

CRA Public File

LIST OF BRANCHES, ADDRESSES, AND CENSUS TRACT

- Security Savings Bank chartered in Canton, SD has 8 offices in the following locations:
 - Canton, SD is located in Minnehaha County, census tract 0102.00 at 100 S West St. Canton, SD 57013
 - **Lobby Hours** Monday – Friday: 9:00 – 12:00; 1:00 – 4:00;
 - **Drive-Up hours** Monday – Friday: 8:00 – 5:00
 - Larchwood, IA is 9 miles east and 10 miles north of Canton in Lyon County and is located in census tract 9503.00 at 430 Holder St. Larchwood IA 51241
 - **Lobby Hours** Monday – Friday: 8:30 – 12:00; 1:00 – 4:00
 - **Drive-Up hours** Monday – Friday: 8:00 – 5:00; Saturday: 8:30 – 11:00
 - Inwood, IA is 9 miles east of Canton in Lyon County and is located in census tract 9503.00 at 402 S Main St. Inwood IA 51240
 - **Lobby Hours** Monday – Friday: 8:30 – 12:00; 1:00 – 4:00
 - **Drive-Up hours** Monday – Friday: 8:00 – 5:00; Saturday: 8:30 – 11:00
 - George, IA is 31 miles east and 3 miles north of Canton in Lyon County and is located in census tract 9501.00 at 100 S Main St. George, IA 51237
 - **Lobby Hours** Monday, Tuesday, Thursday, Friday: 8:00 – 12:00; 1:00 – 4:00; Wednesday: 8:00 – 12:00; 1:00 – 5:00
 - **Drive-Up hours** Monday, Tuesday, Thursday, Friday: 8:00 – 4:00; Wednesday: 8:00 – 5:00; Saturday: 8:00 – 10:00
 - Sioux Falls, SD is 21 miles north of Canton in Minnehaha and Lincoln County and is located in census tract 0004.01 at 2331 E 10th St , Sioux Falls, SD 57103
 - **Lobby Hours** Monday – Friday: 9:00 – 4:00
 - **Drive-Up Hours** Monday – Friday: 8:00 – 5:00
 - Hills, MN is approximately 28 miles northeast of Canton in Rock County and is located in census tract 5703.00 at 116 County Road 6, Hills, MN 56138
 - **Lobby Hours** Monday, Tuesday, Wednesday, and Friday: 8:30 – 4:30. Thursday 8:30-6:00
 - **Drive-Up Hours** Monday, Tuesday, Wednesday, and Friday: 8:00 – 5:00; Thursday: 8:00 – 6:00
 - Ellsworth, MN is approximately 44 miles northeast of Canton in Nobles County and is located in census tract 1053.00 at 210 S Broadway Street. Ellsworth, MN 56129
 - **Lobby Hours** Monday, Tuesday, Wednesday, and Friday: 8:30 – 4:30. Thursday 8:30-6:00
 - **Drive-Up Hours** Monday, Tuesday, Wednesday, and Friday: 8:00 – 5:00; Thursday: 8:00 – 6:00
 - Luverne, MN is approximately 42 miles northeast of Canton in Rock County and is located in census tract 5702.00 at 310 Gabrielson Road, Luverne, MN 56156
 - **Lobby Hours** Monday, Tuesday, Wednesday, and Friday: 8:30 – 4:30. Thursday 8:30-6:00
 - **Drive-Up Hours** Monday, Tuesday, Wednesday, and Friday: 8:00 – 5:00; Thursday: 8:00 – 6:00

LIST OF BRANCHES OPENED OR CLOSED IN THE LAST 2 CALENDAR YEARS

No branches closed in the last two years.

LIST OF SERVICES OFFERED

- Checking Accounts
- Savings Accounts
- Money Market Savings Accounts
- Christmas Club Accounts
- Certificates of Deposit
- Farm and Commercial Operating Loans
- Farm and Commercial Real Estate Loans
- Consumer Loans
- Residential Real Estate loans
- Home Equity Lines of Credit
- SBA and FmHA Guaranteed Loans
- Iowa Beginning Farmers Loans
- Government Warrants
- Cashier's Checks and Personal Money Orders
- Internet Banking/Cash Management
- Mobile Banking
- Bill Pay
- Remote Capture
- Wire Transfers
- ACH Origination
- Full Trust Services (IRA/HSA)
- Fax and Photocopies
- Debit Cards
- ATM Cards
- Wealth Management Services
- Private Banking

All employees receive training on the importance of complying with the Fair Housing Act and the Equal Credit Opportunity Act.

OUTREACH, MARKETING AND COMMUNITY SERVICE

Security Savings Bank will continue to develop advertising programs and marketing plans to better inform all segments of our community about our services. Management will make every effort to communicate with government leaders, economic development staff, business associations, and community organizations to keep abreast of community needs.

Limits and Fees Disclosure

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

Automated Teller Machine Limits

The withdrawal amount depends on the end limit established for each individual customer. You may apply for a change of daily limit at any time.

Point of Sale Terminal or Master Card Merchant Limits

The withdrawal limit depends on the end limit established for each individual account. You may apply for a change of daily limit at any time.

Debit card rush fee	up to \$75.00*
Debit card replacement fee	\$30.00*
Personalized Checks	Varies*
Temporary Checks	\$0.25 each*
Cashier's Check(per check)	\$5.00
Money Order (per check)	\$3.00
Coin Counting (non-customer) (\$1.00 minimum)	5% of value
Check cashing (non-customer) (less than \$100)	\$5.00
Check cashing (non-customer) (more than \$100)	\$10.00
Overdraft Per Item Fee (created by check, in-person withdrawal, or other electronic means)	
If Daily Overdrawn Balance is \$20.00 Or Less	\$10.00 (\$ 50/Day Maximum)**
If Daily Overdrawn Balance is Over \$20.00	\$30.00 (\$150/Day Maximum)**
Return Item Fee (created by check, or other electronic means)	\$30.00 (\$150/Day Maximum)**
Account Activity Printout (per printout)	\$1.00
Statement Copy	\$3.00 per statement
Paper Statement Fee	\$3.00/month***
Account Research (per hour)	\$25.00 up to \$50.00*
Account Balancing (per hour)	\$25.00*
Online Banking	\$ 0.00
Bill Pay	\$ 0.00
Stop Payment (per stop request)	\$30.00*
International Outgoing Wire	\$50.00
Domestic Outgoing Wire	\$25.00
Domestic or International Incoming WIre	\$15.00
Notary Service (non-customer)	\$5.00
Photocopies (per page)	\$0.25
Fax Service (incoming per page)	\$1.00
Fax Service (outgoing per page)	\$2.00
IRA Plan Fee	\$35.00
IRA Termination	\$35.00
Health Savings Account annual fee	\$35.00
Safe Deposit Box	\$10.00 - \$50.00
Lost Key Replacement (Safe Deposit Box)	varies - actual cost of the bill
Lock Drilling(Safe Deposit Box)	varies - actual cost of the bill
Lock Replacement (Safe Deposit Box)	varies - actual cost of the bill
Sales Tax Rate	7%

* Denotes product may be subject to tax pursuant to Section 422.43(11) of the Iowa Code and Chapter 26 of the Iowa Administrative Code.

**Denotes item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee and/or Return Item Fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

***Fee waived if e-statements are selected, under age 18 or over age 55



PERSONAL BANKING

Every situation is unique, and we are committed to finding you the best product or service for your individual needs. We strive to provide the expertise and knowledge to secure your future.

Security Savings Bank offers several personal checking accounts for you to choose from based on your needs.

Choice Checking

- No minimum balance required
- \$3.00 statement fee*

Merit Checking

- \$300 minimum daily balance to avoid the \$0.25 per check fee
- \$0.25 per check fee for checks written
- Per check fee waived for churches, organizations, students up to age 22, and account holders 55 and over
- \$3.00 statement fee*

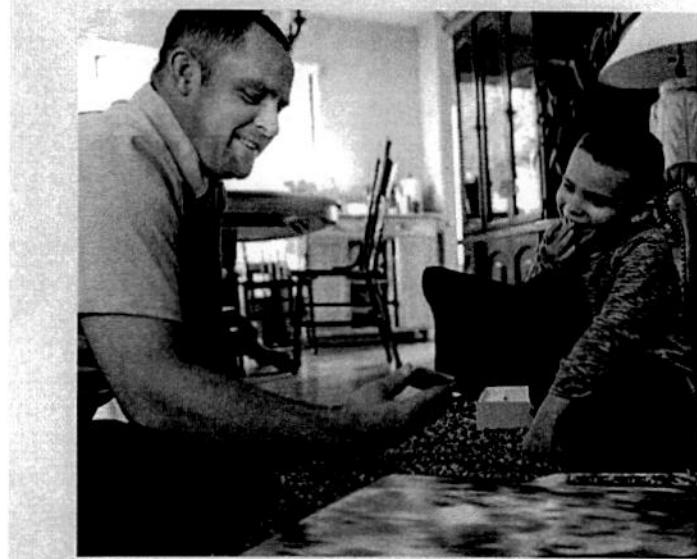
Reward Checking

- Interest paid monthly based on daily balance
- \$0.25 per check fee for checks written
- \$500 minimum daily balance
- \$6.00 monthly maintenance fee and \$0.25 per check fee if balance requirement not met
- \$3.00 statement fee*

Prestige Checking

- Tiered interest checking
- Interest paid monthly based on daily balance
- \$0.25 per check fee is for checks written
- \$2,500 minimum daily balance
- \$10.00 monthly maintenance fee and \$0.25 per check fee if balance requirement not met
- \$3.00 statement fee*

* \$3.00 statement fee is waived if e-statements are selected, under age 18, or age 55 and over.



ATM LOCATIONS

Larchwood, IA

Security Savings Bank Drive-up
Wildkat Junction
Larchwood Quick Stop

Inwood, IA

Lil' Chubs

George, IA

Security Savings Bank Drive-up

Canton, SD

Security Savings Bank Drive-up
Lincoln County Courthouse

Sioux Falls, SD

Security Savings Bank Drive-up

Hills, MN

Security Savings Bank Entryway

Ellsworth, MN

Security Savings Bank Entryway

Luverne, MN

Security Savings Bank Drive-up



Security Savings Bank debit cards can be used at any Moneypass ATM without being charged a surcharge.

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SAVINGS & CDS

Ways to save while you watch your money grow with our Savings and CD accounts.

Statement Savings

- Interest paid quarterly based on daily balance
- Quarterly statements
- No monthly maintenance fee or minimum balance requirements

Money Market Savings

- Interest paid monthly based on daily balance
- Higher balances earn higher rates
- Monthly statements
- Check safekeeping
- Minimum daily balance of \$2,500 required to earn interest
- No monthly maintenance fee
- Debit card available with related checking account

Certificates of Deposit

Security Savings Bank offers FDIC insured certificates with a variety of maturities. If you would like more rate information, please contact a staff member at any branch.

Individual Retirement Accounts (IRA)

Security Savings Bank offers IRAs. Please contact the bank for additional information.

Christmas Club

- Interest paid annually based on daily balance
- Annual statements
- No monthly maintenance fee
- No minimum balance required
- No withdrawals allowed. An ACH for the balance and interest will be sent each November



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Security Savings Bank Entryway

Ellsworth, MN

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Security Savings Bank Drive-up



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**SECURITY
SAVINGS BANK**

BUSINESS BANKING

Our business bankers understand that every situation is different. We are committed to finding you the best products or services for your business needs while providing the expertise and knowledge to secure your future.

Security Savings Bank offers several business checking accounts to fit your business needs.

Small Business Checking

- No maintenance or per check fees
- No minimum balance requirements

Standard Business Checking

- \$750 minimum daily balance
- \$6.00 monthly maintenance fee and \$0.25 per check fee if balance requirement not met
- \$3.00 statement fee*

High Activity Business Checking

- Credit of \$0.25 per \$100.00 of average balance. Not to exceed monthly fee
- No minimum balance required
- \$6.00 monthly maintenance fee
- \$0.25 per check fee
- \$0.10 per deposited item fee from another institution
- \$3.00 statement fee*

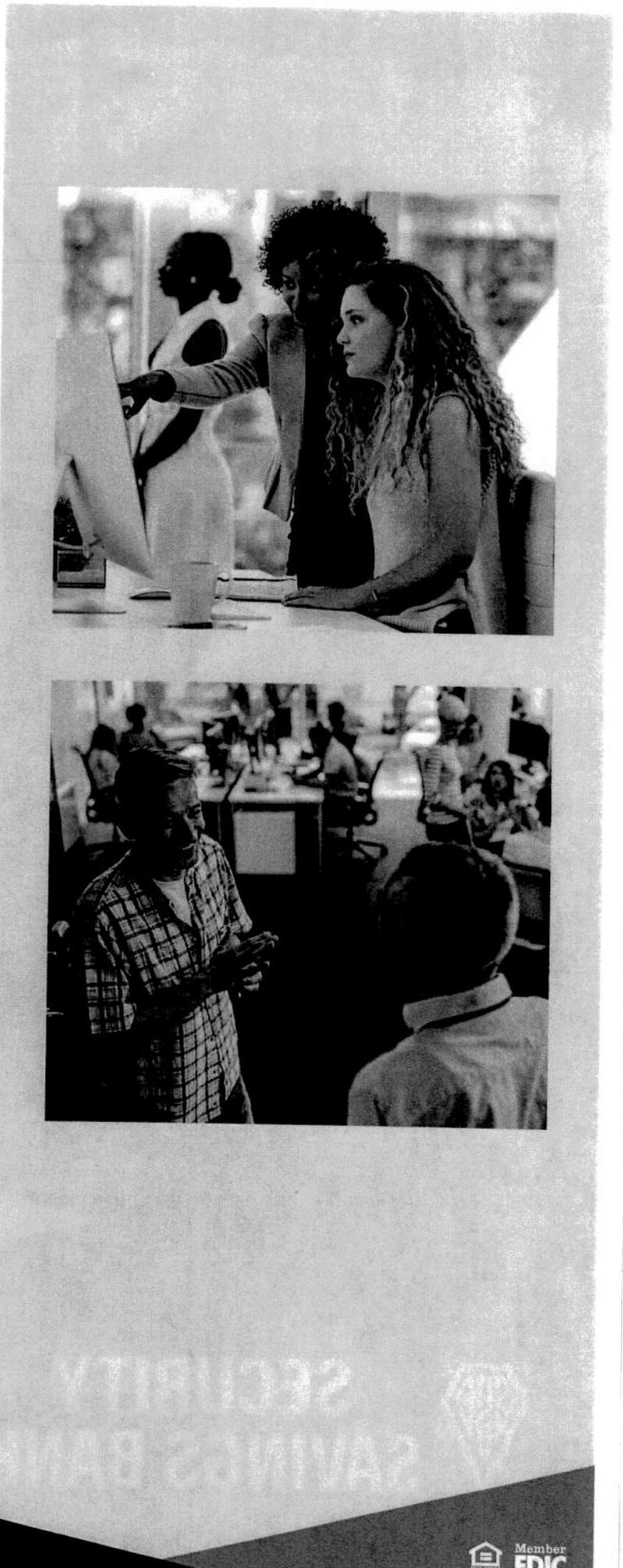
Business Reward Checking

- Interest paid monthly based on daily balance
- \$1,500 minimum daily balance
- \$6.00 monthly maintenance fee if balance requirement not met
- \$0.25 per check fee. Your first 50 checks are free
- \$3.00 statement fee*

Business Reward Plus Checking

- Interest paid monthly based on daily balance
- \$5,000 minimum daily balance
- \$6.00 monthly maintenance fee if balance requirement not met
- \$0.25 per item fee. Your first 1,000 items are free
- \$3.00 statement fee*

* \$3.00 statement fee is waived if e-statements are selected.



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HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).



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BANK**