



COMMUNITY REINVESTMENT ACT – Customer Comments

ACCESSbank is committed to the improvement of the communities it serves, including low and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our assessment area. The following information is provided as a part of our CRA public file:

Customer Comments

Year to Date	2026	None
Calendar Year	2025	None
Calendar Year	2024	None

PUBLIC DISCLOSURE

February 24, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Access Bank
Certificate Number: 58727

8712 West Dodge Road
Omaha, Nebraska 68114

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

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

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and credit needs of the assessment area.
- A majority of the small business and home mortgage loans reviewed were inside the assessment area.
- The geographic distribution of loans reflects overall reasonable dispersion throughout the assessment area.
- Overall, the distribution of borrowers reflects poor penetration among businesses of different sizes and individuals of different income levels.
- The institution did not receive any complaints regarding its Community Reinvestment Act (CRA) performance since the previous evaluation. As a result, examiners did not evaluate the bank's record of responding to CRA-related complaints.

The Community Development Test is rated Satisfactory.

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

DESCRIPTION OF INSTITUTION

Access Bank is headquartered in Omaha, Nebraska and is owned by 3MV Bancorp, Inc., a one-bank holding company also based in Omaha, Nebraska. The bank received a CRA rating of Satisfactory at its previous FDIC Performance Evaluation dated November 15, 2021, where examiners used Interagency Intermediate Small Institution Examination Procedures.

The bank operates six full service branches, including its main branch, and one limited-service mobile facility. All branches are in the Omaha, Nebraska and the surrounding suburbs. On March 7, 2022, their Aksarben branch in Omaha, Nebraska was opened. Since the previous evaluation, the bank closed their Shadow Lake branch in Papillion, Nebraska on November 1, 2024. The bank offers traditional credit products including commercial, agricultural, residential real estate, and consumer loans. Commercial lending continues to be the bank's primary focus. The bank offers a

variety of deposit products including checking, savings, and certificate of deposit accounts. Alternative banking services include internet banking, mobile banking, bill payments, person-to-person payments, and automated teller machines (ATMs).

The institution reported assets of \$952.2 million, total loans of \$734.8 million, and total deposits of \$795.8 million on its December 31, 2024, Consolidated Report of Condition and Income (Call Report). Commercial loans are the institution’s primary credit product, followed by home mortgage loans. The following table illustrates the loan portfolio.

Loan Portfolio Distribution as of 12/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	70,130	9.5
Secured by Farmland	1,914	0.3
Secured by 1-4 Family Residential Properties	142,254	19.4
Secured by Multifamily (5 or more) Residential Properties	60,294	8.2
Secured by Nonfarm Nonresidential Properties	303,295	41.3
Total Real Estate Loans	577,887	78.7
Commercial and Industrial Loans	133,154	18.1
Agricultural Production and Other Loans to Farmers	5,302	0.7
Consumer Loans	2,497	0.3
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	15,957	2.2
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	734,797	100.0
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0%.</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Access Bank has one assessment area, which includes all of Douglas and Sarpy Counties. The assessment area includes two of counties within the Omaha, Nebraska-Iowa Metropolitan Statistical Area (MSA). According to 2020 U.S. Census data, the assessment area contains 16 low-, 52 moderate-, 75 middle-, and 67 upper-income census tracts. The assessment area is unchanged from the previous evaluation.

Economic and Demographic Data

The following provides select demographic data for the Assessment Area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	210	7.6	24.8	35.7	31.9	0.0
Population by Geography	775,130	5.4	21.9	36.4	36.3	0.0
Housing Units by Geography	307,020	5.2	23.0	39.6	32.2	0.0
Owner-Occupied Units by Geography	183,831	3.1	16.6	39.8	40.5	0.0
Occupied Rental Units by Geography	104,919	8.0	32.8	39.7	19.6	0.0
Vacant Units by Geography	18,270	10.7	31.2	37.3	20.8	0.0
Businesses by Geography	95,004	3.4	18.3	36.8	41.5	0.0
Farms by Geography	2,781	2.6	14.2	36.6	46.6	0.0
Family Distribution by Income Level	184,945	18.8	17.9	22.4	40.9	0.0
Household Distribution by Income Level	288,750	22.6	16.5	18.7	42.3	0.0
Median Family Income MSA – Omaha, Nebraska-Iowa MSA	\$87,733	Median Housing Value				\$193,782
		Median Gross Rent				\$988
		Families Below Poverty Level				6.2%
<i>Source: 2020 U.S. Census and 2024 D&B Data Due to rounding, totals may not equal 100.0%.</i>						

The number of non-farm businesses and farms in the assessment area increased by 70.9 and 58.1 percent, respectfully from the previous evaluation. In addition, the population and housing units increased 9.7 and 5.9 percent, respectfully from the previous evaluation. According to 2024 D&B data, the three largest business segments are services; non-classifiable establishments; and finance, insurance, and real estate, which represent 33.6, 26.5, and 12.1 percent of businesses, respectively.

The Federal Financial Institutions Examination Council (FFIEC)-updated median family income levels were used to analyze home mortgage loans under the Borrower Profile criterion as well as to qualify certain community development activities. The low-, moderate-, middle-, and upper-income categories for the assessment area are presented in the following table.

Median Family Income Ranges – Omaha, Nebraska-Iowa MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$87,700)	<\$43,850	\$43,850 to <\$70,160	\$70,160 to <\$105,240	≥\$105,240
2022 (\$95,100)	<\$47,550	\$47,550 to <\$76,080	\$76,080 to <\$114,120	≥\$114,120
2023 (\$109,200)	<\$54,600	\$54,600 to <\$87,360	\$87,360 to <\$131,040	≥\$131,040
2023 (\$109,700)	<\$54,850	\$54,850 to <\$87,760	\$87,760 to <\$131,640	≥\$131,640
<i>Source: FFIEC</i>				

Competition

The assessment area is highly competitive for financial services. According to the FDIC’s Summary of Deposits Survey data as of June 30, 2024, 45 financial institutions operate 222 offices in the assessment area. Of these institutions, Access Bank ranked 10th with a deposit market share of 2.3 percent. The bank competes for loans from diverse range of financial institutions, including large national and regional banks, small community banks, credit unions, and non-depository lenders.

The bank is not required to collect or report small business lending data under CRA but is required to collect and report home mortgage lending data pursuant to the Home Mortgage Disclosure Act (HMDA). Aggregate lending data serves as a useful indicator of loan demand and competition for small business and home mortgage loans. Aggregate small business lending data for 2023, the most recent data available, revealed that 107 lenders reported 15,413 small business loan originations and purchases in the assessment area. This level of activity reflects a high degree of competition for small business loans in the assessment area. Significant home mortgage loan competition exists as well, with 425 lenders reporting 27,128 home mortgage loans in the assessment area in 2023. Of these lenders, Access Bank ranked 15th with a home mortgage market share of 1.6 percent.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to obtain a profile of the local community, identify credit and community development needs and opportunities, and assess opportunities for participation by local financial institutions. Examiners reviewed one community contact interview previously conducted with a community development organization within the assessment area. The contact stated that the economy in the area is prosperous and thriving. Affordable housing and rental units are a need for the area. In addition, Tax Increment Financing has stalled due to high interest rates and revenue issues.

Credit and Community Development Needs and Opportunities

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

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated November 15, 2021, to the current evaluation dated February 24, 2025. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate the bank's performance. These procedures include a review of the bank's performance under two tests: the Lending Test and Community Development Test. Refer to the Appendices for information on each test.

Activities Reviewed

Examiners selected small business and home mortgage loans to evaluate the bank's lending performance since the bank primarily focuses on commercial lending, followed by home mortgage lending. Examiners selected these products based on the bank's business strategy, assessment area credit needs, and number and dollar volume of loans originated during the evaluation period. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

Examiners selected the calendar year 2023 as the review period for small business loans. Bank management indicated this review period was an accurate representation of the institution’s lending activity throughout the evaluation period. D&B data for 2023 provided a standard of comparison for the small business loans reviewed.

Examiners also reviewed all home mortgage loan originations reported on the bank’s 2021, 2022, and 2023 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. Although examiners reviewed 2021, 2022, and 2023 HMDA data, examiners did not note any material differences between the three years affecting conclusions. Therefore, this evaluation only presented 2023 home mortgage lending performance, the most recent year for which HMDA aggregate data is available, for the Geographic Distribution and Borrower analyses. HMDA aggregate data and 2020 U.S. Census data provided a standard of comparison for the home mortgage loans reviewed; however, comparisons to aggregate data were emphasized since it is a better indicator of market conditions and loan demand.

For the Assessment Area Concentration analysis, examiners reviewed all small business and home mortgage loans originated, purchased, and paid off in 2023. For the Geographic Distribution and Borrower Profile analysis, examiners reviewed all small business and home mortgage loans originated, purchased, or paid off, that were made inside the assessment area. The following table details the loans reviewed.

Loan Category	Loan Products Reviewed			
	Assessment Area Concentration		Geographic Distribution and Borrower Profile	
	#	\$(000s)	#	\$(000s)
Small Business 2023	67	13,633	48	10,387
Home Mortgage				
2021	794	186,588	644	144,709
2022	472	182,976	367	141,676
2023	458	125,800	370	97,239

Source: Bank Data and 2021-2023 HMDA Reported Data

Small business loans contributed more weight in drawing overall conclusions than home mortgage loans because commercial lending represents the largest portion of the loan portfolio and is the bank’s primary business focus. Further, while examiners reviewed both the number and dollar volume of loans, and presented both figures throughout the evaluation, examiners emphasized performance by number of loans when conducting the Geographic Distribution and Borrower Profile analyses because the number of loans is a better indicator of geographies, businesses, and individuals served.

For the Community Development Test, bank management provided examiners with data on community development loans, qualified investments, and community development services since the prior CRA evaluation. Examiners also considered prior-period qualified investments that were still outstanding at the start of the evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Access Bank demonstrated satisfactory performance under the Lending Test. Reasonable performance under the Loan-to-Deposit Ratio, Assessment Area Concentration, and Geographic Distribution, and poor performance under the Borrower Profile criterion supports this conclusion.

Loan-to-Deposit Ratio

Access Bank's loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's net loan-to-deposit ratio, calculated from Call Report data, averaged 80.5 percent over the past 13 quarters from December 31, 2021, to December 31, 2024. The ratio ranged from a high of 93.4 percent on December 31, 2023, to a low of 67.9 percent on December 31, 2021.

Examiners compared Access Bank's average net loan-to-deposit ratio to four other financial institutions operating in the assessment area. Examiners selected the comparable institutions based on their asset size, geographic location, and lending focus. As shown in the following table, Access Bank's average net loan-to-deposit is above one of the similarly situated institutions and is below the other comparable institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/2024 (\$000s)	Average Net Loan- to-Deposit Ratio (%)
Access Bank; Omaha, Nebraska	952,234	80.5
Core Bank; Omaha, Nebraska	1,096,517	101.9
Dundee Bank; Omaha, Nebraska	705,929	99.7
Frontier Bank; Omaha, Nebraska	1,333,547	112.5
Security National Bank of Omaha; Omaha, Nebraska	1,764,188	74.8

Source: Reports of Condition and Income 12/31/2021 – 12/31/2024

Overall, Access Bank's average net loan-to-deposit ratio compares reasonably to the average ratios of the other financial institutions, when considering performance context. Access Bank originates long-term home mortgage loans that are sold to secondary market investors. Since the bank sells the loans shortly after origination, its loan-to-deposit ratio does not reflect these loans. The following table provides information regarding the secondary market loans the bank originated since the prior evaluation. Given the aforementioned information, Access Bank's loan-to-deposit ratio is reasonable.

Home Mortgage Loans Sold on the Secondary Market (Not reflected in the Loan-to-Deposit Ratio)		
Year	Number of Loans Sold	Dollar Volume of Loans Sold
	#	\$(000s)
11/16/2021-12/31/2021	72	16,617
2022	396	100,111
2023	405	99,105
1/1/2024 – 10/18/2024	305	74,790
Totals	1,178	290,623
<i>Source: Bank Data</i>		

Assessment Area Concentration

Overall, a majority of small business and home mortgage loans, by number and dollar volume, were located inside the assessment area. The following table provides details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	\$(000s)	%	\$(000s)	%	\$(000s)
Small Business 2023	48	71.6	19	28.4	67	10,387	76.2	3,246	23.8	13,633
Home Mortgage										
2021	644	81.1	150	18.9	794	144,709	77.6	41,879	22.4	186,588
2022	367	77.8	105	22.2	472	141,676	77.4	41,300	22.6	182,976
2023	370	80.0	88	19.2	458	97,239	77.3	28,561	22.7	125,800
Home Mortgage Subtotal	1,381	80.1	343	19.9	1,724	383,624	77.4	111,740	22.6	495,364
<i>Source: Bank Data and 2021-2023 HMDA Reported Data Due to rounding, totals may not equal 100.0%.</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable small business and home mortgage lending performance supports this conclusion. Examiners focused on the percentage of loans, by number, made in the low- and moderate-income census tracts in the assessment area.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The bank did not originate any small business loans within the low-income census tracts; however, the performance is still within a reasonable range of the percentage of businesses in these tracts. Further, the percentage of small business loans, by number, made in moderate-income census tracts nearly mirrors the D&B data. Overall, this reflects reasonable performance. The following table provides details.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.3	0	0.0	0	0.0
Moderate	18.2	9	18.8	1,547	14.9
Middle	37.1	18	37.5	4,164	40.1
Upper	41.4	21	43.8	4,676	45.0
Totals	100.0	48	100.0	10,387	100.0

*Source: 2023 D&B Data; Bank Data
Due to rounding, totals may not equal 100.0%.*

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The percentage of home mortgage loans, by number, in low-income census tracts exceeds the comparable aggregate data and demographic data; while the percentage of home mortgage loans in moderate-income census tracts is comparable with aggregate performance and demographic data. Overall, this evidences reasonable performance. The following table provides details.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.1	3.8	23	6.2	2,944	3.0
Moderate	16.6	15.3	57	15.4	8,458	8.7
Middle	39.8	36.0	143	38.6	34,650	35.6
Upper	40.5	44.9	147	39.7	51,187	52.6
Total	100.0	100.0	370	100.0	97,239	100.0

*Source: 2020 U.S. Census; 2023 HMDA Aggregate Data; 2023 HMDA Reported Data
Due to rounding, totals may not equal 100.0%.*

Borrower Profile

The distribution of borrowers reflects poor penetration among businesses of different sizes and individuals of different income levels in the assessment area. Poor small business lending performance outweighed reasonable home mortgage lending performance to support the overall conclusion. Examiners focused on the percentage of small business loans, by number, made to businesses with gross annual revenues of a \$1 million or less and home mortgage loans to low- and moderate-income borrowers in the assessment area.

Small Business Loans

The distribution of borrowers reflects poor penetration among businesses of different sizes. As shown in the following table, the percentage of small business loans made to businesses with gross annual revenues of \$1 million or less significantly lags the comparable D&B data. As previously mentioned, Access Bank is not required to and does not report CRA data; however, examiners considered aggregate performance as an indicator of businesses served by other institutions in the assessment area. Aggregate performance data for 2023 reflects that 50.9 percent of small business loans were to businesses with gross annual revenues of \$1 million or less. Further, the bank's level of lending represents a decrease since the prior evaluation where 43.2 percent of small business

loans were made to businesses with gross annual revenues of \$1 million or less. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	89.4	13	27.1	3,242	31.2
>\$1,000,000	3.4	35	72.9	7,145	68.8
Revenue Not Available	7.2	0	0.0	0	0.0
Total	100.0	48	100.0	10,387	100.0
<i>Source: 2023 D&B Data, Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. Lending to both low-income and moderate-income borrowers, by number of loans, is comparable to 2023 aggregate performance data. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.8	8.7	36	9.7	4,957	5.1
Moderate	17.9	21.5	91	24.6	16,830	17.3
Middle	22.4	23.7	90	24.3	19,816	20.4
Upper	40.9	30.7	145	39.2	54,040	55.6
Not Available	0.0	15.4	8	2.2	1,596	1.6
Total	100.0	100.0	370	100.0	97,239	100.0
<i>Source: 2020 U.S. Census; 2023 HMDA Aggregate Data; 2023 HMDA Reported Data Due to rounding, totals may not equal 100.0%.</i>						

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

Access Bank’s performance under the Community Development Test is satisfactory. The institution demonstrated adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services. Examiners considered the bank’s capacity and the need and availability of community development opportunities. Since the bank was responsive to the community development needs of its assessment area, community development activities benefitting the broader statewide and regional areas were also included in the analysis.

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

Community Development Loans

The bank originated 52 community development loans totaling approximately \$67.5 million during the evaluation period. The bank’s volume of community development loans represented 7.1 percent of total assets and 9.3 percent of net loans as of December 31, 2024. These ratios have declined since the prior evaluation, when these ratios were 14.2 and 21.8 percent, respectively. However, the bank originated a notable volume of SBA Paycheck Protection Program loans during the prior evaluation period, which boosted both ratios and overall community development lending activity.

The bank’s level of community development lending is comparable to the comparable institutions’ community development lending levels, which ranged from 2.2 to 8.6 percent of total assets and 2.6 to 12.6 percent of net loans. The community development loans were particularly responsive to affordable housing and economic development needs. The following table illustrates the bank’s community development loans by area, year, and purpose, and include community development loans made in the statewide or boarder regional area.

Community Development Lending by Area										
Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Assessment Area	27	14,049	1	8,500	4	18,231	4	4,502	36	45,282
Statewide Activities	13	10,046	2	822	0	0	0	0	15	10,868
Regional Activities	0	0	0	0	1	11,381	0	0	1	11,381
Total	40	24,095	3	9,322	5	29,612	4	4,502	52	67,531

Source: Bank Data

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021 (Partial)	7	2,548	0	0	1	7,961	0	0	8	10,509
2022	19	13,816	2	822	1	8,000	3	4,397	25	27,035
2023	12	3,581	0	0	2	2,270	1	105	15	5,956
2024	2	4,150	1	8,500	1	11,381	0	0	4	24,031
Year-to-Date 2025	0	0	0	0	0	0	0	0	0	0
Total	40	24,095	3	9,322	5	29,612	4	4,502	52	67,531

Source: Bank Data

Qualified Investments

Access Bank made 33 qualified investments and donations totaling approximately \$2.1 million prior to and during the evaluation period. The volume of qualified investments represented 0.2 percent of total assets and 2.5 percent of total securities as of December 31, 2024. These ratios are consistent with the prior evaluation, when these ratios were 0.2 and 2.4 percent as of June 30, 2021, respectively.

Access Bank’s qualified investment levels are comparable to the comparable institutions’ levels, which ranged from 0.3 to 0.7 percent of total assets and 1.9 to 7.0 percent of total securities. A

majority of the equity investments helped to provide affordable housing. The following table illustrates the bank’s community development investments and donations by year and purpose.

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	2,080	0	0	0	0	0	0	2	2,080
2021 (Partial)	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
2024	0	0	0	0	0	0	0	0	0	0
Year-to-Date 2025	0	0	0	0	0	0	0	0	0	0
Subtotal	2	2,080	0	0	0	0	0	0	2	2,080
Qualified Grants & Donations	2	18	28	42	1	3	0	0	31	63
Total	4	2,098	28	42	1	3	0	0	33	2,143

Source: Bank Data

Community Development Services

Access Bank personnel provided 24 instances of financial expertise or technical assistance to community development organizations in the assessment area. This level of activity increased from 12 instances of community development services considered at the prior evaluation. Although, Access Bank’s level of community development services has increased since the prior evaluation, the bank’s level of activity is less than the three comparable institutions’ levels, which ranged between 40 and 94 instances. The following table illustrates the bank’s community development services by year and purpose.

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021 (Partial)	0	4	0	0	4
2022	0	3	2	0	5
2023	0	2	4	0	6
2024	0	1	0	8	9
Year-to-Date 2025	0	0	0	0	0
Total	0	10	6	8	24

Source: Bank Data

In addition, to community development services, the bank offers alternative banking services that are readily accessible to assessment area residents, including low- and moderate-income individuals. This includes internet banking, mobile banking, person-to-person payments and four ATMs located in moderate-income census tracts. According to 2020 U.S. Census data, the bank also operates three full-service branches in moderate-income census tracts. Specifically, the main branch and Aksarben, and Center Mall branches are in moderate-income census tracts. In addition,

Access Bank participates in the Nebraska Lawyers Trust Account Foundation's Interest on Lawyers Trust Account programs, which provides free legal assistance to low-income individuals.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify evidence of discriminatory or other illegal credit practices.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

Community Development Test

The Community Development Test considers the following criteria:

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

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

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

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

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

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

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

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

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

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

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

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

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

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

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

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

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

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

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

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

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

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

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

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



COMMUNITY REINVESTMENT ACT – BRANCH LOCATIONS

ACCESSbank is committed to the improvement of the communities it serves, including low- and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our assessment area. The following information is provided as a part of our CRA public file.

1. The Bank has five full-service facilities with ATMs on Premises. The bank's branches, their street addresses, geographies, and hours of operation are:

Midtown

8712 West Dodge Road, Omaha, NE 68114

MSA-State-County-Census Tract: 36540-31-055-0066.06 (Moderate Income Census Tract)

Opened: 12-17-2012

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday
Closed on Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday
9:00 AM to Noon-Saturday

Village Pointe

203 North 180th Street, Omaha, NE 68118

MSA-State-County-Census Tract: 36540-31-055-0075.24 (Upper Income Census Tract)

Opened: 11-16-2015

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday
9:00 AM to Noon-Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday
9:00 AM to Noon-Saturday



La Vista

7223 South 84th Street, La Vista, NE 68128

MSA-State-County-Census Tract: 36540-31-153-0106.14 (Middle Income Census Tract)

Opened: 7-25-1974 (Original Bank of Nebraska location)

Acquired: 5-6-2017

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM to Noon Saturday

Oakview

2710 South 140th Street, Omaha, NE 68144

MSA-State-County-Census Tract: 36540-31-055-0074.09 (Middle Income Census Tract)

Opened: 7-6-1998 (Original Bank of Nebraska location)

Acquired: 5-6-2017

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM to Noon Saturday

Aksarben

6405 Center St, Omaha, NE 68106

MSA-State-County-Census Tract: 36540-31-055-0070.01 (Moderate Income Census Tract)

Opened: 3-7-2022

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM To Noon Saturday



The bank offers an Interactive Teller Machine (ITM) at the following location:

1941 S. 42nd Street, Omaha, NE 68105

MSA-State-County-Census Tract: 36540-31-055-0034.01 (Moderate Income Census Tract)

Hours of Operation:

8:30 AM to 5:30 PM Monday-Friday
9:00 AM To Noon Saturday

The bank offers 2 Automated Teller Machines (ATMs) located off premises at:

Ralston Keno

5130 S 72nd St. Ralston, NE 68127

MSA-State-County-Census Tract: 36540-31-055-74.59 (Moderate Income Census Tract)

2. Net loans to total deposits as of the dates shown;

ACCESSbank

March 31, 2022:	70.61%	March 31, 2023:	75.52%
June 30, 2022:	74.39%	June 30, 2023:	85.27%
September 30, 2022:	75.90%	September 30, 2023:	92.67%
December 31, 2022:	75.20%	December 31, 2023:	94.78%
March 31, 2024:	84.03%	March 31, 2025:	90.15%
June 30, 2024:	83.03%	June 30, 2025:	103.21%
September 30, 2024:	86.11%	September 30, 2025:	100.44%
December 31, 2024:	91.05%	December 31, 2025:	100.96%

Bob Sutton, CRA Officer
ACCESSbank

This statement has not been reviewed or confirmed for accuracy or relevance by the Federal Deposit Insurance Corporation.



COMMUNITY REINVESTMENT ACT

BRANCH LOCATIONS OPENED OR CLOSED

ACCESSbank is committed to the improvement of the communities it serves, including low- and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our assessment area. The following information is provided as a part of our CRA public file.

1. The bank closed the Center Mall location on March 31st, 2025.

1941 South 42nd Street, Suite 216, Omaha, NE 68105

MSA-State-County-Census Tract: 36540-31-055-0034.01 (Moderate Income Census Tract)

Opened: 5-6-2017

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM To Noon Saturday

2. The bank closed the Shadow Lake location on March 7th, 2024.

774 Olson Drive, Suite 101, Papillion, NE 68046

MSA-State-County-Census Tract: 36540-31-153-0106.20 (Upper Income Census Tract)

Opened: 12-8-2014

Hours of Operation:

Lobby: 9:00 AM to 5:00 PM Monday-Friday

9:00 AM to Noon Saturday

Drive-In: 8:30 AM to 5:30 PM Monday-Friday

9:00 AM To Noon Saturday

3. No other branches have been opened or closed in the current year and/or the previous two calendar years.



COMMUNITY REINVESTMENT ACT RETAIL BANKING SERVICES OFFERED

ACCESSbank is committed to the improvement of the communities it serves, including low- and moderate-income areas. The Bank offers competitive and affordable loan and deposit products to all constituents within our assessment area. The following information is provided as a part of our CRA public file.

1. ACCESSbank offers the following products and services:

Consumer Checking Accounts	Business Checking Accounts
Consumer Saving Accounts	Business Saving Accounts
Consumer Certificates of Deposit	Business Money Market
Consumer Money Market	Business Loans
Consumer Loans	Commercial Real Estate Loans
Residential Real Estate Loans	Business Certificates of Deposit
VISA Debit & Credit Cards	Treasury Management
Online Banking (Consumer & Business)	Remote Deposit Capture
Mobile Banking & Mobile Deposit (Consumer & Business)	Business Debit & Credit Cards
Safe Deposit Box	Wire Transfers
Cashier Checks	E-Statements
ATM transactions-Nationwide	Overdraft Protection Loans
Health Savings Accounts	Zelle
Construction Loans	Contactless Payments

2. There are no differences in offerings between our branch locations.

Schedule of Fees

Fees Effective March 1, 2026



Account Research	-----	\$30.00 per hour
Bill Pay		
Personal Bill Pay	-----	Free
Business Bill Pay	-----	Free
Cashier's Check	-----	\$5.00 per check
Check Collection	-----	\$25.00 each + Other Bank Charges
Debit Card		
Card Replacement	-----	\$5.00 each replaced card
Card - Rush Order	-----	\$50.00 each rushed card
Dormant Account (Under \$100.00)	-----	\$8.00 per statement cycle
Early Closure Account	-----	\$30.00 one-time fee
		(Less than 180 days from Opening Date)
ATM Transactions		
In-Network ATMs*	-----	Free
Other ATMs	-----	Up to 5 fee reimbursements per statement cycle
Garnishments/Levies	-----	\$75.00 each
Health Savings Accounts	-----	Free
IRA Set-Up Fee	-----	\$50.00 per account
Line of Credit Advance Fee	-----	Free
MICR Reject	-----	\$2.00 per item
Night Drop Annual Fee	-----	\$25.00
Non-Sufficient Funds/Overdraft Fee (1)(2)		
Returned Item	-----	\$30.00 per item, \$120 daily maximum
Returned Deposited Item	-----	\$8.00 per item
Paid Item	-----	\$35.00 per item, \$120 daily maximum
Reoccurring Overdraft	-----	\$10.00 each 5th business day
		(Overdrafts crafted by Check, In-Person Withdrawal, or by other electronic means)
		(1) A Non-Sufficient Funds fee is assessed when an item is presented for payment against your account and we return the item at our discretion to the payee because your account has or will have a negative balance.
		(2) An Overdraft fee is assessed when an item is presented for payment against your account and the item is paid at our discretion which results in your account having a negative balance.
Online Banking	-----	Free
Safe Deposit		
Safe Deposit Box	-----	Varies by size - Call Branch for availability and pricing
Safe Deposit Box Replacement or Drill	-----	Cost from Vendor
Statements		
Copy of Statement	-----	\$5.00 per statement
E-Statement	-----	Free
Image Statement	-----	\$3.00 per statement cycle
Stop Payment	-----	\$30.00 each
Wire Transfer		
Incoming	-----	\$10.00 each
Outgoing Domestic	-----	\$20.00 each
Outgoing International in US Dollars	-----	\$60.00 each + Other Bank Charges
Outgoing International in Other Currency	-----	\$75.00 + Other Bank Charges

* In-Network defined as ATMs within the MoneyPass® network (40,000+ nationwide)

Account Number:

Date Opened:

TRUTH IN SAVINGS DISCLOSURES CHECKING ACCOUNTS

The interest rates and annual percentage yields stated in this disclosure are accurate as of _____ . If you would like more current rate and yield information please call us at 402.763.6000.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and plural includes the singular.

The terms of this disclosure are subject to change by ACCESSbank. You will be notified of any changes to these items by a notice on or in your periodic statement. The change will normally be effective 30 days after you receive notice.

Certain other fees and services may apply. Refer to the Schedule of Fees.

We reserve the right at any time to require no less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

Dormant Account Fee is charged once a checking account has no activity for 12 consecutive months, or a savings account has no activity for 24 consecutive months.

Free Online Banking, Bill Pay, and Mobile Banking

Free Debit Card

Free eStatement with check images or Paper Statement. Check images available with paper statements for \$3.00 per month.

ACCESSplus

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
<small>*If requirements are met - interest is as follows:</small>		
Daily balance of \$0 - \$99,999.99	_____	_____
Daily balance above \$100,000.00	_____	_____
<small>*If requirements are not met - interest is as follows:</small>		
All balances	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the daily balance in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account each statement cycle.

Minimum Opening Deposit: \$100.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

**To receive the annual percentage yield (APY) on balances up to \$99,999.99 the following qualifiers must be met per statement cycle: (1) ACH Credit of \$500+ per month; (2) Minimum 10 transactions totaling \$50+ in posted debit card purchases monthly (excluding ATMs); and (3) receive monthly e-statements. One account per primary account holder.*

Account Number:
Date Opened:

TRUTH IN SAVINGS DISCLOSURES

CHECKING ACCOUNTS

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This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and plural includes the singular.

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Dormant Account Fee is charged once a checking account has no activity for 12 consecutive months, or a savings account has no activity for 24 consecutive months.

Free Online Banking, Bill Pay, and Mobile Banking

Free Debit Card

Free eStatement with check images or Paper Statement. Check images available with paper statements for \$3.00 per month.

basicACCESS

Minimum Opening Deposit: \$100.00

Other terms: This account does not earn interest.

classicACCESS

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0 - \$9,999.99	_____	_____
Daily balance of \$10,000 - \$24,999.99	_____	_____
Daily balance of \$25,000 - \$99,999.99	_____	_____
Daily balance of \$100,000 and over	_____	_____

Account Qualifier: Must be of age 60+ to qualify for account and to receive additional account benefits.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account monthly.

Minimum Opening Deposit: \$100.00

Minimum Balance: \$1,000.00 daily balance to obtain the disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

totalACCESS

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
*If requirements are met - interest is as follows: Daily balance of \$0 - \$25,000.00	_____	_____
Daily balance above \$25,000.00	_____	_____
*If requirements are not met - interest is as follows: All balances	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account monthly.

Minimum Opening Deposit: \$100.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

*To receive the annual percentage yield (APY) on balances up to \$25,000.00, the following qualifiers must be met per statement cycle: (1) Direct Deposit or ACH debit; (2) Minimum of 10 transactions totaling \$50+ in posted debit card purchases monthly (excluding ATMs); and (3) receive monthly e-statements. One account per primary account holder.

ACCESS Health Savings

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0 - \$999.99	_____	_____
Daily balance of \$1,000 - \$4,999.99	_____	_____
Daily balance of \$5,000 and over	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account each statement cycle.

Minimum Opening Deposit: \$0.00

Minimum Balance: \$1,000.00 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

ACCESSmoneymarket

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0 - \$24,999.99	_____	_____
Daily balance of \$25,000 - \$99,999.99	_____	_____
Daily balance of \$100,000 - \$249,999.99	_____	_____
Daily balance of \$250,000 - \$499,999.99	_____	_____
Daily balance of \$500,000.00 - \$999,999.99	_____	_____
Daily balance of \$1,000,000.00 and over	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account monthly.

Minimum Opening Deposit: \$1,000.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

Transaction Limitations: If six (6) debits are exceeded in any statement cycle you will be charged \$10 per withdrawal for each succeeding debit.

ACCESSsavings

Variable Rate: The interest rate and annual percentage yield are variable rates. The interest rate and annual percentage yield may change.

	Interest Rate	Annual Percentage Yield
Daily balance of \$0.01+ (non-tiered)	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Compounding and Crediting: Interest will be compounded quarterly. Interest will be credited to your account quarterly.

Minimum Opening Deposit: \$100.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

Transaction Limitations: If six (6) debits are exceeded in any statement cycle you will be charged \$1 per withdrawal for each succeeding debit.

Account Number:
Date Opened:

TRUTH IN SAVINGS DISCLOSURES

CHECKING ACCOUNTS

The interest rates and annual percentage yields stated in this disclosure are accurate as of **06/02/2026**. If you would like more current rate and yield information please call us at 402.763.6000.

To qualify as an Executive Banking Client, you must have annual household income of \$350,000 or greater; be an ACCESSbank shareholder; have a net worth of \$1,000,000 or greater; or be identified as a designated medical professional. Minors are eligible when second account owner is Executive Banking Client.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and plural includes the singular.

The terms of this disclosure are subject to change by ACCESSbank. You will be notified of any changes to these items by a notice on or in your periodic statement. The change will normally be effective 30 days after you receive notice.

Certain other fees and services may apply. Refer to the Schedule of Fees.

We reserve the right at any time to require no less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

Dormant Account Fee is charged once a checking account has no activity for 12 consecutive months, or a savings account has no activity for 24 consecutive months.

Free Online Banking, Bill Pay, and Mobile Banking

Free Debit Card

Free eStatement with check images or Paper Statement. Check images available with paper statements for \$3.00 per month.

executiveACCESS

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$1,000 - \$9,999.99	_____	_____
Daily balance of \$10,000 - \$24,999.99	_____	_____
Daily balance of \$25,000 - \$99,999.99	_____	_____
Daily balance of \$100,000 - \$249,999.99	_____	_____
Daily balance of \$250,000.00 and over	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the daily balance in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account each statement cycle.

Minimum Opening Deposit: \$500.00

Minimum Balance: \$1,000.00 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

Monthly Service Charge: \$30.00. To avoid a monthly service charge of \$30.00, a daily balance of at least \$5,000.00 must be maintained in this account or you must have a combined portfolio balance in loans or deposits of \$5,000.00.

Executive Money Market

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0 - \$24,999.99	_____	_____
Daily balance of \$25,000 - \$99,999.99	_____	_____
Daily balance of \$100,000 - \$249,999.99	_____	_____
Daily balance of \$250,000 - \$499,999.99	_____	_____
Daily balance of \$500,000.00 - \$999,999.99	_____	_____
Daily balance of \$1,000,000.00 and over	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the daily balance in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account each statement cycle.

Minimum Opening Deposit: \$1,000.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

Transaction Limits: If six (6) debits are exceed in any statement cycle you will be charged \$10 per withdrawal for each succeeding debit.

Monthly Service Charge: \$30.00. To avoid a monthly service charge of \$30.00, a daily balance of at least \$5,000.00 must be maintained in this account or you must have a combined portfolio balance in loans or deposits of \$5,000.00.

platinumACCESS

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
<i>*If requirements are met - interest is as follows:</i>		
Daily balance of \$0 - \$99,999.99	_____	_____
Daily balance above \$100,000.00	_____	_____
<i>*If requirements are not met - interest is as follows:</i>		
All balances	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the daily balance in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account each statement cycle.

Minimum Opening Deposit: \$5,000.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

Monthly Service Charge: \$30.00. To avoid a monthly service charge of \$30.00, a daily balance of at least \$10,000.00 must be maintained.

**To receive the annual percentage yield (APY) on balances up to \$99,999.99 the following qualifiers must be met per statement cycle: (1) ACH Credit of \$5,000 or greater; (2) Minimum 10 transactions totaling \$500+ in posted debit card purchases monthly (excluding ATMs); and (3) receive monthly e-statements. One account per primary account holder.*

reserveACCESS Money Market

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0 - \$9,999.99	_____	_____
Daily balance of \$10,000 - \$99,999.99	_____	_____
Daily balance of \$100,000 - \$249,999.99	_____	_____
Daily balance of \$250,000 - \$999,999.99	_____	_____
Daily balance of \$1,000,000 - \$4,999,999.99	_____	_____
Daily balance of \$5,000,000.00 and over	_____	_____

Account Qualifier: Must have Executive Checking or PlatinumACCESS Checking account to qualify.

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the daily balance in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account each statement cycle.

Minimum Opening Deposit: \$10,000.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

Transaction Limits: If six (6) debits are exceed in any statement cycle you will be charged \$10 per withdrawal for each succeeding debit.

Monthly Service Charge: \$30.00. To avoid a monthly service charge of \$30.00, a daily balance of at least \$50,000.00 must be maintained.

Account Number:

Date Opened:

TRUTH IN SAVINGS DISCLOSURES MONEY MARKET ACCOUNTS

The interest rates and annual percentage yields stated in this disclosure are accurate as of _____ . If you would like more current rate and yield information please call us at 402.763.6000.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and plural includes the singular.

The terms of this disclosure are subject to change by ACCESSbank. You will be notified of any changes to these items by a notice on or in your periodic statement. The change will normally be effective 30 days after you receive notice.

Certain other fees and services may apply. Refer to the Schedule of Fees.

We reserve the right at any time to require no less than seven (7) days notice in writing before any withdrawal from an interest bearing account.

Dormant Account Fee is charged once a checking account has no activity for 12 consecutive months, or a savings account has no activity for 24 consecutive months.

Free Online Banking, Bill Pay, and Mobile Banking

Free eStatement with check images or Paper Statement. Check images available with paper statements for \$3.00 per month.

growthACCESS Money Market

Variable Rate: The interest rate and annual percentage yield are variable rates and depend on the applicable rate tier. The interest rate and annual percentage yield may change.

Balance Tiers	Interest Rate	Annual Percentage Yield
Daily balance of \$0.01 + (non tiered)	_____	_____

Determination of Rate: At our discretion, we may change the interest rate on your account.

Frequency of Rate Change: We may change the interest rate on your account at any time.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the daily balance in the account each day.

Compounding and Crediting: Interest will be compounded monthly. Interest will be credited to your account each statement cycle.

Minimum Opening Deposit: \$5,000.00

Minimum Balance: \$0.01 daily balance to obtain disclosed APY.

Accrual of Interest on Noncash Deposits: Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

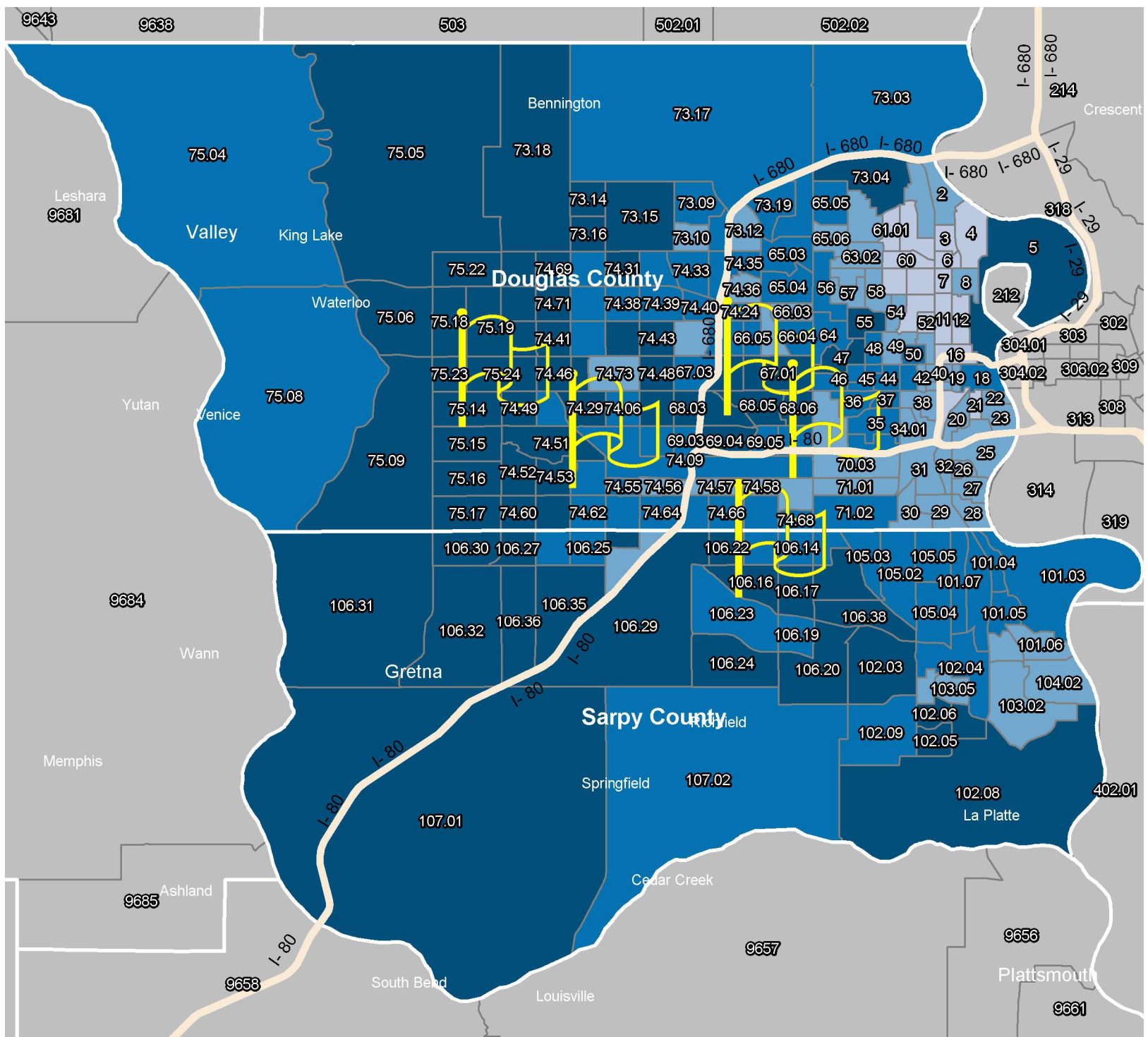
Effect of closing an account: If you close your account before interest is credited, you will receive accrued interest.

Transaction Limitations: If six (6) debits are exceeded in any statement cycle you will be charged \$10 per withdrawal for each succeeding debit.

Monthly Service Charge: \$10.00. To avoid a monthly service charge of \$10.00, a daily balance of at least \$25,000.00 must be maintained.


Access Bank - 2026 CRA - ASSESSMENT AREA INCOME MAP

2026 Assessment Area*



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

 Bank Branches

MSA/MD Code	State Code	County Code	Census Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
36540	31	055	000200	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055000200	87733	62206	70.90	Moderate
36540	31	055	000300	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055000300	87733	36250	41.31	Low
36540	31	055	000400	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055000400	87733	40700	46.39	Low
36540	31	055	000500	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055000500	87733	128446	146.40	Upper
36540	31	055	000600	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055000600	87733	22180	25.28	Low
36540	31	055	000700	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055000700	87733	33750	38.46	Low
36540	31	055	000800	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055000800	87733	53051	60.46	Moderate
36540	31	055	001100	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055001100	87733	29316	33.41	Low
36540	31	055	001200	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055001200	87733	37500	42.74	Low
36540	31	055	001600	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055001600	87733	31042	35.38	Low
36540	31	055	001800	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055001800	87733	99583	113.50	Middle
36540	31	055	001900	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055001900	87733	53232	60.67	Moderate
36540	31	055	002000	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002000	87733	54651	62.29	Moderate
36540	31	055	002100	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002100	87733	39423	44.93	Low
36540	31	055	002200	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002200	87733	52143	59.43	Moderate
36540	31	055	002300	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002300	87733	57125	65.11	Moderate
36540	31	055	002400	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002400	87733	47500	54.14	Moderate
36540	31	055	002500	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002500	87733	61326	69.90	Moderate
36540	31	055	002600	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002600	87733	44917	51.19	Moderate
36540	31	055	002700	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002700	87733	50129	57.13	Moderate
36540	31	055	002800	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002800	87733	68150	77.67	Moderate
36540	31	055	002900	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055002900	87733	44947	51.23	Moderate
36540	31	055	003000	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003000	87733	58352	66.51	Moderate
36540	31	055	003100	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003100	87733	64156	73.12	Moderate
36540	31	055	003200	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003200	87733	52708	60.07	Moderate
36540	31	055	003300	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003300	87733	38452	43.82	Low
36540	31	055	003401	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003401	87733	57225	65.22	Moderate
36540	31	055	003402	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003402	87733	64559	73.58	Moderate
36540	31	055	003500	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003500	87733	74213	84.58	Middle
36540	31	055	003600	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003600	87733	74103	84.46	Middle
36540	31	055	003700	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003700	87733	98750	112.55	Middle
36540	31	055	003800	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003800	87733	64236	73.21	Moderate
36540	31	055	003900	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055003900	87733	61475	70.07	Moderate

MSA/MD Code	State Code	County Code	Census Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
36540	31	055	004000	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004000	87733	62500	71.23	Moderate
36540	31	055	004200	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004200	87733	58625	66.82	Moderate
36540	31	055	004300	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004300	87733	76635	87.35	Middle
36540	31	055	004400	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004400	87733	71429	81.41	Middle
36540	31	055	004500	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004500	87733	90481	103.13	Middle
36540	31	055	004600	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004600	87733	92523	105.45	Middle
36540	31	055	004700	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004700	87733	199091	226.92	Upper
36540	31	055	004800	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004800	87733	79669	90.80	Middle
36540	31	055	004900	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055004900	87733	45385	51.73	Moderate
36540	31	055	005000	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005000	87733	81285	92.65	Middle
36540	31	055	005100	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005100	87733	57917	66.01	Moderate
36540	31	055	005200	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005200	87733	29890	34.06	Low
36540	31	055	005300	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005300	87733	34044	38.80	Low
36540	31	055	005400	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005400	87733	51096	58.24	Moderate
36540	31	055	005500	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005500	87733	113365	129.21	Upper
36540	31	055	005600	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005600	87733	72830	83.01	Middle
36540	31	055	005700	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005700	87733	54276	61.86	Moderate
36540	31	055	005800	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005800	87733	63878	72.80	Moderate
36540	31	055	005901	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005901	87733	29769	33.93	Low
36540	31	055	005902	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055005902	87733	41542	47.35	Low
36540	31	055	006000	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006000	87733	32365	36.89	Low
36540	31	055	006101	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006101	87733	32289	36.80	Low
36540	31	055	006102	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006102	87733	36215	41.27	Low
36540	31	055	006202	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006202	87733	55145	62.85	Moderate
36540	31	055	006301	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006301	87733	56705	64.63	Moderate
36540	31	055	006302	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006302	87733	52579	59.93	Moderate
36540	31	055	006303	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006303	87733	46667	53.19	Moderate
36540	31	055	006400	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006400	87733	77169	87.95	Middle
36540	31	055	006503	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006503	87733	91125	103.86	Middle
36540	31	055	006504	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006504	87733	73385	83.64	Middle
36540	31	055	006505	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006505	87733	82457	93.98	Middle
36540	31	055	006506	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006506	87733	57950	66.05	Moderate
36540	31	055	006603	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006603	87733	60739	69.23	Moderate

MSA/MD Code	State Code	County Code	Census Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
36540	31	055	006604	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006604	87733	72700	82.86	Middle
36540	31	055	006605	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006605	87733	80708	91.99	Middle
36540	31	055	006606	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006606	87733	68117	77.64	Moderate
36540	31	055	006701	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006701	87733	161736	184.35	Upper
36540	31	055	006703	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006703	87733	88625	101.01	Middle
36540	31	055	006704	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006704	87733	140208	159.81	Upper
36540	31	055	006803	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006803	87733	106579	121.48	Upper
36540	31	055	006804	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006804	87733	192083	218.94	Upper
36540	31	055	006805	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006805	87733	140408	160.04	Upper
36540	31	055	006806	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006806	87733	118856	135.47	Upper
36540	31	055	006903	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006903	87733	94583	107.80	Middle
36540	31	055	006904	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006904	87733	113600	129.48	Upper
36540	31	055	006905	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006905	87733	80517	91.77	Middle
36540	31	055	006906	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055006906	87733	98047	111.75	Middle
36540	31	055	007001	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007001	87733	60466	68.92	Moderate
36540	31	055	007002	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007002	87733	75272	85.79	Middle
36540	31	055	007003	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007003	87733	56250	64.11	Moderate
36540	31	055	007101	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007101	87733	59479	67.79	Moderate
36540	31	055	007102	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007102	87733	75750	86.34	Middle
36540	31	055	007303	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007303	87733	90833	103.53	Middle
36540	31	055	007304	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007304	87733	109762	125.10	Upper
36540	31	055	007309	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007309	87733	84884	96.75	Middle
36540	31	055	007310	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007310	87733	59078	67.33	Moderate
36540	31	055	007311	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007311	87733	78846	89.87	Middle
36540	31	055	007312	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007312	87733	44276	50.46	Moderate
36540	31	055	007314	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007314	87733	128281	146.21	Upper
36540	31	055	007315	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007315	87733	114583	130.60	Upper
36540	31	055	007316	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007316	87733	144023	164.16	Upper
36540	31	055	007317	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007317	87733	103059	117.46	Middle
36540	31	055	007318	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007318	87733	137941	157.22	Upper
36540	31	055	007319	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007319	87733	91846	104.68	Middle
36540	31	055	007320	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007320	87733	88166	100.49	Middle
36540	31	055	007406	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007406	87733	88810	101.22	Middle

MSA/MD Code	State Code	County Code	Census Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
36540	31	055	007407	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007407	87733	107396	122.41	Upper
36540	31	055	007408	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007408	87733	75295	85.82	Middle
36540	31	055	007409	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007409	87733	81989	93.45	Middle
36540	31	055	007424	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007424	87733	98546	112.32	Middle
36540	31	055	007429	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007429	87733	129250	147.32	Upper
36540	31	055	007431	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007431	87733	136645	155.75	Upper
36540	31	055	007432	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007432	87733	73292	83.53	Middle
36540	31	055	007433	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007433	87733	76410	87.09	Middle
36540	31	055	007434	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007434	87733	70798	80.69	Middle
36540	31	055	007435	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007435	87733	76861	87.60	Middle
36540	31	055	007436	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007436	87733	64934	74.01	Moderate
36540	31	055	007438	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007438	87733	104130	118.68	Middle
36540	31	055	007439	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007439	87733	102778	117.14	Middle
36540	31	055	007440	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007440	87733	73125	83.34	Middle
36540	31	055	007441	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007441	87733	141944	161.79	Upper
36540	31	055	007442	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007442	87733	103750	118.25	Middle
36540	31	055	007443	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007443	87733	144000	164.13	Upper
36540	31	055	007444	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007444	87733	54727	62.37	Moderate
36540	31	055	007445	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007445	87733	92450	105.37	Middle
36540	31	055	007446	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007446	87733	166058	189.27	Upper
36540	31	055	007447	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007447	87733	105745	120.53	Upper
36540	31	055	007448	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007448	87733	133472	152.13	Upper
36540	31	055	007449	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007449	87733	125913	143.51	Upper
36540	31	055	007450	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007450	87733	100625	114.69	Middle
36540	31	055	007451	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007451	87733	114077	130.02	Upper
36540	31	055	007452	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007452	87733	122734	139.89	Upper
36540	31	055	007453	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007453	87733	127722	145.58	Upper
36540	31	055	007454	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007454	87733	96370	109.84	Middle
36540	31	055	007455	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007455	87733	76429	87.11	Middle
36540	31	055	007456	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007456	87733	70000	79.78	Moderate
36540	31	055	007457	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007457	87733	68214	77.75	Moderate
36540	31	055	007458	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007458	87733	67750	77.22	Moderate
36540	31	055	007459	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007459	87733	64196	73.17	Moderate

MSA/MD Code	State Code	County Code	Census Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
36540	31	055	007460	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007460	87733	155385	177.11	Upper
36540	31	055	007461	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007461	87733	131322	149.68	Upper
36540	31	055	007462	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007462	87733	92067	104.93	Middle
36540	31	055	007463	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007463	87733	87069	99.24	Middle
36540	31	055	007464	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007464	87733	90446	103.09	Middle
36540	31	055	007465	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007465	87733	81557	92.96	Middle
36540	31	055	007466	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007466	87733	77788	88.66	Middle
36540	31	055	007467	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007467	87733	82400	93.92	Middle
36540	31	055	007468	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007468	87733	84844	96.70	Middle
36540	31	055	007469	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007469	87733	117000	133.35	Upper
36540	31	055	007470	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007470	87733	74583	85.01	Middle
36540	31	055	007471	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007471	87733	123590	140.87	Upper
36540	31	055	007472	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007472	87733	96597	110.10	Middle
36540	31	055	007473	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007473	87733	61250	69.81	Moderate
36540	31	055	007474	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007474	87733	250001	284.95	Upper
36540	31	055	007504	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007504	87733	78403	89.36	Middle
36540	31	055	007505	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007505	87733	125893	143.49	Upper
36540	31	055	007506	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007506	87733	116324	132.58	Upper
36540	31	055	007508	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007508	87733	96806	110.34	Middle
36540	31	055	007509	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007509	87733	181063	206.37	Upper
36540	31	055	007514	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007514	87733	191953	218.79	Upper
36540	31	055	007515	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007515	87733	150486	171.52	Upper
36540	31	055	007516	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007516	87733	120565	137.42	Upper
36540	31	055	007517	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007517	87733	111064	126.59	Upper
36540	31	055	007518	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007518	87733	114231	130.20	Upper
36540	31	055	007519	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007519	87733	126273	143.92	Upper
36540	31	055	007520	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007520	87733	159203	181.46	Upper
36540	31	055	007521	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007521	87733	112880	128.66	Upper
36540	31	055	007522	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007522	87733	135208	154.11	Upper
36540	31	055	007523	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007523	87733	170533	194.37	Upper
36540	31	055	007524	OMAHA, NE-IA	NE	DOUGLAS COUNTY	31055007524	87733	138558	157.93	Upper

Year	MSA/MD code type	MSA/MD Code	State Code	County Code	Census Tract	MSA/MD name	State	County name	FIPS code	MSA/MD MFI	Tract MFI	Tract income percentage	Tract income level
2024-2026	MSA	36540	31	153	010103	OMAHA, NE-IA	NE	SARPY COUNTY	31153010103	87733	92500	105.43	Middle
2024-2026	MSA	36540	31	153	010104	OMAHA, NE-IA	NE	SARPY COUNTY	31153010104	87733	74938	85.41	Middle
2024-2026	MSA	36540	31	153	010105	OMAHA, NE-IA	NE	SARPY COUNTY	31153010105	87733	81162	92.51	Middle
2024-2026	MSA	36540	31	153	010106	OMAHA, NE-IA	NE	SARPY COUNTY	31153010106	87733	58833	67.05	Moderate
2024-2026	MSA	36540	31	153	010107	OMAHA, NE-IA	NE	SARPY COUNTY	31153010107	87733	85897	97.90	Middle
2024-2026	MSA	36540	31	153	010108	OMAHA, NE-IA	NE	SARPY COUNTY	31153010108	87733	88100	100.41	Middle
2024-2026	MSA	36540	31	153	010203	OMAHA, NE-IA	NE	SARPY COUNTY	31153010203	87733	116699	133.01	Upper
2024-2026	MSA	36540	31	153	010204	OMAHA, NE-IA	NE	SARPY COUNTY	31153010204	87733	75203	85.71	Middle
2024-2026	MSA	36540	31	153	010205	OMAHA, NE-IA	NE	SARPY COUNTY	31153010205	87733	105484	120.23	Upper
2024-2026	MSA	36540	31	153	010206	OMAHA, NE-IA	NE	SARPY COUNTY	31153010206	87733	106382	121.25	Upper
2024-2026	MSA	36540	31	153	010207	OMAHA, NE-IA	NE	SARPY COUNTY	31153010207	87733	115064	131.15	Upper
2024-2026	MSA	36540	31	153	010208	OMAHA, NE-IA	NE	SARPY COUNTY	31153010208	87733	111469	127.05	Upper
2024-2026	MSA	36540	31	153	010209	OMAHA, NE-IA	NE	SARPY COUNTY	31153010209	87733	101806	116.04	Middle
2024-2026	MSA	36540	31	153	010302	OMAHA, NE-IA	NE	SARPY COUNTY	31153010302	87733	60300	68.73	Moderate
2024-2026	MSA	36540	31	153	010305	OMAHA, NE-IA	NE	SARPY COUNTY	31153010305	87733	55865	63.67	Moderate
2024-2026	MSA	36540	31	153	010306	OMAHA, NE-IA	NE	SARPY COUNTY	31153010306	87733	63287	72.13	Moderate
2024-2026	MSA	36540	31	153	010401	OMAHA, NE-IA	NE	SARPY COUNTY	31153010401	87733	66563	75.86	Moderate
2024-2026	MSA	36540	31	153	010402	OMAHA, NE-IA	NE	SARPY COUNTY	31153010402	87733	51328	58.50	Moderate
2024-2026	MSA	36540	31	153	010502	OMAHA, NE-IA	NE	SARPY COUNTY	31153010502	87733	75818	86.41	Middle
2024-2026	MSA	36540	31	153	010503	OMAHA, NE-IA	NE	SARPY COUNTY	31153010503	87733	80612	91.88	Middle
2024-2026	MSA	36540	31	153	010504	OMAHA, NE-IA	NE	SARPY COUNTY	31153010504	87733	92667	105.62	Middle
2024-2026	MSA	36540	31	153	010505	OMAHA, NE-IA	NE	SARPY COUNTY	31153010505	87733	72799	82.97	Middle
2024-2026	MSA	36540	31	153	010614	OMAHA, NE-IA	NE	SARPY COUNTY	31153010614	87733	73583	83.87	Middle
2024-2026	MSA	36540	31	153	010615	OMAHA, NE-IA	NE	SARPY COUNTY	31153010615	87733	90607	103.27	Middle
2024-2026	MSA	36540	31	153	010616	OMAHA, NE-IA	NE	SARPY COUNTY	31153010616	87733	126048	143.67	Upper
2024-2026	MSA	36540	31	153	010617	OMAHA, NE-IA	NE	SARPY COUNTY	31153010617	87733	114514	130.52	Upper
2024-2026	MSA	36540	31	153	010619	OMAHA, NE-IA	NE	SARPY COUNTY	31153010619	87733	86563	98.66	Middle
2024-2026	MSA	36540	31	153	010620	OMAHA, NE-IA	NE	SARPY COUNTY	31153010620	87733	108750	123.95	Upper
2024-2026	MSA	36540	31	153	010621	OMAHA, NE-IA	NE	SARPY COUNTY	31153010621	87733	82358	93.87	Middle
2024-2026	MSA	36540	31	153	010622	OMAHA, NE-IA	NE	SARPY COUNTY	31153010622	87733	123164	140.38	Upper
2024-2026	MSA	36540	31	153	010623	OMAHA, NE-IA	NE	SARPY COUNTY	31153010623	87733	97424	111.04	Middle
2024-2026	MSA	36540	31	153	010624	OMAHA, NE-IA	NE	SARPY COUNTY	31153010624	87733	121103	138.03	Upper
2024-2026	MSA	36540	31	153	010625	OMAHA, NE-IA	NE	SARPY COUNTY	31153010625	87733	99667	113.60	Middle
2024-2026	MSA	36540	31	153	010626	OMAHA, NE-IA	NE	SARPY COUNTY	31153010626	87733	91411	104.19	Middle
2024-2026	MSA	36540	31	153	010627	OMAHA, NE-IA	NE	SARPY COUNTY	31153010627	87733	111724	127.34	Upper
2024-2026	MSA	36540	31	153	010629	OMAHA, NE-IA	NE	SARPY COUNTY	31153010629	87733	131000	149.31	Upper
2024-2026	MSA	36540	31	153	010630	OMAHA, NE-IA	NE	SARPY COUNTY	31153010630	87733	134725	153.56	Upper
2024-2026	MSA	36540	31	153	010631	OMAHA, NE-IA	NE	SARPY COUNTY	31153010631	87733	124398	141.79	Upper
2024-2026	MSA	36540	31	153	010632	OMAHA, NE-IA	NE	SARPY COUNTY	31153010632	87733	120801	137.69	Upper
2024-2026	MSA	36540	31	153	010633	OMAHA, NE-IA	NE	SARPY COUNTY	31153010633	87733	67196	76.59	Moderate
2024-2026	MSA	36540	31	153	010634	OMAHA, NE-IA	NE	SARPY COUNTY	31153010634	87733	108882	124.10	Upper
2024-2026	MSA	36540	31	153	010635	OMAHA, NE-IA	NE	SARPY COUNTY	31153010635	87733	125395	142.92	Upper
2024-2026	MSA	36540	31	153	010636	OMAHA, NE-IA	NE	SARPY COUNTY	31153010636	87733	142049	161.91	Upper
2024-2026	MSA	36540	31	153	010637	OMAHA, NE-IA	NE	SARPY COUNTY	31153010637	87733	126827	144.56	Upper
2024-2026	MSA	36540	31	153	010638	OMAHA, NE-IA	NE	SARPY COUNTY	31153010638	87733	121447	138.42	Upper
2024-2026	MSA	36540	31	153	010701	OMAHA, NE-IA	NE	SARPY COUNTY	31153010701	87733	120486	137.33	Upper
2024-2026	MSA	36540	31	153	010702	OMAHA, NE-IA	NE	SARPY COUNTY	31153010702	87733	95625	108.99	Middle



Home Mortgage Disclosure Act Notice

HMDA data regarding our residential mortgage lending is available online for review.

The data depicts the geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

This data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions is also available at this website.