

COMMUNITY REINVESTMENT ACT STATEMENT

LOGAN STATE BANK

PURPOSE:

The principal purpose of the bank is to encourage savings and provide an array of depository, credit and other financial services in the local community, to individuals, businesses and others on a fair and equitable basis **without** discrimination as to being handicapped or familial status (having children under the age of 18), race color, religion, national origin, sex, marital status, or age (provided the applicant's income derives from a public assistance program, or that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The bank invests depositor's dollars in mortgage, consumer, commercial and agriculture loans as well as investment securities. In allocating funds, it emphasizes diversification so as to maintain a good balance among safety, yield and liquidity. Although the bank invests in a wide geographic area, it gives priority to the allocation of investable funds to the local market by offering residential, consumer, commercial and agricultural loans. As always the bank seeks to meet the credit needs of the local community with the intent to grant loans consistent with safe and sound banking practices. This statement includes the following required components:

- An assessment area description.
- A list of the specific types of credits and deposit accounts that the bank is prepared to offer within the assessment area.
- A copy of the CRA notice provided for in 12 CFR 25.6

In addition, this statement includes the following information encouraged but not required by CRA regulations:

- A list of how the bank is currently trying to help meet community credit needs.
- A description of its efforts to ascertain the credit needs of this community.

ASSESSMENT AREA: Logan State Bank is located in the towns of Logan and Missouri Valley, Iowa. It is the intent of Logan State Bank to serve both communities, which includes the residents of the towns of Logan and Missouri Valley and rural residents who are members of each community. This would include persons whom conduct a substantial amount of personal and commercial business in Logan and Missouri Valley, and those who live in the Logan-Magnolia and Missouri Valley school districts. Harrison County's population is evenly distributed throughout the county. There are no geographic barriers in the county, and neighboring banks are evenly located throughout the county, thus close proximity to the town of Logan and Missouri Valley is where the primary portion of our customers are located (approximately 85% of our business is located in a 7-mile radius of both Bank buildings.) Though this is the primary area which our customers are located, we have determined our ASSESSMENT AREA for CRA PURPOSES to be the entire HARRISON COUNTY.

TYPES OF CREDIT OFFERED:

- First and second mortgage loans for personal, family or household use.
- Conventional loans for purchase, refinance or improvement of single family or multi-family residential structures.

- First mortgage loans for agricultural land, commercial properties and other income producing properties,
- Secondary market residential mortgage loans
- Agricultural operating loans secured by Ag products.
- Livestock and Machinery loans secured by the same.
- Commercial loans.
- Automobile and recreational vehicle loans secured by title to the vehicles
- Personal loans secured by funds on deposit.
- Unsecured lines of credit based on the ability to repay.
- Education loans: Student loan applications are submitted to and made by the Iowa Higher Education Loan Program and parental loans to affording parents with preferential rates for their children's education.
- Unsecured agricultural operating loans based on repayment ability.
- FSA and FmHA insured loans for livestock, machinery, agriculture operating loans, agriculture real estate, and purchase refinance, or improvement of single family residential structures.
- SBA insured loans for all aspects of the small business.
- Home improvement loans.
- Commodity loans secured by warehouse receipts on bonded warehouses or by field warehouse receipts of approved warehouse companies.
- Loans secured by unlisted securities that have a ready over-the-counter market.
- Loans secured by marketable municipal bonds.
- Loans against the cash value of life insurance.
- Iowa Agricultural Development Authority loans.
- Floor plan and Dealer paper loans.

In addition to these principal types of credit offered, the bank also finances general obligation bonds, revenue bonds, and warrants for the communities in its lending territory and the community school district.

****LOGAN STATE BANK OFFER THE FOLLOWING DEPOSIT PRODUCTS:**

- Certificate of Deposit-6,9,12,15,18,30,36,48 & 60 month terms
- Individual Retirement Accounts
- Statement Savings Accounts
- Money Market Accounts
- Now & Super Now Accounts
- Regular Checking Accounts

****An attached pamphlet gives fees and minimum balance requirements for the above accounts****

HOW THE BANK DETERMINES YOUR CREDIT NEEDS:

The bank ascertains the credit needs of the community through employee and officer participation in various civic related activities, in addition officers have contact with various community leaders on a one-on-one basis.

HOW THE BANK SERVES YOUR CREDIT NEEDS:

- The bank solicits mortgage loan applications in its local community. Anyone can apply for financing.
- The bank officers attend meetings of the state, county and city economic development committees to better understand the financial and housing needs of the community.
- The bank maintains communications with the community real estate brokers.
- When a new service is added, new releases and advertising are issued to inform the public, the bank prepares advertising on consumer services.
- The bank traditionally offers preferential interest rate loans to children of the community who are 4-H members to assist them in their livestock endeavors in conjunction with the Harrison County Fair.
- The bank has officers who are able to assist the customers in setting up IRA accounts and serve as a resource providing information about types of financial investment services available in today's financial market place.
- The bank donates funds to various community needs throughout the year.
- The bank officers and employees have served on or been members of the following organizations:
 - o Harrison County Development Corporation
 - o Harrison County Pork Producers
 - o Logan & Missouri Valley Chamber of Commerce
 - o Logan Kiwanis Club
 - o Logan Development Corporation
 - o Harrison County 4-H Association
 - o Harrison County Soybean Association
 - o Logan-Magnolia Booster Club
 - o Harrison County Bankers
 - o Logan Fire & Rescue Association
 - o Friends of the Library
 - o Logan Doctors Building Corporation
 - o Logan V.F.W.
 - o Logan-Magnolia P.M.A.
 - o Harrison County Cattlemen
 - o Harrison County Corn Growers
 - o Harrison County Humane Society
 - o Red Cross Blood Drive
 - o Logan Cemetery Association
 - o Fourth Avenue Mall Corporation
 - o Logan City Council
 - o SWIPCO
 - o Logan Community Foundation
 - o Latta Scholarship Committee
 - o Kovar Court Board of Directors

MARKETING PROGRAM:

The bank promotes its lending products and services by advertising in the Logan Herald Observer, the Council Bluffs Nonpareil and the Missouri Valley Times; on billboards in the community; on local radio stations; in the Harrison County 4-H Fair Book, in the Harrison County Plat Book; and in the Logan-Magnolia, West Harrison, Woodbine and Tri-Center community school annuals; the Family Digest, the Lutheran Prayer Book, the Hanson Directory, Apostolic Publishing, and other varied types of publications.

WAYS YOU CAN GET INVOLVED:

- Read the current CRA statement and assessment on the bank's involvement in the communities it serves. Copies are available at the bank.
- Send your signed, written comments about the bank's CRA statement or the bank's performance in helping to meet the community needs to the bank president, and to the Federal Reserve Bank. Your letter, along with any bank response, may be made public.
- At the bank's main office, you may review a file of all signed, written comments received by the bank within the past two years, and responses that the bank has made to those comments and all CRA statements in effect during the past two years.
- You may ask to look at any comments received by the Federal Reserve Bank, an announcement of applications covered by the CRA filed with the Midwest District.
- We are a subsidiary of a one bank holding company. You may request from the Federal Reserve Bank of Chicago and announcement of applications covered by the CRA filed by bank holding companies.

CONCLUSION:

The officers and employees will provide contact reports and memos to the CRA file outlining the various CRA activities as they occur. The bank has posted proper notice in regard to the Community Reinvestment Act including notification of the availability of the performance evaluation prepared by the OCC, a copy of which is attached.

PUBLIC DISCLOSURE

December 1, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Logan State Bank
RSSD# 754246

323 E 7th Street
Logan, Iowa 51546

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604-1413

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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BANK'S CRA RATING

Logan State Bank is rated Satisfactory.

Logan State Bank is meeting the credit needs of its community based on an analysis of the bank's lending activities. The bank's average loan-to-deposit ratio is reasonable given the bank's asset size, financial condition, and assessment area credit needs. A majority of loans are originated in the assessment area. The geographic distribution of loans reflects a reasonable dispersion throughout the assessment area and lending activities reflect reasonable penetration among borrowers of different income levels, including low- or moderate-income, and farms of different sizes. Neither Logan State Bank nor the Federal Reserve Bank of Chicago have received any complaints related to the Community Reinvestment Act (CRA) since the previous evaluation.

SCOPE OF EXAMINATION

Logan State Bank's CRA performance was evaluated using the Small Institution Examination Procedures issued by the Federal Financial Institutions Examination Council's (FFIEC). Performance was evaluated within the context of information about the institution and its assessment area, including the bank's asset size, CRA performance context, financial condition, competition, and economic and demographic characteristics.

Lending performance was assessed by conducting a full scope review of the bank's single assessment area, Harris County in its entirety. The assessment area is one of eight counties in the Omaha-Council Bluffs IA-NE Metropolitan Statistical Area #36540 (Omaha-Council Bluffs, NE-IA MSA).

Performance in the assessment area was evaluated using streamlined assessment methods for small banks based on the following performance criteria:

- ***Loan-to-Deposit Ratio*** – A 15-quarter average loan-to-deposit ratio ending June 30, 2025, was calculated for the bank and compared to a sample of local competitors.
- ***Lending in the Assessment Area*** – A sample of the bank's closed-end consumer and small farm loans originated from January 1, 2024, through December 31, 2024, were reviewed to determine the percentage of loans originated within the assessment area.
- ***Geographic Distribution of Lending in the Assessment Area*** – A sample of the bank's closed-end consumer and small farm loans originated in the assessment area, from January 1, 2024, through December 31, 2024, were analyzed to determine the extent to which the bank is making loans in geographies of different income levels, particularly those designated as moderate- income.

- ***Lending to Borrowers of Different Income and to Farms of Different Sizes*** – A sample of the bank’s closed-end consumer and small farm loans originated in the assessment area, from January 1, 2024, through December 31, 2024, were reviewed to determine the distribution among borrowers of different income levels, particularly those considered low- and moderate-income, and farms of different sizes.
- ***Response to Substantiated Complaints*** – Complaints were reviewed to determine if any were related to the bank’s record of helping to meet community credit needs and its responses to any received were evaluated for appropriateness.

In addition, two community representatives were contacted in connection with this examination to provide information regarding local economic and socio-economic conditions in the assessment area. The following types of organizations were contacted: economic development and community development organizations.

DESCRIPTION OF INSTITUTION

Logan State Bank (LSB) is a wholly owned subsidiary of Logan Bancorporation, Inc., headquartered in Logan, IA. The bank does not have any other affiliates or subsidiaries. The bank operates its main office and a cash-only automated teller machine (ATM) in Logan, Iowa, and a second branch and cash-only ATM in Missouri Valley, Iowa; all within middle-income census tracts. The bank has not opened or closed any branches or ATMs since the previous evaluation.

According to the Uniform Bank Performance Report, the bank reported \$84.2 million in total assets as of September 30, 2025. With standard deposit and loan products offered at both locations within Harrison County, the bank is positioned to meet the credit needs of its assessment area. While the bank is primarily an agricultural lender, it also offers a range of residential real estate, consumer, and commercial loan products. Further, traditional deposit products are offered and include savings and checking accounts, NOW, money market, and certificates of deposit (CD).

As of June 30, 2024, according to the Federal Deposit Insurance Corporation (FDIC) Summary of Deposit Market Share Report, Logan State Bank ranked third out of eight institutions operating in Harrison County. The bank held \$70.0 million in total deposits representing a market share of 15.8 percent. By comparison, the top two institutions by market share were Midstates Bank, NA, and Community Bank at 18.8 percent and 17.8 percent, respectively. These two institutions collectively hold 36.6 percent of the market share for deposits, suggesting a more fragmented and competitive market with no one competitor holding a significant market share.

Details of the composition of the bank’s loan portfolio are provided in the following table.

Composition of Loan Portfolio as of September 30, 2025 (\$ are in 000s)		
Type	\$	%
Agriculture	52,102	67.2
Residential Real Estate	10,820	14.0
Commercial	8,254	10.6
Consumer – Open end	3,467	4.5
Consumer – Closed End	2,790	3.6
Other Loans	83	0.1
Total	77,516	100.0
<i>Note: Percentages may not total 100.0 due to rounding.</i>		

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its assessment area.

The bank was rated **satisfactory** under the CRA at its previous evaluation conducted on November 15, 2021.

DESCRIPTION OF ASSESSMENT AREA

Logan State Bank is an intrastate institution with its assessment area comprised solely of Harrison County located in the Omaha-Council Bluffs IA-NE MSA. Harrison County is one of eight counties that comprise the MSA consisting of five census tracts including one moderate- and four middle-income census tracts. The bank excludes Cass, Douglas, Mills, Pottawattamie, Sarpy, Saunders, and Washington Counties from its assessment area. Harrison County is a rural county on the periphery of the Omaha-Council Bluffs IA-NE MSA. The assessment area's footprint remains unchanged from the previous CRA examination.

Additional 2024 assessment area demographic information is provided in the following table.

2024 Omaha-Council Bluffs, NE-IA MSA 36540 AA 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	974	23.0
Moderate	1	20.0	680	16.1	63	9.3	871	20.6
Middle	4	80.0	3,550	83.9	184	5.2	1,127	26.6
Upper	0	0.0	0	0.0	0	0.0	1,258	29.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	4,230	100.0	247	5.8	4,230	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	0.0
Moderate	1,360	827	18.4	60.8	317	23.3	216	15.9
Middle	5,477	3,668	81.6	67.0	1,282	23.4	527	9.6
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	6,837	4,495	100.0	65.7	1,599	23.4	743	10.9
	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	117	17.8	103	17.4	10	22.7	4	19.0
Middle	541	82.2	490	82.6	34	77.3	17	81.0
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	658	100.0	593	100.0	44	100.0	21	100.0
Percentage of Total Businesses:				90.1		6.7		3.2
	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	49	25.9	49	25.9	0	0.0	0	0.0
Middle	140	74.1	140	74.1	0	0.0	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	189	100.0	189	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Population Change

According to the U.S Census Bureau, the assessment area's population is 14,582. The assessment area experienced a slight increase in population by 0.8 percent between 2015 and 2020, which is substantially below the average statewide population increase of 3.1 percent. Additionally, the Omaha-Council Bluffs, NE-IA MSA, has seen a population increase of 8.0 percent during the same period. The following table presents the population trends for the assessment area, Omaha-Council Bluffs, NE-IA MSA, and the state of Iowa from 2015 to 2020.

According to community representatives, Harrison County experienced population growth largely due to its proximity to the Omaha Metropolitan Area and Harrison County's small but strong school districts. Although the Woodbine area saw population decrease following the 2019 floods, the area has since rebounded. Representatives also noted that Harrison County has an older population, and some younger individuals move out to be closer to larger cities with more opportunities, such as Omaha or Sioux City. However, more recently the trend of younger individuals leaving has slowed as the county has seen economic growth driven by local entrepreneurship, particularly in Logan and to a lesser degree, Dunlap and Missouri Valley.

Population Change			
Area	2015 Population	2020 Population	Percentage Change
Assessment Area – Harrison County, IA	14,467	14,582	0.8
Omaha-Council Bluffs, NE-IA MSA	895,919	967,604	8.0
State of Iowa	3,093,526	3,190,369	3.1
Source: U.S. Census Bureau: Decennial Census American Community Survey Data: 2011-2015 U.S. Census Bureau: American Community Survey Data: 2020			

Income Characteristics

According to the 2020 U.S. Census Bureau, the assessment area is comprised of 4,230 families, of which 23.0 percent are designated as low-income, and 20.6 percent are moderate-income. The percentage of families living below the poverty line within the assessment area is 5.8 percent, which is below the entirety of the Omaha-Council Bluffs, NE-IA MSA and the state of Iowa's poverty rate at 6.1 percent and 7.1 percent, respectively. According to the 2016-2020 ACS, the median family income (MFI) for the assessment area is \$78,193, which is below the MFI of the entire Omaha-Council Bluffs, NE-IA MSA at \$87,733, and the state of Iowa at \$79,186. Further, the state of Iowa experienced a 7.4 percent increase in MFI, which is lower than the Omaha-Council Bluffs, NE-IA MSA and the assessment area, with increases of 9.1 and 10.9 percent, respectively, during the same period. The following table compares the MFI for the assessment area, the Omaha-Council Bluffs, NE-IA MSA, and the state of Iowa.

According to the community representative, local income levels have been increasing as many residents are working in the Omaha area, where wages are higher, while opting to live in Harrison County with its lower housing costs and strong school districts. Additionally, more residents are

working remotely, providing greater access to job opportunities with more competitive pay, which may positively impact MFI. The community contact also stated that aside from agriculture, there is no single concentrated industry in Harrison County, and most employment opportunities originate from small businesses that serve the local community.

Median Family Income Change 2015 and 2020			
Area	2015 Median Family Income	2020 Median Family Income	Percentage Change
Assessment Area – Harrison County, IA	\$71,178	\$78,193	10.9
Omaha-Council Bluffs, NE-IA MSA	\$80,449	\$87,733	9.1
State of Iowa	\$73,712	\$79,186	7.4
Source: U.S. Census Bureau: Decennial Census American Community Survey Data: 2011-2015 U.S. Census Bureau: American Community Survey Data: 2016-2020			

Housing Characteristics

There is a total of 6,837 housing units within the assessment area. The majority of housing units are owner-occupied at 65.7 percent, whereas rental units account for 23.4 percent of total units. Of the total housing units within the assessment area, 10.9 percent are vacant, which is higher than the percentage of vacant units within the entire MSA and the state of Iowa at 6.7 percent and 9.5 percent, respectively.

Community representatives indicated that Harrison County is experiencing a housing shortage, particularly in affordable housing. While some new homes have been built in Woodbine, high construction costs and limited affordability continue to constrain single-family housing availability. Despite the higher costs of construction, approximately forty homes were recently built in Woodbine, all of which sold quickly given the strong demand. There is strong demand for apartments, and developers have focused on constructing them, which also limits single-family housing development.

The following table presents housing cost burden for owners and renters within the assessment area, the entire Omaha-Council Bluffs, NE-IA MSA, and the state of Iowa. Cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their income on housing costs. As evidenced by the table below, low-income individuals are impacted at a higher rate than moderate-income individuals as both renters and owners. Within the assessment area, 30.8 percent of all renters are considered housing cost burdened. Of the cost burdened renters, 57.5 percent are low-income, and 3.1 percent are moderate-income. In comparison, 12.9 percent of owners are experiencing housing cost burden within the assessment area, and like renters, the majority are low-income owners at 49.7 percent. Renters and owners across all income levels in Harrison County experience a lower housing cost burden when compared to the state of Iowa and Omaha-Council Bluffs, NE-IA MSA. By comparison, renter cost burden rates in Harrison County total 30.8 percent, compared to 37.9 statewide and 39.7 percent within the Omaha-Council Bluffs, NE-IA MSA, while owner households

reflect the same trend of lower housing cost burden. The percentage of households spending more than 30.0 percent of income on housing is consistently lower in Harrison County across each income category, indicating relatively greater housing affordability within the assessment area. Community representatives indicated that properties in West Omaha are generally better maintained than those in Harrison County. Homes in Harrison County tend to be priced lower to account for needed repairs, while rural properties are not appreciating in value at the same rate as those in urban areas. As a result, housing remains more affordable for both owners and renters. In addition, many local landlords try to attract and retain tenants in key professions, especially teachers who help maintain the strong school districts within the assessment area. The following table presents housing cost burden for owners and renters within the assessment area, Omaha-Council Bluffs, NE-IA MSA, and the state of Iowa.

2024 Housing Cost Burden						
Area	Cost Burden (%) – Renters			Cost Burden (%) – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area – Harrison County, IA	57.5	3.1	30.8	49.7	18.5	12.9
Omaha-Council Bluffs, NE-IA MSA	76.0	32.1	39.7	64.5	34.0	16.7
State of Iowa	71.9	21.4	37.9	58.7	23.5	14.9
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						

Employment Characteristics

The following table presents the unemployment trends for the assessment area, Omaha-Council Bluffs, NE-IA MSA, and the state of Iowa. Based on the Bureau of Labor Statistics' data, unemployment in the assessment area has decreased from 3.8 percent in 2020 to 2.5 percent in 2024. Unemployment rates in the assessment area have been generally consistent with the Omaha-Council Bluffs, NE-IA MSA and state of Iowa from 2021 through 2024, except for 2020, when the assessment area had a noticeably lower rate. A community representative noted that unemployment in Harrison County is low, which they attributed to the small size of the community, which allows residents to be more keenly aware of local job opportunities. In addition, the area's proximity to Omaha provides access to a larger job market and a shorter commute for individuals who may be unable to find employment within Harrison County.

Unemployment Rates (%)					
Area	2020	2021	2022	2023	2024
Assessment Area – Harrison County, IA	3.8	3.4	2.7	2.6	2.5
Omaha-Council Bluffs, NE-IA MSA	4.7	3.0	2.4	2.5	3.0
State of Iowa	5.2	3.9	2.8	2.9	3.0
Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics					

Industry Characteristics

According to the U.S. Bureau of Labor Statistics, the assessment area contains a diverse employment base and is most heavily impacted by industries such as agricultural, retail trade, manufacturing, wholesale trade, construction, finance and insurance, and accommodation and food services. Community representatives indicated a need for trade workers, particularly welders, and while local community colleges offer trade programs, enrollment remains low. Employers across the workforce are responding by offering more flexible work arrangements, such as occasional remote workdays, increased personal time off, and traditional benefits like retirement plans. Further, local businesses and employers are providing improved transportation options to bring workers from the Omaha metro area into Harrison County.

Community Representative

Community Representatives with knowledge of economic and community development were contacted to provide insight into credit needs within the assessment area. Both noted ongoing housing affordability challenges and emphasized the need for additional affordable rental units and single-family housing, as well as expanded job training opportunities. Representatives also highlighted the area's growing elderly population and the need for workplace flexibility with stronger traditional benefits. Overall, they stated that local financial institutions are responsive and actively involved in meeting the credit needs of small businesses and farmers within the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Performance standards for small banks consist of the following, as applicable: the bank's loan-to-deposit (LTD) ratio, the percentage of loans and other lending-related activities located in the bank's assessment area, the record of lending to borrowers of different income levels and businesses of different sizes, the geographic distribution of loans, and the record of taking action in response to written complaints. To determine CRA performance, the preceding standards are analyzed and evaluated within the assessment area context, which includes, but is not limited to, comparative analyses of the assessment area and the state and the non-metropolitan portions of the state demographic data on median income, nature of housing stock, housing costs, and other relevant data pertaining to the bank's assessment area.

LENDING TEST

Logan State Bank's performance relative to the lending test is rated Satisfactory. Overall, the bank is meeting the credit needs of its assessment area based on an analysis of its lending activities. The loan-to-deposit ratio is reasonable given the bank's asset size, financial condition, and assessment area credit needs. A majority of loans are in the assessment area. The geographic distribution of loans reflects reasonable dispersion throughout the assessment area, including to moderate-income

census tracts. Further, loan distribution reflects reasonable penetration among borrowers of different income levels, including low- and moderate-income, and to farms of different sizes.

Loan-to-Deposit Ratio

Logan State Bank's loan-to-deposit (LTD) ratio is reasonable given the bank's asset size, financial condition, and assessment area credit needs. The bank's 15-quarter average LTD ratio ending June 30, 2025, was 92.0 percent. The bank's LTD ratio shows a slight decrease since the previous evaluation in which Logan State Bank's had a 17-quarter average LTD ratio of 94.3 percent. The bank's LTD ratio is higher than four of the five local competitors in the assessment area. The following table compares the bank's loan-to-deposit ratio to its local competitors of similar size and complexity.

Comparative Loan-to-Deposit Ratios	
Institution	Loan-to-Deposit Ratio (%) 15 – Quarter Average
Logan State Bank	92.0
Competitors	
Bank Plus	103.5
United Bank of Iowa	81.0
Crawford City Trust & Savings Bank	73.1
Shelby County State Bank	71.3
Midstates Bank National Association	68.5

Assessment Area Concentration

The majority of Logan State Bank's closed-end consumer and small farm loans are in the assessment area. The bank originated 81.6 percent of its closed-end consumer loans and 77.8 percent of small farm loans within the assessment area. These lending levels indicate the bank is responsive in addressing the credit needs of the assessment area. The following table summarizes the bank's lending inside and outside its assessment area for closed-end consumer and small farm loans from January 1, 2024, to December 31, 2024.

Assessment Area Concentration								
Loan Types	Inside				Outside			
	#	%	\$(000's)	%	#	%	\$(000s)	%
Consumer Closed-End	40	81.6	\$704	81.3	9	18.4	\$162	18.7
Small Farm	35	77.8	\$4,644	78.9	10	22.2	\$1,239	21.1
TOTAL LOANS	75	79.8	\$5,348	79.2	19	20.2	\$1,401	20.8

Geographic Distribution of Loans

Logan State Bank's geographic distribution of closed-end consumer loans and small farm loans reflects a reasonable dispersion throughout the assessment area. An analysis of the geographic distribution of closed-end consumer loans and small farm loans was conducted to determine the dispersion of loans among the census tract designations within the assessment area, particularly the moderate-income census tract. As previously noted, the assessment area does not include any low-income census tracts. Examiners determined that there were no conspicuous or unexplained lending gaps within the assessment area. A detailed discussion of closed-end consumer and small farm lending in relation to census demographics is provided below.

Closed-End Consumer Loans

The geographic distribution of closed-end consumer loans is reasonable. Logan State Bank originated all of its closed-end consumer loans in the sample in middle-income census tracts; thus, no closed-end consumer loans were originated in the moderate-income census tract during the evaluation period. Despite the lack of lending in the moderate-income census tract, performance was appropriate. The assessment area is primarily comprised of middle-income census tracts, representing 81.2 percent of the households in the assessment area. The only moderate-income census tract comprises 18.8 percent of households in a predominantly rural area, which limits the opportunity for consumer closed-end lending within the census tract. The following table presents Logan State Bank's geographic distribution of closed-end consumer loans between January 1, 2024, through December 31, 2024.

Distribution of 2024 Other Loan Data Lending By Income Level of Geography					
Assessment Area: Omaha-Council Bluffs, NE-IA MSA 36540					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	18.8
Middle	40	100.0	704	100.0	81.2
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	40	100.0	704	100.0	100.0
Source: 2024 FFIEC Census Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Loans

The geographic distribution of small farm loans is reasonable. In 2024, Logan State Bank originated 14.3 percent of its small farm loans within the moderate-income census tract, which is below the 25.9 percent of total farms located in that tract. The moderate-income census contains a significant share of the assessment area's farmland supporting a demand for small farm credit needs. The bank's small farm lending in the moderate-income census tract demonstrates responsiveness to and consistency with the credit needs of small farms within the assessment area. The following table presents Logan State Bank's geographic distribution of small farm loans between January 1, 2024, through December 31, 2024.

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Omaha-Council Bluffs, NE-IA MSA 36540					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	5	14.3	658	14.2	25.9
Middle	30	85.7	3,987	85.9	74.1
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	35	100.0	4,644	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Borrowers of Different Income Levels and to Farms of Different Sizes

Logan State Bank's loan distribution reflects reasonable penetration among borrowers of different income levels, including low-and moderate-income. A detailed discussion of closed-end consumer lending in relation to income demographics is provided below. A meaningful analysis of small farm loans could not be conducted due to differing data collection estimates used by Dun & Bradstreet. Nonetheless, the table of small farm lending by revenue size has been provided in the performance evaluation for illustrative purposes.

While not in the scope of review, the bank also partners with the Federal Home Loan Bank (FHLB) to provide a stable, low-cost lending product targeted at affordable housing. Since the previous examination, the bank has disbursed five first-time homeowner grants to support and meet the housing needs of low- to moderate-income borrowers and families within the assessment area.

Consumer Closed End

The distribution of closed-end consumer loans reflects excellent penetration among borrowers of different income levels, including low- and moderate-income. The bank originated 45.0 percent of its closed-end consumer loans to low-income borrowers, which is significantly above the percentage of low-income households in the assessment area at 25.7 percent. Additionally, the bank originated 27.5 percent of its closed-end consumer loans to moderate-income borrowers, also above the 16.9 percent of moderate-income households in the assessment area.

The following table presents Logan State Bank's closed-end consumer lending to borrowers of different income levels in the assessment area between January 1, 2024, through December 31, 2024.

Distribution of 2024 Other Loan Data Lending By Borrower Income Level					
Assessment Area: Omaha-Council Bluffs, NE-IA MSA 36540					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	%	\$(000)	%	
Low	18	45.0	207	29.4	25.7
Moderate	11	27.5	176	25.0	16.9
Middle	8	20.0	207	29.4	21.3
Upper	3	7.5	114	16.2	36.1
Unknown	0	0.0	0	0.0	0.0
Total	40	100.0	704	100.0	100.0
Source: 2024 FFIEC Census Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Loans

The following table presents the distribution of small farm loans by revenue and loan size in 2024.

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Omaha-Council Bluffs, NE-IA MSA 36540					
	Bank Loans				Total Farms
	#	%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	25	71.4	2,909	62.6	100.0
Over \$1 Million	10	28.6	1,736	37.4	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	35	100.0	4,644	100.0	100.0
By Loan Size					
\$100,000 or Less	20	57.1	863	18.6	
\$100,001 - \$250,000	9	25.7	1,551	33.4	
\$250,001 - \$500,000	6	17.1	2,230	48.0	
Total	35	100.0	4,644	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	16	64.0	577	19.8	
\$100,001 - \$250,000	5	20.0	802	27.6	
\$250,001 - \$500,000	4	16.0	1,530	52.6	
Total	25	100.0	2,909	100.0	
Source: 2024 FFIEC Census Data					
2024 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Response to Complaints

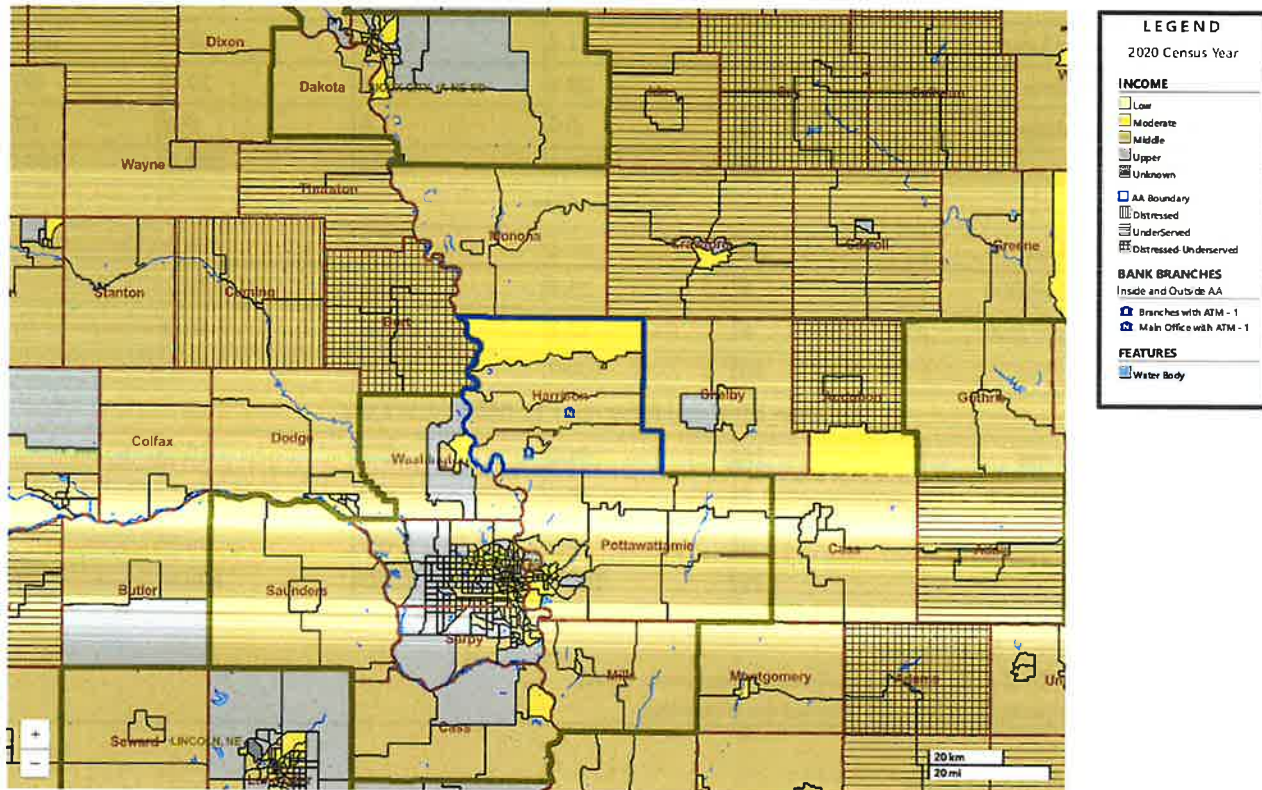
The bank or this Reserve Bank has not received any CRA-related complaints since the previous examination.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – Map of Assessment Area

Logan State Bank 754246
Omaha-Council Bluffs, NE-IA MSA 36540



APPENDIX B – Scope of Examination

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		Loan-to-Deposit ratio: December 31, 2021 - June 30, 2025 Closed-end Consumer loans: January 1, 2024 - December 31, 2024 Small Farm Loans: January 1, 2024 - December 31, 2024	
FINANCIAL INSTITUTION Logan State Bank			PRODUCTS REVIEWED Consumer Closed-End Loans Agriculture Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	N/A		N/A
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Omaha-Council Bluffs, NE-IA MSA - Harrison County only	Full scope	N/A	N/A

APPENDIX C – Glossary

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

American Community Survey Data (ACS): The American Community Survey (ACS) data is based on a nationwide survey designed to provide local communities with reliable and timely demographic, social, economic, and housing data each year. The Census Bureau first released data for geographies of all sizes in 2010. This data is known as the “five-year estimate data.” The five year estimate data is used by the FFIEC as the base file for data used in conjunction with consumer compliance and CRA examinations.¹

Area Median Income (AMI): AMI means –

1. The median family income for the MSA, if a person or geography is in an MSA, or for the metropolitan division, if a person or geography is in an MSA that has been subdivided into metropolitan divisions; or
2. The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment area: Assessment area means a geographic area delineated in accordance with section 228.41

Automated teller machine (ATM): An automated teller machine means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed or money lent.

Bank: Bank means a state member as that term is defined in section 3(d)(2) of the Federal Deposit Insurance Act (12 USC 1813(d)(2)), except as provided in section 228.11(c)(3), and includes an

¹ Source: FFIEC press release dated October 19, 2011.

uninsured state branch (other than a limited branch) of a foreign bank described in section 228.11(c)(2).

Branch: Branch refers to a staffed banking facility approved as a branch, whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census tract: Small subdivisions 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. They usually have between 2,500 and 8,000 people, 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.

Combined Statistical Area (CSAs): Adjacent metropolitan statistical areas/metropolitan divisions (MSA/MDs) and micropolitan statistical areas may be combined into larger Combined Statistical Areas based on social and economic ties as well as commuting patterns. The ties used as the basis for CSAs are not as strong as the ties used to support MSA/MD and micropolitan statistical area designations; however, they do bind the larger area together and may be particularly useful for regional planning authorities and the private sector. Under Regulation BB, assessment areas may be presented under a Combined Statistical Area heading; however, all analysis is conducted based on median income figures for MSA/MDs and the applicable state-wide nonmetropolitan median income figure.

Community Development: The financial supervisory agencies have adopted the following definition for community development:

1. Affordable housing, including multi-family housing, for low- and moderate-income households;
2. Community services tailored to meet the needs of low- and moderate-income individuals;
3. 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
4. Activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definitions of community development. Activities that revitalize or stabilize:

- 1) Low- or moderate-income geographies;
- 2) Designated disaster areas; or
- 3) Distressed or underserved nonmetropolitan middle-income geographies

designated by the Board, Federal Deposit Insurance Corporation and Office of the Comptroller of the Currency based on:

- a. Rates of poverty, unemployment or population loss; or
- b. Population size, density and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density and dispersion if they help to meet essential community services including the needs of low- and moderate-income individuals.

Community Development Loan: A community development loan means a loan that:

- 1) Has as its primary purpose community development; and
- 2) Except in the case of a wholesale or limited purpose bank –
 - a. Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multi-family housing loan (as described in the regulation implementing the Home Mortgage Disclosure Act); and
 - b. Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

Community Development Service: A community development service means a service that:

- 1) Has as its primary purpose community development; and
- 2) Is related to the provision of financial services.

Consumer loan: 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 of loans: motor vehicle, credit card, other consumer secured loans, including loans for home improvement purposes not secured by a dwelling, and other consumer unsecured loans, including loans for home improvement purposes not secured.

Family: Includes a householder and one or more other people 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, 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).

Fair market rent: Fair market rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to

their program participants. To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Therefore, HUD excludes all units falling below a specified rent level determined from public housing rents in HUD's program databases as likely to be either assisted housing or otherwise at a below-market rent, and units less than two years old.

Full review: Performance under the Lending, Investment and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and amount of qualified investments) and qualitative factors (for example, innovativeness, complexity and responsiveness).

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

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that do business or have banking offices in metropolitan statistical areas to file annual summary reports of their mortgage lending activity. The reports include data such as the race, gender and income of the applicant(s) and the disposition of the application(s) (for example, approved, denied, and withdrawn).

Home mortgage loans: Are defined in conformance with the definitions of home mortgage activity under the Home Mortgage Disclosure Act and include closed end mortgage loans secured by a dwelling and open-end lines of credit secured by a dwelling. This includes loans for home purchase, refinancing and loans for multi-family housing. It does not include loans for home improvement purposes that are not secured by a dwelling.

Household: Includes all people occupying a housing unit. People who do not live 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.

Income Level: Income level means:

- 1) Low-income – an 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 census tract;
- 2) Moderate-income – an 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 census tract;
- 3) Middle-income – an 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 census tract; and
 - 4) Upper-income – an individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent in the case of a census tract.

Additional Guidance: .12(m) Income Level: The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau's American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level).

Limited-purpose bank: This term refers to a bank that offers only a narrow product line such as credit card or motor vehicle loans to a regional or broader market and for which a designation as a limited-purpose bank is in effect, in accordance with section 228.25(b).

Limited review: Performance under the Lending, Investment and Services test is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, amount of investments and branch office distribution).

Loan location: Under this definition, a loan is located as follows:

- 1) Consumer loan is in the census tract where the borrower resides;
- 2) Home mortgage loan is in the census tract where the property to which the loan relates is located;
- 3) Small business and small farm loans are in the census tract where the main business facility or farm is located or where the loan proceeds have been applied as indicated by the borrower.

Loan production office: This term refers to a staffed facility, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development (HUD) annually is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area: 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 an MSA based on specific criteria including commuting patterns. Only an MSA that has a single core population of at least 2.5 million may be divided into MDs. A metropolitan statistical area that crosses into two or more bordering states is called a multistate metropolitan statistical area.

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

Nonmetropolitan area: This term refers to any area that is not located in a metropolitan statistical area or metropolitan division. Micropolitan statistical areas are included in the definition of a non-metropolitan area; a micropolitan statistical area has an urban core population of at least 10,000 but less than 50,000.

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: This term refers to any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: This term refers to a state or multistate metropolitan area. For institutions with domestic branch offices in one state only, the institution's CRA rating is the state's rating. If the institution maintains domestic branch offices in more than one state, the institution will receive a rating for each state in which those branch offices are located. If the institution maintains domestic branch offices in at least two states in a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan area.

Small Bank: This term refers to a bank that as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. Intermediate small bank means a small bank with assets of at least \$313 million as of December 31 of both prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

Annual Adjustment: The dollar figures in paragraph (u)(1) of this section shall be adjusted annually and published by the Board, based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers, not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million.

Small Business Loan: This term refers to a loan that is included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. The loans have original amounts of \$1 million or less and are either secured nonfarm, nonresidential properties or are classified as commercial and industrial loans.

Small Farm: This term refers to a loan that is included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income. These loans have original amounts of \$500 thousand 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.

Wholesale Bank: This term refers to a bank that is not in the business of extending home mortgage, small business, small farm or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with section 228.25(b).

Logan State Bank

List of Branch Banks

- | | |
|---------------------------|---------------------|
| 1. Logan State Bank | Harrison County, IA |
| 125 Willow Road | St. Johns Township |
| Missouri Valley, IA 51555 | |

Logan State Bank

Hours

Logan, IA- Main Location

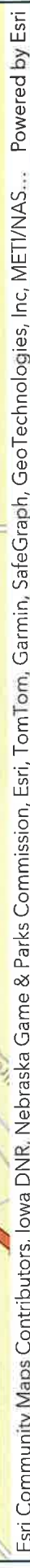
Main Bank Lobby- Monday through Friday 9:00 a.m. to 3:00 p.m.
Saturday - Closed

Drive-thru- Monday through Friday 03:00 p.m. to 5:00 p.m.
Saturday - Closed.

Missouri Valley, IA – Branch

Lobby- Monday through Friday 9:00 a.m. to 4:30 p.m.
Saturday – Closed

Drive-thru- Monday through Friday 9:00 a.m. to 5:00 p.m.
Saturday - Closed



MSA: 36540 - OMAHA, NE-IA || State: 19 - IOWA || County: 085 - HARRISON COUNTY || Tract Code: 2903.00

Selected Tract
MSA: || State: || County: || Tract Code:



2026 FFIEC Geocode Census Report

Matched Address: 323 E 7th St, Logan, Iowa, 51546
MSA: 36540 - OMAHA, NE-IA
State: 19 - IOWA
County: 085 - HARRISON COUNTY
Tract Code: 2903.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority, %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter-Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



● Matched Address: 125 Willow Rd, Missouri Valley, Iowa, 51555
 MSA: 36540 - OMAHA, NE-IA || State: 19 - IOWA || County: 085 - HARRISON COUNTY || Tract Code: 2904.00

● Selected Tract
 MSA: || State: || County: || Tract Code:



2026 FFIEC Geocode Census Report

Matched Address: 125 Willow Rd., Missouri Valley, Iowa, 51555
MSA: 36540 - OMAHA, NE-IA
State: 19 - IOWA
County: 085 - HARRISON COUNTY
Tract Code: 2904.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2026 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Logan State Bank
Loan to Deposit Information

	Total Loans:	Total Deposits:	Loan/Deposit %
2023			
31-Mar-2023	\$63,240,810	\$68,309,284	92.58%
30-Jun-2023	\$66,271,453	\$66,178,275	100.14%
30-Sep-2023	\$69,266,221	\$67,142,223	103.16%
31-Dec-2023	\$69,203,830	\$69,181,144	100.03%
2024			
31-Mar-2024	\$68,621,671	\$70,633,302	97.15%
30-Jun-2024	\$70,094,579	\$70,050,545	100.06%
30-Sep-2024	\$72,309,338	\$71,747,522	100.78%
31-Dec-2024	\$75,104,575	\$73,570,586	102.09%
2025			
31-Mar-2025	\$74,294,408	\$76,731,150	96.82%
30-Jun-2025	\$76,287,339	\$77,587,212	98.32%
30-Sep-2025	\$77,516,459	\$76,151,467	101.79%
31-Dec-2025	\$78,762,751	\$78,838,351	99.90%

LOGAN STATE BANK

CRA ASSESSMENT AREA

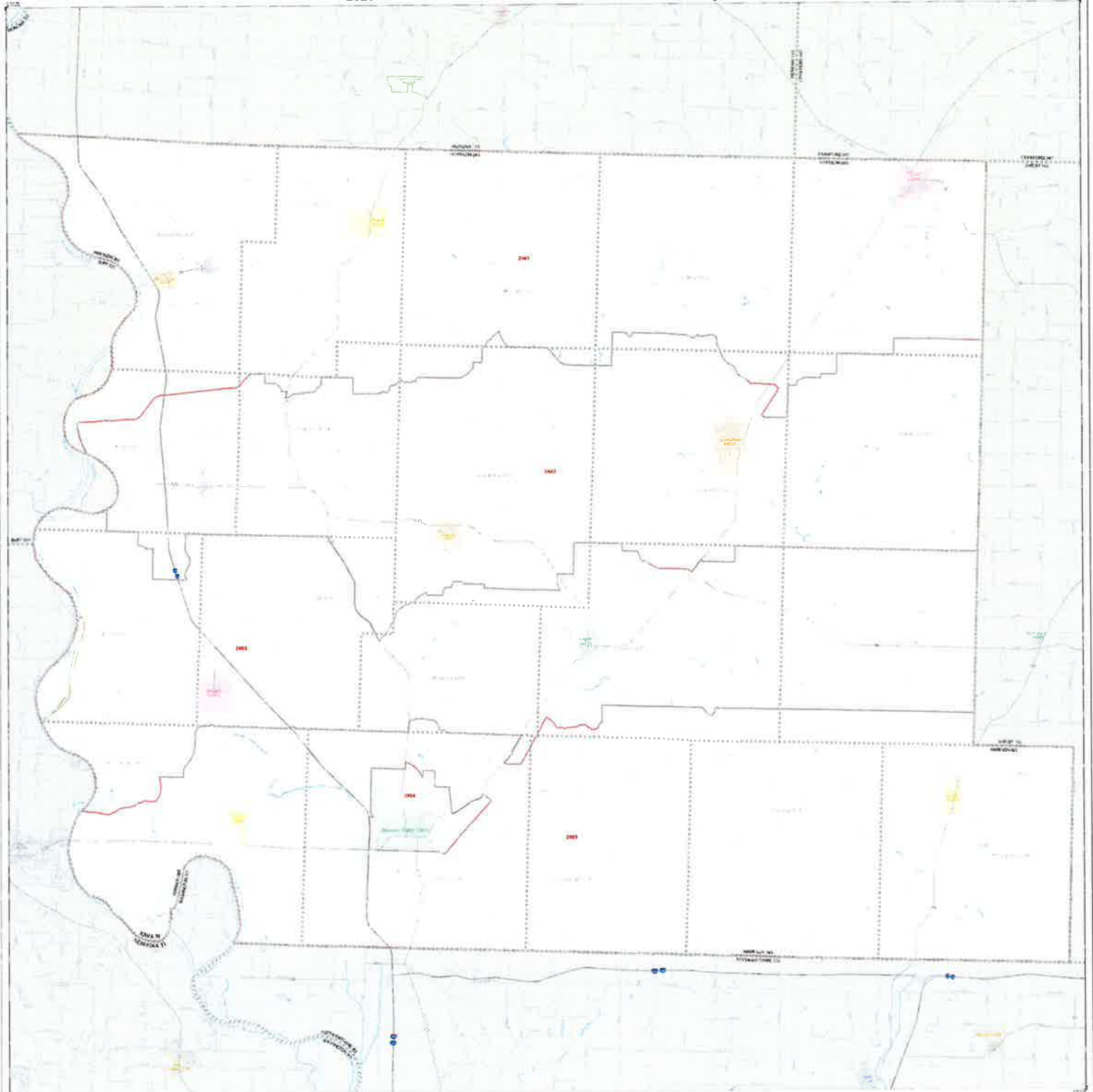
Logan State Bank is located in the towns of Logan and Missouri Valley, Iowa. It is the intent of Logan State Bank to serve both communities, which includes the residences of the town of Logan and Missouri Valley and rural residences who are members of each community. This would primarily include those who do a substantial amount of personal and commercial business in Logan and Missouri Valley, and those who live in the Logan and Missouri Valley school districts. Harrison County's population is fairly evenly distributed throughout and as well is its road system. There are no geographic barriers throughout the county and neighboring Banks are evenly located throughout the county, thus close proximity to the town of Logan and Missouri Valley is where the primary portion of our customers are located (would estimate 85% are within a 7-mile radius of both Bank buildings). Though this is the primary area which our customers are located, we have determined our **Assessment Area for CRA purposes to be the entire Harrison County**. This determination is due to the fact that:

The main Bank is located in Logan which is almost in the center of the county. The Missouri Valley branch is located southwest of the county.

School Districts throughout the county are irregular in shape causing a geoplots of the customer base not to be evenly distributed within a radius or circular shape, but more is an oblong shape.

Farmers are our main customer base and with the size of their operations growing and expanding farther out into the county. Through our primary intent is to serve the Logan and Missouri Valley communities, from a profitability standpoint, we could consider a sound applicant/customer outside of the seven-mile radius of both banks, still within Harrison County.

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

[illegible]

For more information on any of these services, call the "Service of the Month" toll-free number and the company listed below. For more information on all the services we offer, call 1-800-368-2222.

Biology: *Microbiol. Food Sci.* 2004
 (Osmos) 13(2):2
 submicro (CP) 82
 1.6 (1000-1000) 82 (1000)
 sub-micro (CP) 82 (1000)
 Control: *Microbiol.* 473 (1000)
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Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0 Parent 1; Inset 0)
NAME: Harrison County (GIS)
ENTER THE County or stationally equivalent entity
ID (must be 12)

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Journal of Internal Medicine 258: 105–112

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

COMMON FEATURES

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

Account activity printout	\$2.00
Account research	\$50.00 per hour
with \$10.00 minimum	
ATM/Debit card fee	\$1.00
Checking- \$1.00 per monthly statement cycle	
Savings-\$1.00 per monthly statement cycle or \$3.00 per quarterly statement cycle	
ATM/Debit card replacement	\$20.00 each
ATM/Debit Card transaction limits	
Cash withdrawal \$200 per day	
Three day limit \$500	
Debit card transactions \$1000 per day including cash withdrawals	
Bank statement CD	\$10.00 per CD
Bill Pay Special Services	
Charity Check - \$1.99	
Gift Check - \$2.99	
Rush Payments- Next Day \$14.95 and 2 Day \$9.95	
Cashier Checks or Money Orders	Varies
Depends on dollar amount	
Check printing	Varies
Depends on style and quantity of checks ordered	
Closing Checking or Savings account within the first 30 days	\$30.00
Copy of statement	\$5.00 each
Dormant account	\$2.00
Checking- per monthly statement cycle	
Savings \$2.00 per monthly statement cycle or \$6.00 per quarterly statement cycle	
A checking account is considered dormant if no activity for 6 months	
A savings account is considered dormant if no activity for 12 months	
Foreign ATM Transactions	\$1.00 per transaction
Garnishments and Levies	\$25.00 each
Overdraft/NSF Return Item charge	\$22.50 per item
Daily maximum \$112.50	
Applies to overdraft/NSF return items created by check, ATM withdrawal or other electronic means per each presented item. For more information, refer to section(s) Overdrafts and Nonsufficient Funds (NSF) Fees in the combination disclosure.	
State Service Tax	

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05245

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Page 1

Accounts may be subject to Iowa state and local sales tax

Stop payment \$20.00 per item

Includes check stop payment or ACH debit stop payment

Includes service tax

Wire transfer (Domestic incoming) \$15.00 per wire

Wire transfer (Domestic outgoing) \$20.00 per wire

Wire transfer (Foreign incoming) \$25.00 per wire

Wire transfer (Foreign outgoing) \$50.00 per wire

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

HSA - CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.500% with an annual percentage yield of 0.50%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 25, 2017. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310**

PERSONAL REGULAR CHECKING

Minimum balance to open - The minimum balance required to open this account is \$500.00.

Minimum balance to avoid Per Item Fee - A per item fee of \$.20 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$200.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

PERSONAL NOW CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.030% with an annual percentage yield of 0.03%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 12, 2016. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

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Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$5.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$1,000.00 for the monthly statement cycle.

Minimum balance to avoid Per Item Fee - A per item fee of \$.10 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$1,000.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

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323 East 7th Street
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(712)644-2310

PERSONAL STATEMENT SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.050% with an annual percentage yield of 0.05%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 12, 2016. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded semiannually.

Crediting frequency - Interest will be credited into this account semiannually.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of four weeks or more, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

- Excessive Transaction Fee: \$1.00 per withdrawal in excess of 3 during a statement cycle

Additional Terms - The following additional terms apply to this account: This account requires a minimum balance of \$10.00 to remain open

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

PERSONAL SUPER NOW CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 1.000% with an annual percentage yield of 1.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 3, 2023. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$2,500.00.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$2.00 will be imposed every monthly statement cycle, a maintenance fee of \$5.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Minimum balance to avoid Per Item Fee - A per item fee of \$.20 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

PERSONAL MONEY MARKET FUND

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 2** - If your daily balance is \$25,000.00 or more, but less than or equal to \$49,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 3** - If your daily balance is \$10,000.00 or more, but less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 4** - If your daily balance is \$5,000.00 or more, but less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 5** - If your daily balance is less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 0.070% with an annual percentage yield (APY) of 0.07%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 12, 2016. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

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Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$2,500.00.

Minimum balance to avoid Per Item Fee - A per item fee of \$0.50 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of four weeks or more, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

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IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

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(712)644-2310

BUSINESS STATEMENT SAVINGS

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Excessive Transaction Fee: \$1.00 per withdrawal in excess of 3 during a statement cycle

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IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

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BUSINESS REGULAR CHECKING

Credit against fees - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying a \$.10 per \$100 dollars average collected balance credit.

You do not need to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Minimum balance to open - The minimum balance required to open this account is \$500.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Maintenance Fee: \$2.00 per monthly statement cycle
- Per Item Fee: \$.10 per debit item

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BUSINESS NOW CHECKING

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BUSINESS MONEY MARKET FUND

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 2** - If your daily balance is \$25,000.00 or more, but less than or equal to \$49,999.99, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 3** - If your daily balance is \$10,000.00 or more, but less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 4** - If your daily balance is \$5,000.00 or more, but less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 5** - If your daily balance is less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 0.070%.

The interest rates are accurate as of May 12, 2016. If you would like more current rate information, please call us at (712)644-2310. The interest rates may change at any time.

Compounding frequency - Interest will be compounded monthly.

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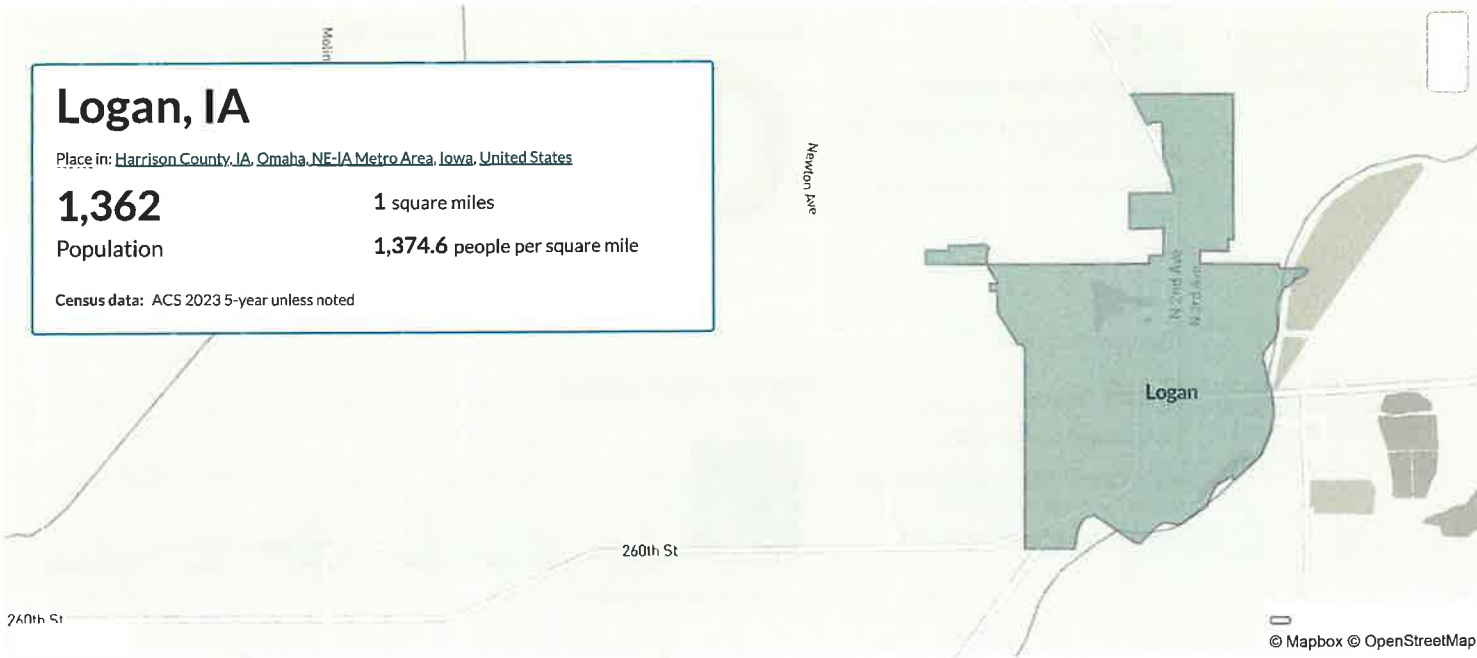
Minimum balance to open - The minimum balance required to open this account is \$2,500.00.

Minimum balance to avoid Per Item Fee - A per item fee of \$0.50 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of four weeks or more, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.



Find data for this place

Search by table or column name...

Hover for margins of error and contextual data.

Demographics

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

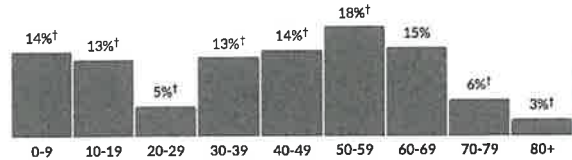
Age

43.1

Median age

about 20 percent higher than the figure in the Omaha, NE-IA Metro Area: 36.5
about 10 percent higher than the figure in Iowa: 38.6

Population by age range



Show data / Embed

Population by age category

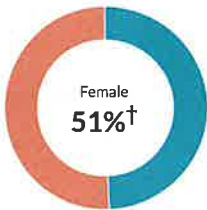


Under 18
18 to 64
65 and over

Show data / Embed

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Sex



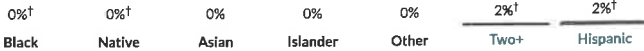
Male
Female

Show data / Embed

Race & Ethnicity



White



* Hispanic includes respondents of any race. Other categories are non-Hispanic.

Show data / Embed

Economics

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Income

\$45,913

Per capita income

a little higher than the amount in the Omaha, NE-IA Metro Area: \$44,338
about 20 percent higher than the amount in Iowa: \$39,728

\$79,167

Median household income

a little less than the amount in the Omaha, NE-IA Metro Area: \$83,023
about 10 percent higher than the amount in Iowa: \$73,147

Household income



Show data / Embed

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Poverty

6.6%

Persons below poverty line

about two-thirds of the rate in the Omaha, NE-IA Metro Area: 9.5%
about three-fifths of the rate in Iowa: 11%

Children (Under 18)



Poverty
Non-poverty

Show data / Embed

Seniors (65 and over)



Poverty
Non-poverty

Show data / Embed

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

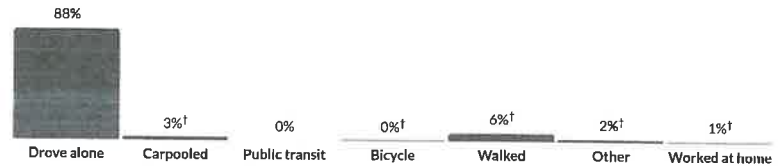
Transportation to work

26.6 minutes

Mean travel time to work

about 25 percent higher than the figure in the Omaha, NE-IA Metro Area: 20.9
about 1.4 times the figure in Iowa: 19.8

Means of transportation to work



* Universe: Workers 16 years and over

Show data / Embed

Families

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Households

520

Number of households

the Omaha, NE-IA Metro Area: 384,397
Iowa: 1,303,763

2.5

Persons per household

about the same as the figure in the Omaha, NE-IA Metro Area: 2.5
a little higher than the figure in Iowa: 2.4

Population by household type



Married couples
Male householder
Female householder
Non-family

Show data / Embed

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Marital status

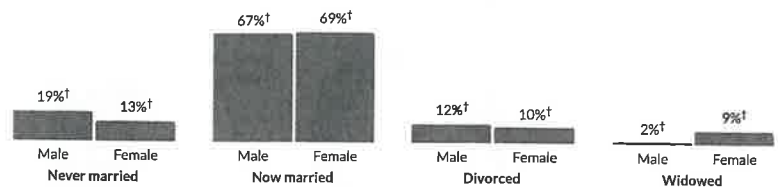


Married
Single

* Universe: Population 15 years and over

Show data / Embed

Marital status, by sex



Show data / Embed

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

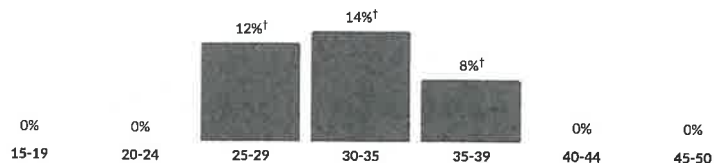
Fertility

5.3%

Women 15-50 who gave birth during past year

a little less than the rate in the Omaha, NE-IA Metro Area: 5.6%
a little less than the rate in Iowa: 5.6%

Women who gave birth during past year, by age group



* Universe: Women 15 to 50 years

Show data / Embed

Housing

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Units & Occupancy

607
Number of housing units

the Omaha, NE-IA Metro Area: 407,404
Iowa: 1,427,175

Occupied vs. Vacant



Show data / Embed

Ownership of occupied units



Owner occupied
Renter occupied

Show data / Embed

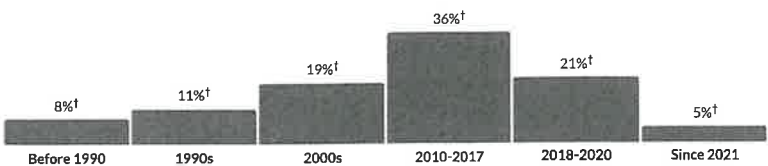
Types of structure



Single unit
Multi-unit
Mobile home
Boat, RV, van, etc.

Show data / Embed

Year moved in, by percentage of population



Show data / Embed

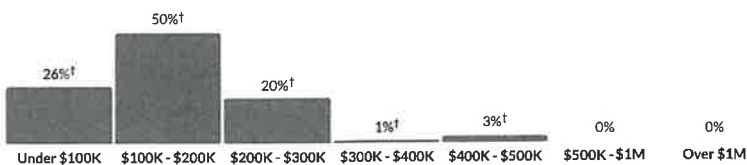
Value

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

\$144,400
Median value of owner-occupied housing units

about three-fifths of the amount in the Omaha, NE-IA Metro Area: \$248,100
about three-quarters of the amount in Iowa: \$195,900

Value of owner-occupied housing units



Show data / Embed

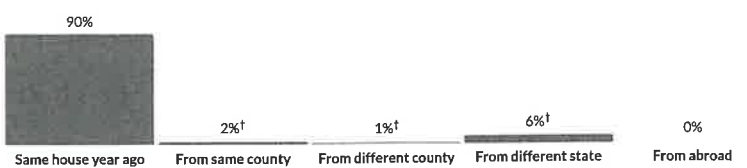
Geographical mobility

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

10%
Moved since previous year

about three-quarters of the rate in the Omaha, NE-IA Metro Area: 13%
about three-quarters of the rate in Iowa: 13.2%

Population migration since previous year



Show data / Embed

Social

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Educational attainment

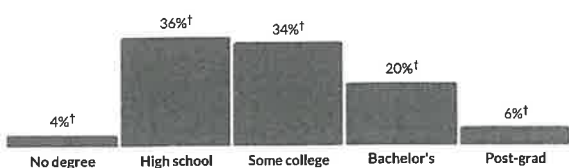
95.9%
High school grad or higher

a little higher than the rate in the Omaha, NE-IA Metro Area: 92.7%
a little higher than the rate in Iowa: 93.2%

26.5%
Bachelor's degree or higher

about two-thirds of the rate in the Omaha, NE-IA Metro Area: 39.1%
about 90 percent of the rate in Iowa: 30.9%

Population by highest level of education



* Universe: Population 25 years and over

Show data / Embed

Language

N/A
Persons with language other than English spoken at home

Language at home, children 5-17
No data available

Language at home, adults 18+
No data available

Place of birth

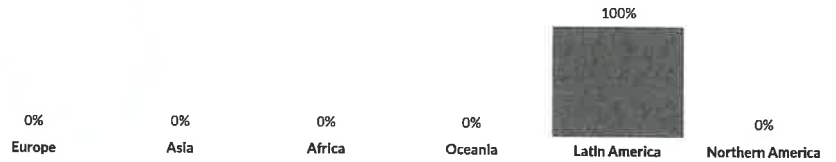
1.5%

Foreign-born population

about one-fifth of the rate in the
Omaha, NE-IA Metro Area: 7.9%

about one-quarter of the rate in
Iowa: 5.7%

Place of birth for foreign-born population



Show data / Embed

Veteran status

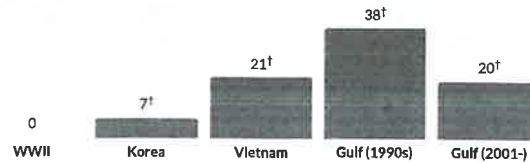
10.4%

Population with veteran status

about 1.3 times the rate in the
Omaha, NE-IA Metro Area: 8.1%

about 1.5 times the rate in Iowa:
6.8%

Veterans by wartime service



* Civilian veterans who served during wartime only

Show data / Embed

104 Total veterans

82 Male

22 Female

Hover for margins of error and contextual data.

Citation: U.S. Census Bureau (2023). *American Community Survey 5-year estimates*. Retrieved from *Census Reporter Profile page for Logan, IA*
<<http://censusreporter.org/profiles/16000US1946155-logan-ia/>>

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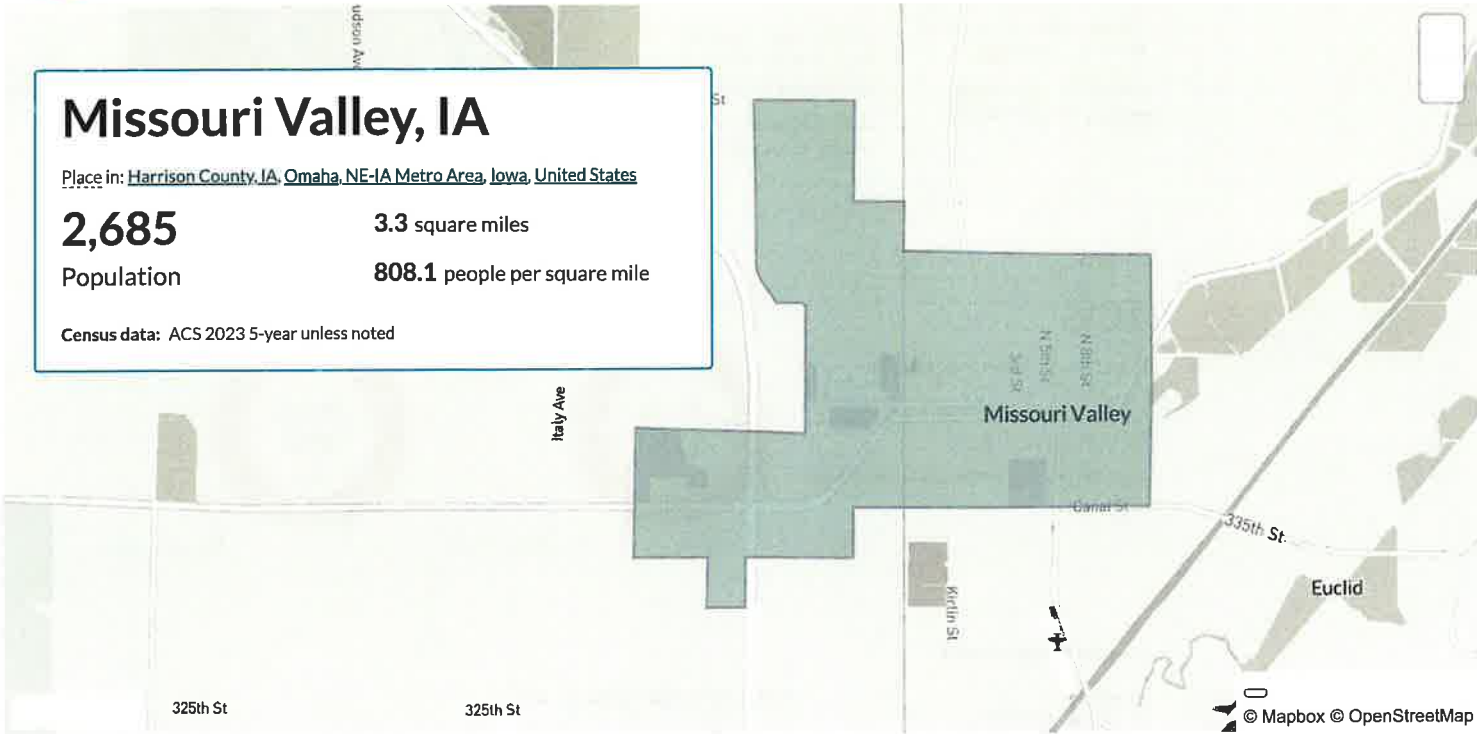
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Demographics

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

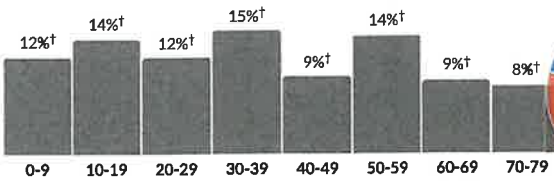
Age

38.8

Median age

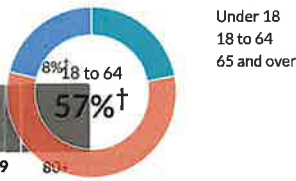
a little higher than the figure in the Omaha, NE-IA Metro Area: 36.5
about the same as the figure in Iowa: 38.6

Population by age range



Show data / Embed

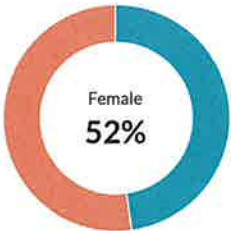
Population by age category



Show data / Embed

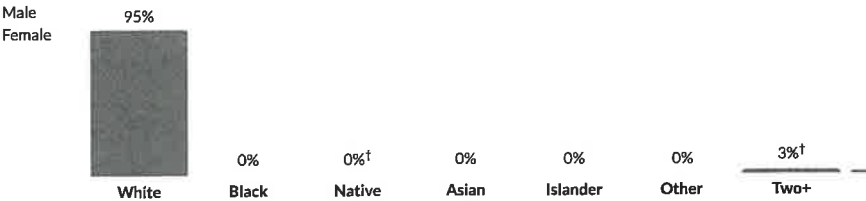
† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Sex



Show data / Embed

Race & Ethnicity



* Hispanic includes respondents of any race. Other categories are non-Hispanic.

Show data / Embed

Economics

† Margin of error is at least 10 percent of the total value.

Income

\$31,969

\$64,844

Household income

and†

Take care with this statistic.

Per capita income

about three-quarters of the amount in the Omaha, NE-IA Metro Area: \$44,338

about 80 percent of the amount in Iowa: \$39,728

Median household income

about 80 percent of the amount in the Omaha, NE-IA Metro Area: \$83,023

about 90 percent of the amount in Iowa: \$73,147



Poverty

10%

Persons below poverty line

a little higher than the rate in the Omaha, NE-IA Metro Area: 9.5%

about 90 percent of the rate in Iowa: 11%

Children (Under 18)



Seniors (65 and over)



† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Transportation to work

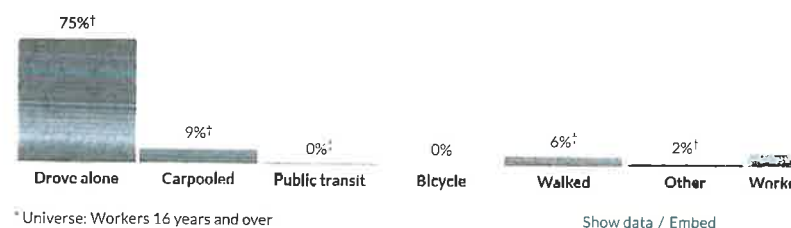
21.1 minutes

Mean travel time to work

about the same as the figure in the Omaha, NE-IA Metro Area: 20.9

about 10 percent higher than the figure in Iowa: 19.8

Means of transportation to work



† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Families

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Households

1,182

Number of households

the Omaha, NE-IA Metro Area: 384,397
Iowa: 1,303,763

2.2

Persons per household

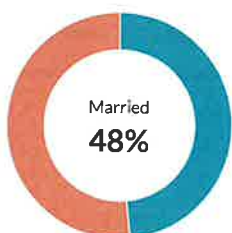
about 90 percent of the figure in the Omaha, NE-IA Metro Area: 2.5
about 90 percent of the figure in Iowa: 2.4

Population by household type

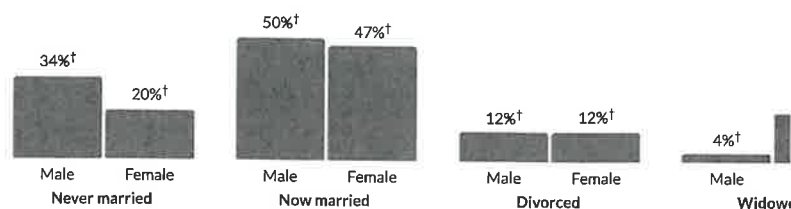


Marital status

† Margin of error is at least 10 percent of the total value. Take care with this statistic.



Marital status, by sex



† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Fertility

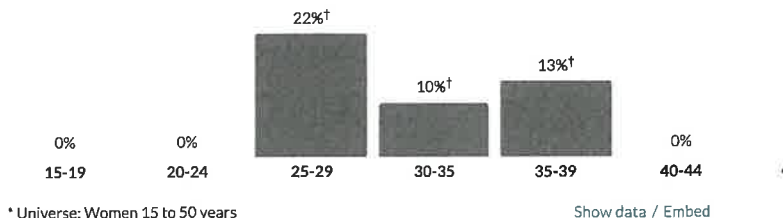
7.2%

Women 15-50 who gave birth during past year

about 1.3 times the rate in the Omaha, NE-IA Metro Area: 5.6%

about 1.3 times the rate in Iowa: 5.6%

Women who gave birth during past year, by age group



Housing

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Units & Occupancy

1,366

Number of housing units

the Omaha, NE-IA Metro Area: 407,404

Iowa: 1,427,175

Occupied vs. Vacant



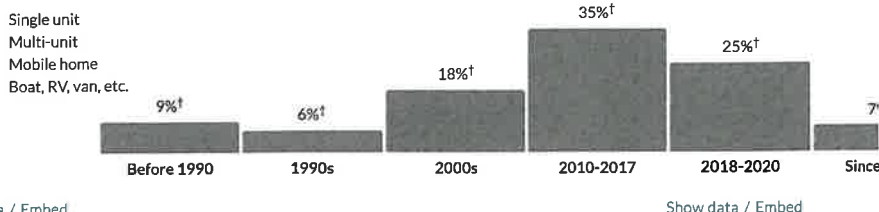
Ownership of occupied units



Types of structure



Year moved in, by percentage of population



Value

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

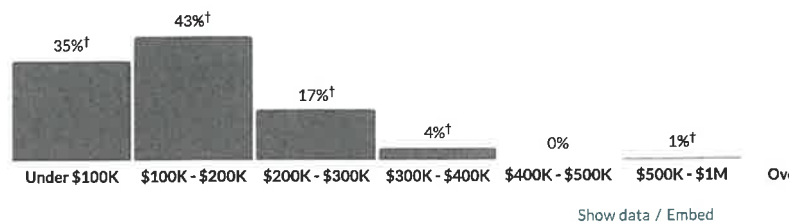
\$126,500

Median value of owner-occupied housing units

about half the amount in the Omaha, NE-IA Metro Area: \$248,100

about two-thirds of the amount in Iowa: \$195,900

Value of owner-occupied housing units



Geographical mobility

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

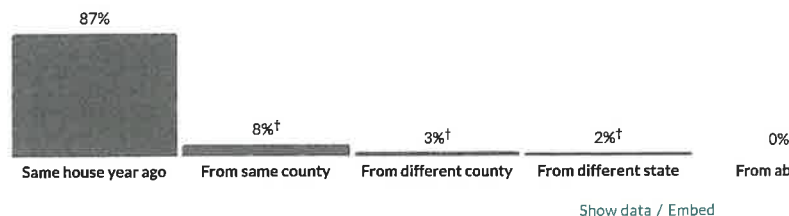
13%

Moved since previous year

about the same as the rate in the Omaha, NE-IA Metro Area: 13%

about the same as the rate in Iowa: 13.2%

Population migration since previous year



Social

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Educational attainment

91.9%

High school grad or higher

about the same as the rate in the Omaha, NE-IA Metro Area: 92.7%

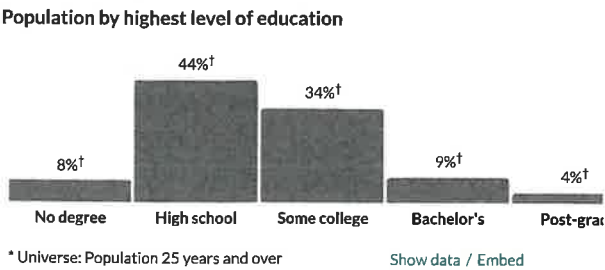
about the same as the rate in Iowa: 93.2%

13.5%

Bachelor's degree or higher

about one-third of the rate in the Omaha, NE-IA Metro Area: 39.1%

about two-fifths of the rate in Iowa: 30.9%



Language

N/A

Persons with language other than English spoken at home

No data available

Language at home, children 5-17

No data available

Language at home, adults 18+

Place of birth

N/A

Foreign-born population

No data available

Place of birth for foreign-born population



Veteran status

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

9.7%

Population with veteran status

about 20 percent higher than the rate in the Omaha, NE-IA Metro Area: 8.1%

about 1.4 times the rate in Iowa: 6.8%

Veterans by wartime service

Wartime Service	Percentage
WWII	7%
Korea	14%
Vietnam	71%
Gulf (1990s)	34%
Gulf (2001-)	16%

* Civilian veterans who served during wartime only

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202 Total veterans

195 Male

7 Female

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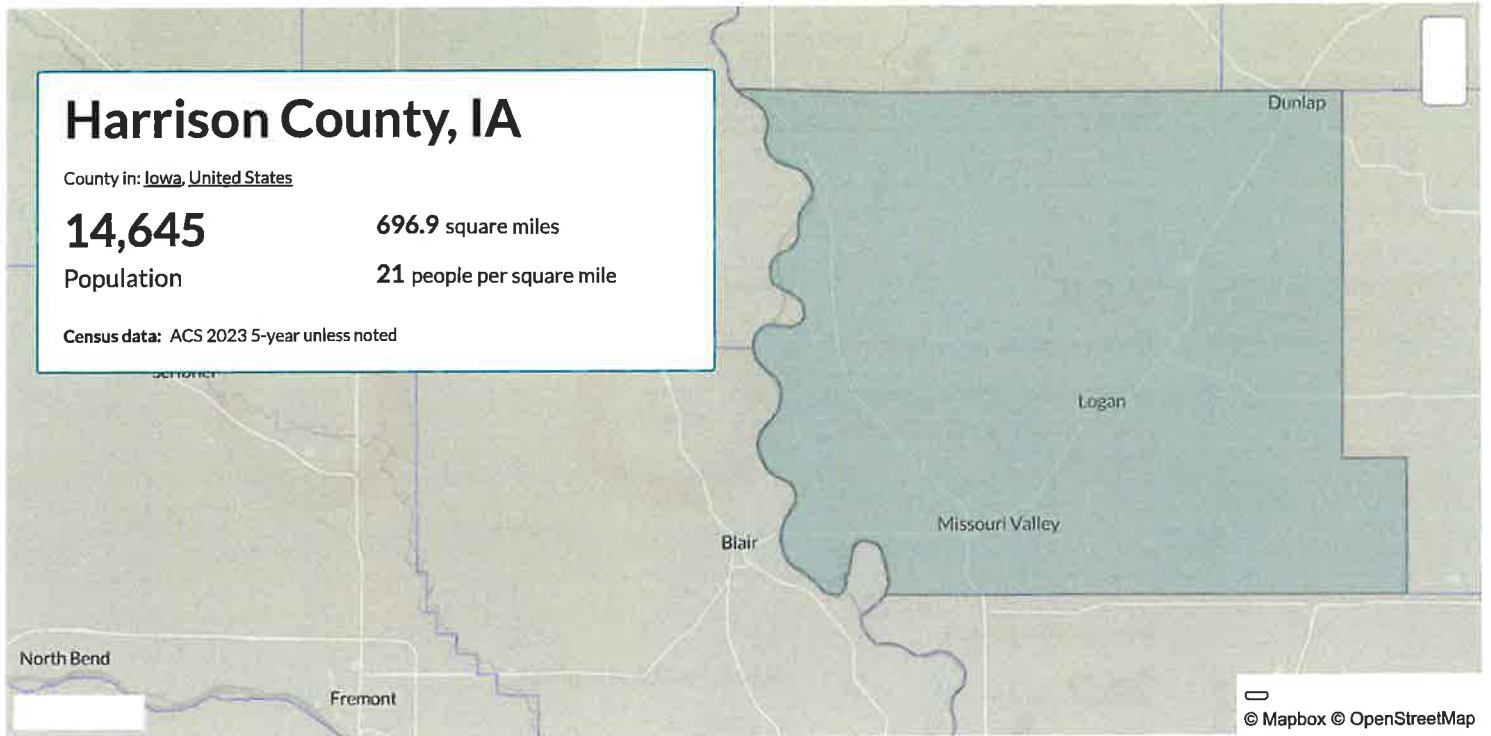
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Demographics

Age

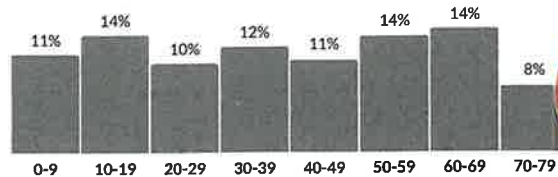
41.9

Median age

about 10 percent higher than the figure in Iowa: 38.6

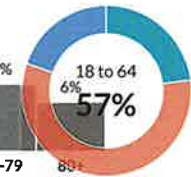
about 10 percent higher than the figure in United States: 38.7

Population by age range



Show data / Embed

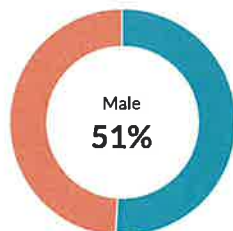
Population by age category



Under 18
18 to 64
65 and over

Show data / Embed

Sex



Show data / Embed

Race & Ethnicity

Male
Female



* Hispanic includes respondents of any race. Other categories are non-Hispanic.

Show data / Embed

Economics

Income

† Margin of error is at least 10 percent of the total value.

\$39,369

\$77,027

Household income

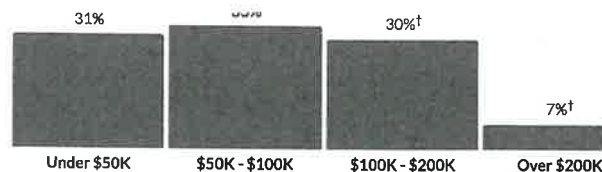
Take care with this statistic.

Per capita income

about the same as the amount in Iowa: \$39,728
about 90 percent of the amount in United States: \$43,289

Median household income

a little higher than the amount in Iowa: \$73,147
about the same as the amount in United States: \$78,538



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Poverty

7.5%

Persons below poverty line

about two-thirds of the rate in Iowa: 11%
about three-fifths of the rate in United States: 12.4%

Children (Under 18)



Show data / Embed

Seniors (65 and over)



Show data / Embed

† Margin of error is at least 10 percent of the total value.
Take care with this statistic.

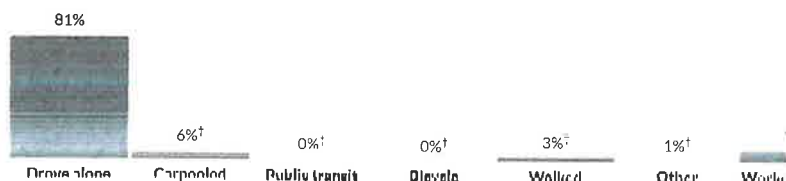
Transportation to work

26.2 minutes

Mean travel time to work

about 1.3 times the figure in Iowa: 19.8
about the same as the figure in United States: 26.6

Means of transportation to work



* Universe: Workers 16 years and over

Show data / Embed

† Margin of error is at least 10 percent of the total value.
Take care with this statistic.

Families

Households

6,004

Number of households

Iowa: 1,303,763
United States: 127,482,864

2.4

Persons per household

about the same as the figure in Iowa: 2.4
a little less than the figure in United States: 2.5

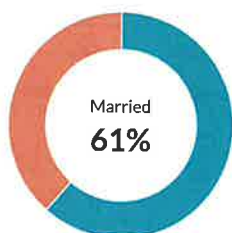
Population by household type



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Married couples
Male householder
Female householder
Non-family

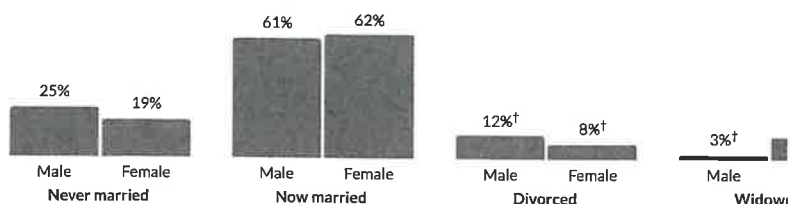
Marital status



* Universe: Population 15 years and over

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Marital status, by sex



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† Margin of error is at least 10 percent of the total value.
Take care with this statistic.

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

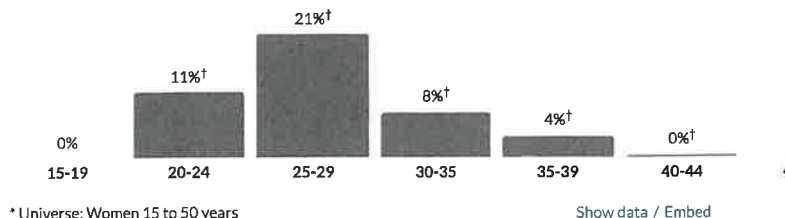
Fertility

5.6%

Women 15-50 who gave birth during past year

about the same as the rate in Iowa: 5.6%
about 10 percent higher than the rate in United States: 5.2%

Women who gave birth during past year, by age group



Housing

Units & Occupancy

6,679

Number of housing units

Iowa: 1,427,175

United States: 142,332,880

Occupied vs. Vacant



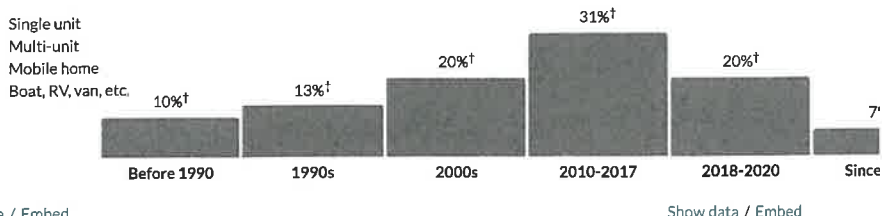
Ownership of occupied units



Types of structure



Year moved in, by percentage of population



Value

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

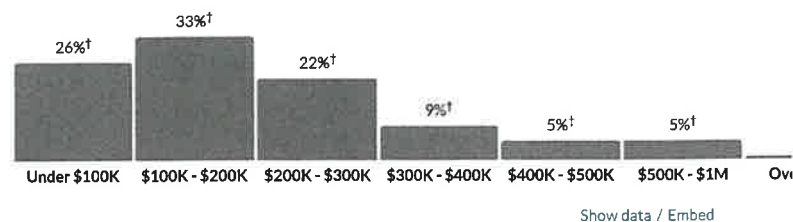
\$165,300

Median value of owner-occupied housing units

about 80 percent of the amount in Iowa: \$195,900

about half the amount in United States: \$303,400

Value of owner-occupied housing units



Geographical mobility

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

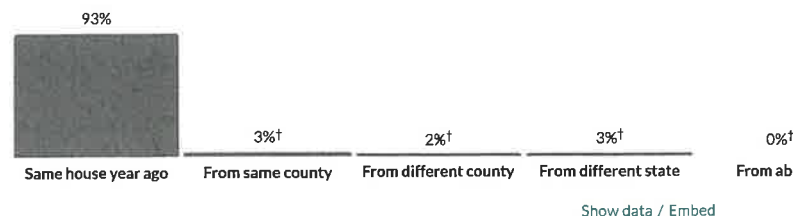
7.4%

Moved since previous year

about three-fifths of the rate in Iowa: 13.2%

about three-fifths of the rate in United States: 12.7%

Population migration since previous year



Social

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Educational attainment

93.5%

High school grad or higher

about the same as the rate in Iowa: 93.2%

a little higher than the rate in United States: 89.4%

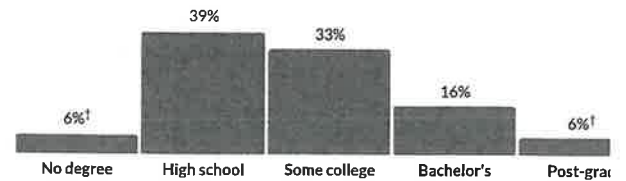
21.2%

Bachelor's degree or higher

about two-thirds of the rate in Iowa: 30.9%

about three-fifths of the rate in United States: 35%

Population by highest level of education



* Universe: Population 25 years and over

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Language

N/A

Persons with language other than English spoken at home

Language at home, children 5-17

No data available

Language at home, adults 18+

No data available

Place of birth

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

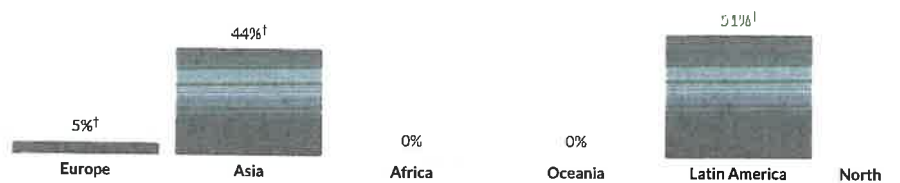
0.7%

Foreign-born population

about 10 percent of the rate in Iowa: 5.7%

less than 10 percent of the rate in United States: 13.9%

Place of birth for foreign-born population



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Veteran status

† Margin of error is at least 10 percent of the total value. Take care with this statistic.

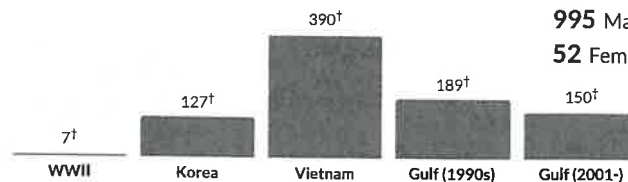
9.3%

Population with veteran status

about 1.4 times the rate in Iowa: 6.8%

about 1.4 times the rate in United States: 6.4%

Veterans by wartime service



* Civilian veterans who served during wartime only

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1,047 Total veterans

995 Male


52 Female

[Hover for margins of error and contextual data.](#)

Citation: U.S. Census Bureau (2023). *American Community Survey 5-year estimates*. Retrieved from *Census Reporter Profile page for Harrison County, IA* <<http://censusreporter.org/profiles/05000US19085-harrison-county-ia/>>

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BRANCH CLOSING POLICY

Logan State Bank

June 24, 2025

Our institution is committed to effectively and efficiently delivering services to our customers and to serving the needs of our community. This is accomplished, in part, through our branch network. Periodically, we must evaluate the viability of our branches and may need to close them, although we do not anticipate closing any branch offices at this time. We realize such a decision may have adverse effects on the area, especially if it is a low- to moderate-income neighborhood. Thus, any decision to close a branch will be approached cautiously and objectively and we will proceed according to the following guidelines.

PROFIT ANALYSIS

We will analyze the profits generated by all branch offices for comparison to the profitability of the branch office that is being considered for closing. In order to make a prudent, informed decision we need to know:

- 1) If a branch is profitable and
- 2) If it is less profitable than our other branches.

We want to ensure that the decision to close a branch is based solely on financial considerations and that no unintentional biases are influencing the decision.

ALTERNATIVE SOLUTIONS

We will determine what, if any, other actions can be taken or considered to make the targeted branch viable. For example we will look at such options as:

- 1) Adjusting the hours, the branch is open for business;
- 2) Changing the services offered at the branch, such as making the branch a limited service office;
- 3) Upgrading the facility or leasing space to other businesses to reduce overhead; and
- 4) Increasing the level of automation to reduce overhead.

AVAILABILITY OF SERVICES

We will also consider the presence of other financial institutions in the area of our branch office and the accessibility and services provided by these institutions. If there are no other financial institutions in the area, we will evaluate whether the area lacks sufficient financial resources to justify a branch office or whether there is simply a need for better marketing. It is important to assess the balance between our obligation to provide financial services and our safety and soundness responsibility to our depositors and shareholders. Where there are no other financial institutions in the area and the contemplated branch closing is due to economic deterioration and a lack of business, we need to assess whether we can assist in the economic development of the area.

BOARD OF DIRECTOR APPROVAL

The Board of Directors will review the information used in the decision-making process. If after all the information and alternative solutions have been considered the Board of Directors determines that a branch should be closed, the Board will approve that closing. This approval will be obtained and recorded in the minutes prior to notifying customers or regulatory agencies.

CUSTOMER NOTIFICATION

If after all alternatives are considered, we decide to close a branch office, we will do everything we can to minimize the inconvenience to our customers. One way we could do this is through advance meetings with local community groups. Notification will be sent to all bank customers through a special mailing or through a notice on account statements at least 90 days before the branch is scheduled to close. The notice will include the branch's address and the proposed closing date. The notice will also identify where customers may obtain service after the closing date or will include a phone number customers can call for alternative service sites.

A notice will be posted in a conspicuous place in the lobby of the affected office at least 30 days before the closing date. The notice will include the branch's proposed closing date and will identify where customers can obtain service after that date or a phone number to call for information about alternative sites for service.

A change in name or level of services does not constitute a branch closing. Nor does a short distance relocation of a branch within the same neighborhood qualify as a branch closing. However, we will strive to notify affected customers about these changes in a timely manner and minimize any inconvenience to our customers.

REGULATORY AGENCY NOTIFICATION

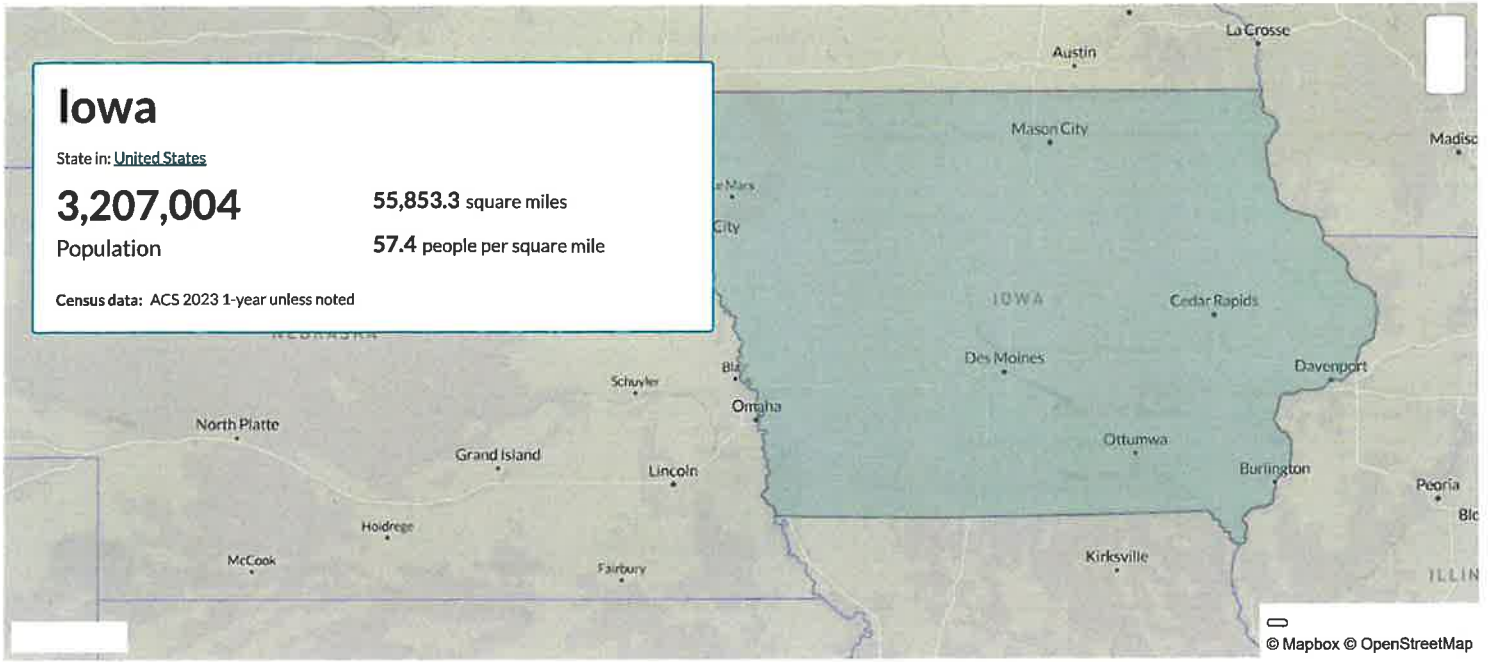
A notice of the proposed branch closing will be sent to our primary federal regulator at least 90 days before the closing date. The notice will:

- 1) Identify the branch to be closed,
- 2) State the proposed closing date,
- 3) Include a detailed statement of the reasons why the branch is to be closed, and
- 4) Include statistical or other information to support those reasons.

The information must be consistent with this policy.

COMMUNITY IMPACT

We will attempt to minimize any impact to the area caused by the branch closing. One way is to provide alternative services, such as ATMs, night depositories, or alternative plans for a new type of facility in the future. These alternatives will be evaluated during the decision-making process. We will make it as easy as possible for customers of a closed branch to continue to bank with us.



Find data for this place

Search by table or column name...

Hover for margins of error and contextual data.

Demographics

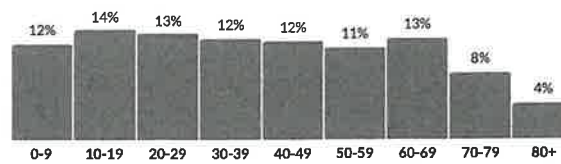
Age

39.1

Median age

about the same as the figure in United States: 39.2

Population by age range



Show data / Embed

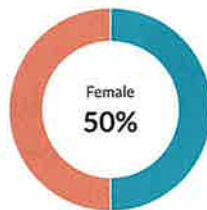
Population by age category



Under 18
18 to 64
65 and over

Show data / Embed

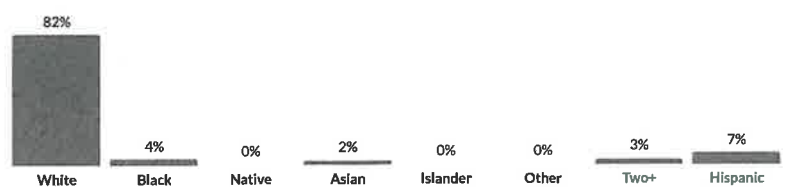
Sex



Male
Female

Show data / Embed

Race & Ethnicity



* Hispanic includes respondents of any race. Other categories are non-Hispanic.

Show data / Embed

Economics

Income

\$39,518

Per capita income

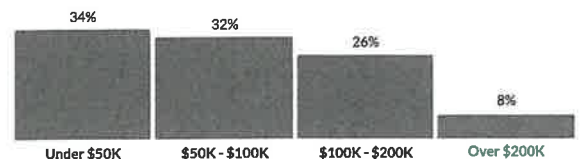
about 90 percent of the amount in United States: \$43,313

\$71,433

Median household income

about 90 percent of the amount in United States: \$77,719

Household income



Show data / Embed

Poverty

11.3%

Persons below poverty line

about 90 percent of the rate in United States:
12.5%

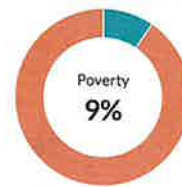
Children (Under 18)



Poverty
Non-poverty

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Seniors (65 and over)



Poverty
Non-poverty

Show data / Embed

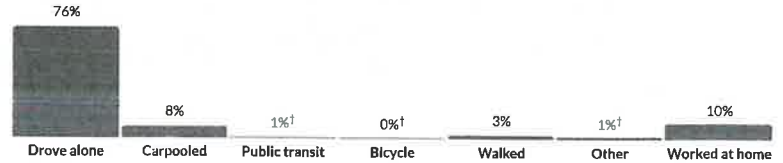
Transportation to work

20 minutes

Mean travel time to work

about three-quarters of the figure in United States: 26.8

Means of transportation to work



* Universe: Workers 16 years and over

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† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Families

Households

1,337,243

Number of households

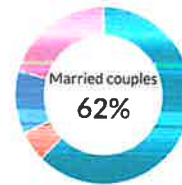
United States: 131,332,360

2.3

Persons per household

a little less than the figure in United States: 2.5

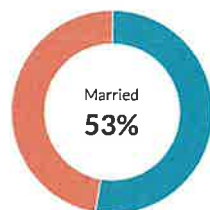
Population by household type



Married couples
Male householder
Female householder
Non-family

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Marital status

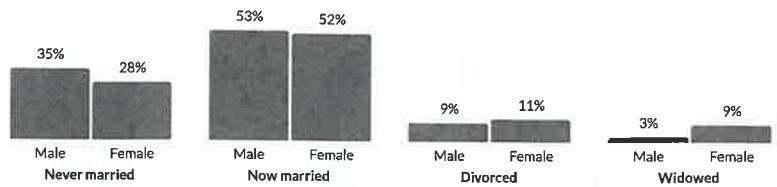


Married
Single

* Universe: Population 15 years and over

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Marital status, by sex



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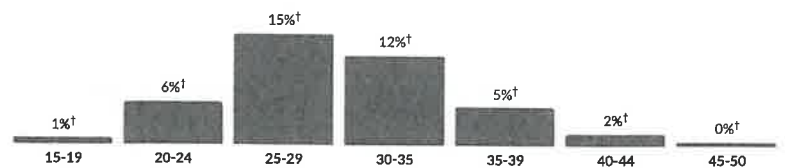
Fertility

5.6%

Women 15-50 who gave birth during past year

about 10 percent higher than the rate in United States: 5.2%

Women who gave birth during past year, by age group



* Universe: Women 15 to 50 years

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† Margin of error is at least 10 percent of the total value. Take care with this statistic.

Housing

Units & Occupancy

1,448,736

Number of housing units

United States: 145,333,460

Occupied vs. Vacant



Occupied
Vacant

[Show data](#) / [Embed](#)

Ownership of occupied units



Owner occupied
Renter occupied

[Show data](#) / [Embed](#)

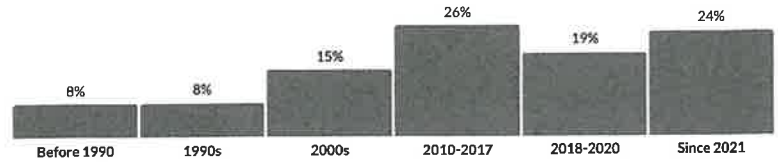
Types of structure



Single unit
Multi-unit
Mobile home
Boat, RV, van, etc.

[Show data](#) / [Embed](#)

Year moved in, by percentage of population



[Show data](#) / [Embed](#)

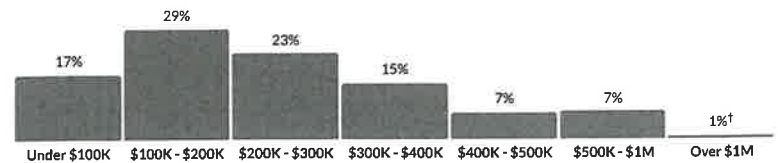
Value

\$213,300

Median value of owner-occupied housing units

about three-fifths of the amount in United States: \$340,200

Value of owner-occupied housing units



[Show data](#) / [Embed](#)

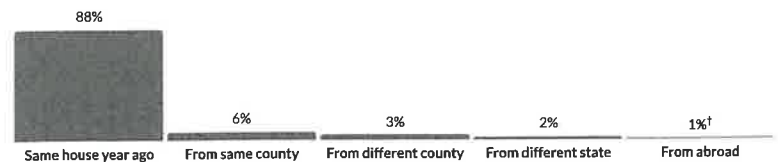
Geographical mobility

12.5%

Moved since previous year

a little higher than the rate in United States: 12.1%

Population migration since previous year



[Show data](#) / [Embed](#)

Social

Educational attainment

93.3%

High school grad or higher

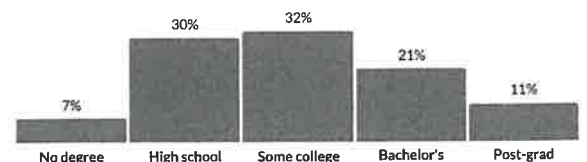
a little higher than the rate in United States: 89.8%

31.6%

Bachelor's degree or higher

about 90 percent of the rate in United States: 36.2%

Population by highest level of education



* Universe: Population 25 years and over

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Language

9%

Persons with language other than English spoken at home

Language at home, children 5-17

Language at home, adults 18+

about two-fifths of the rate in United States:
22.5%



English only
Spanish
Indo-European
Asian/Islander
Other

Show data / Embed



English only
Spanish
Indo-European
Asian/Islander
Other

Show data / Embed

Place of birth

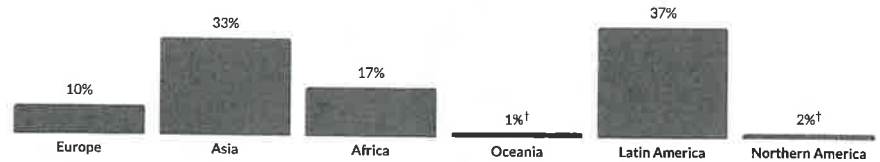
† Margin of error is at least 10 percent of the total value. Take care with this statistic.

5.9%

Foreign-born population

about two-fifths of the rate in United States: 14.3%

Place of birth for foreign-born population



* ACS 2023 5-year data

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Veteran status

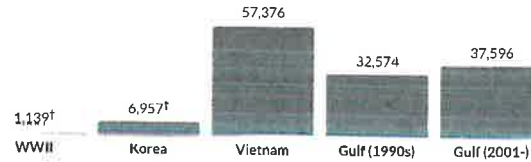
† Margin of error is at least 10 percent of the total value. Take care with this statistic.

6.5%

Population with veteran status

about 10 percent higher than the rate in United States: 6.1%

Veterans by wartime service



* Civilian veterans who served during wartime only

160,437 Total veterans

147,937 Male

12,500 Female

Hover for margins of error and contextual data.

This profile displays data from more than one ACS release. Charts not derived from ACS 2023 1-year data are noted with an *.

Citation: U.S. Census Bureau (2023). American Community Survey 1-year estimates. Retrieved from Census Reporter Profile page for Iowa <<http://censusreporter.org/profiles/04000US19-iowa/>>

Citation: U.S. Census Bureau (2023). American Community Survey 5-year estimates. Retrieved from Census Reporter Profile page for Iowa <<http://censusreporter.org/profiles/04000US19-iowa/>>

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