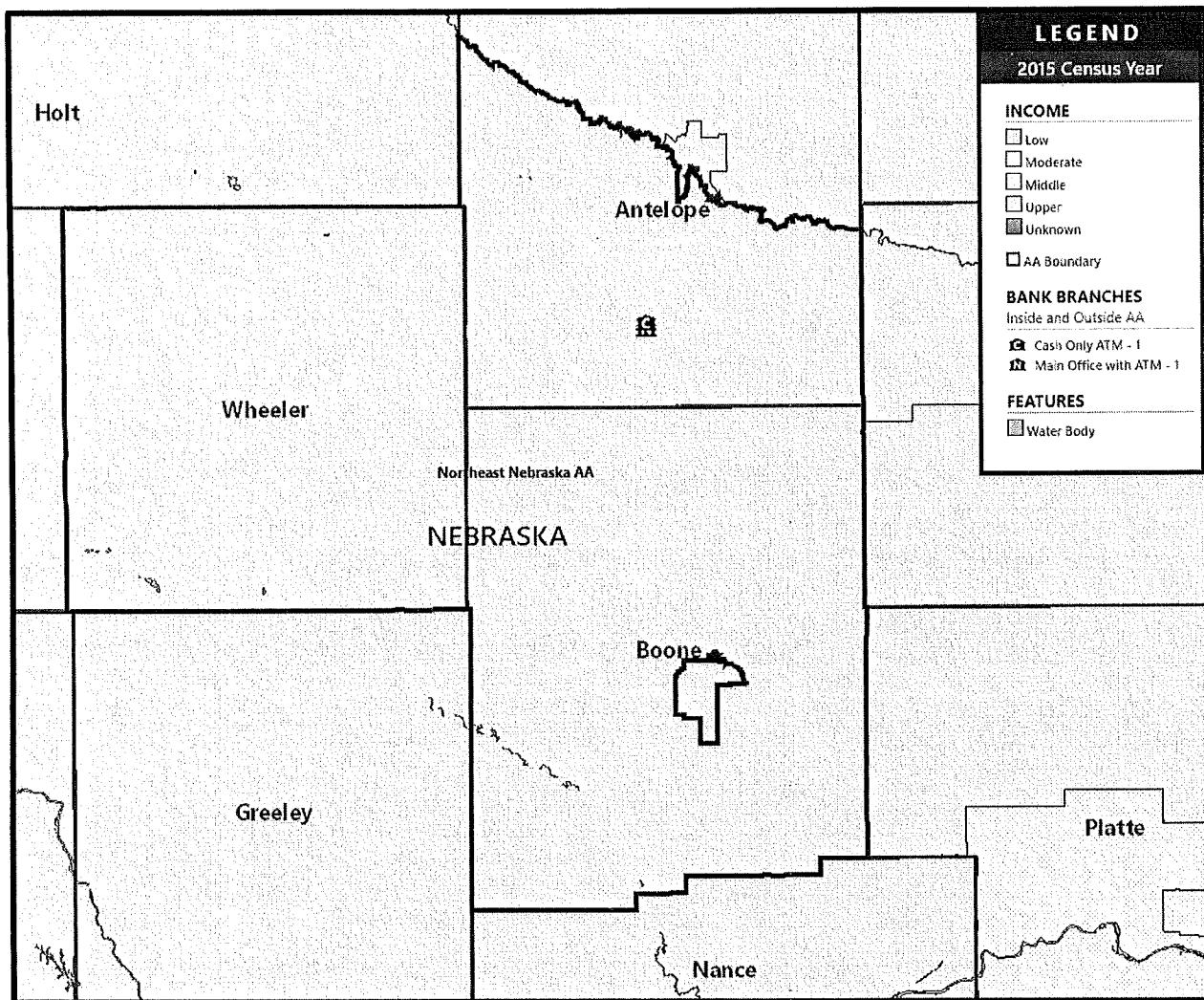
Table 8

Distribution of 2021 Small Farm Lending By Revenue Size of Farms Assessment Area: Northeast Nebraska					
	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	51	78.5	7,189	75.8	98.0
Over \$1 Million	11	16.9	2,214	23.4	2.0
Revenue Unknown	3	4.6	79	0.8	0.0
Total	65	100.0	9,481	100.0	100.0
By Loan Size					
\$100,000 or Less	37	56.9	1,344	14.2	
\$100,001 - \$250,000	13	20.0	2,552	26.9	
\$250,001 - \$500,000	15	23.1	5,585	58.9	
Total	65	100.0	9,481	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	29	56.9	979	13.6	
\$100,001 - \$250,000	10	19.6	1,875	26.1	
\$250,001 - \$500,000	12	23.5	4,335	60.3	
Total	51	100.0	7,189	100.0	
<p><i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p>					

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2021 Northeast Nebraska Demographics										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	416	19.2		
Moderate	0	0.0	0	0.0	0	0.0	484	22.3		
Middle	3	100.0	2,170	100.0	163	7.5	531	24.5		
Upper	0	0.0	0	0.0	0	0.0	739	34.1		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	3	100.0	2,170	100.0	163	7.5	2,170	100.0		
Housing Units by Tract	Housing Type by Tract									
	Owner-occupied			Rental		Vacant				
	#	% by tract	% by unit	#	% by unit	#	% by unit			
Low	0	0	0.0	0	0.0	0	0.0	0		
Moderate	0	0	0.0	0	0.0	0	0.0	0		
Middle	3,667	2,374	100.0	64.7	675	18.4	618	16.9		
Upper	0	0	0.0	0	0	0.0	0	0.0		
Unknown	0	0	0.0	0	0	0.0	0	0.0		
Total AA	3,667	2,374	100.0	64.7	675	18.4	618	16.9		
Total Businesses by Tract	Businesses by Tract & Revenue Size									
	Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported				
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	0	0.0	0	0.0	0	0.0	0	0.0		
Middle	404	100.0	358	100.0	25	100.0	21	100.0		
Upper	0	0.0	0	0.0	0	0.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	404	100.0	358	100.0	25	100.0	21	100.0		
Percentage of Total Businesses:			88.6		6.2		5.2			
Total Farms by Tract	Farms by Tract & Revenue Size									
	Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported				
	#	%	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0		
Moderate	0	0.0	0	0.0	0	0.0	0	0.0		
Middle	299	100.0	293	100.0	6	100.0	0	0.0		
Upper	0	0.0	0	0.0	0	0.0	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0	0	0.0		
Total AA	299	100.0	293	100.0	6	100.0	0	0.0		
Percentage of Total Farms:			98.0		2.0		0.0			

Source: 2021 FFIEC Census Data

2021 Dun & Bradstreet Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX C – 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.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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, other secured consumer loans, and other unsecured consumer loans.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which 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).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of 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.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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 qualified investment is defined as any 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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of Kansas City, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Federal Reserve Bank of Kansas City, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106 publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from Michael R. Steckline, Assistant Vice-President, Federal Reserve Bank of Kansas City, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Gary D. Arehart, CEO, Bank of Elgin, 101 N. 2nd Street, Elgin, NE 68636 and the Federal Reserve Bank of Kansas City, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Antelope Bancshares, a bank holding company. You may request from the Assistant Vice President—Applications, Federal Reserve Bank of Kansas City, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106 an announcement of applications covered by the CRA filed by bank holding companies.