



COMMITTED
TO THE
Community
OUR COMMUNITY
REINVESTMENT PROGRAM

You've trusted us as neighbors and friends.
And together, we've made a difference. You've grown
...we've grown... and that's what prosperity is all about.

Of course, we're honored to give back to
everyone who has helped this community reap such
rich rewards.

To buy, build, or remodel, we'll do all we can to
help. Because we believe in reinvesting in the future
of our community.

**TECUMSEH
FEDERAL BANK**
Grown Here and Thriving Since 1904

GREETINGS TO OUR CUSTOMERS . . .

WE HAVE IMPORTANT INFORMATION FOR YOU.

As your financial institution, we are involved in a program that directly affects you and our entire community. Please take a few minutes to learn about the **COMMUNITY REINVESTMENT ACT.**

The **Community Reinvestment Act (CRA)** was developed by Congress in 1977. It requires financial institutions to help communities meet local financial needs. to you, our customer, that means: we provide credit services to fit your needs, make many types of loans available, and ask for your suggestions and comments about our credit policies. In addition, we work with community groups, local businesses, and all levels of government to improve the area we serve.

We invite you to learn more about *CRA* by looking at this binder. *CRA* is intended to make a difference -- for you and for our community.

TECUMSEH FEDERAL BANK

COMMUNITY COMMITMENT STATEMENT

OVERVIEW

Tecumseh Federal Bank is a federally chartered mutual savings bank.

Chartered in 1904, Tecumseh Federal Bank has grown to over \$50 million in assets. The Bank is a member of the Federal Home Loan Bank System and the Federal Deposit Insurance Corporation insures its deposits.

Tecumseh Federal Bank is primarily engaged in the business of attracting deposits from the general public and investing such funds in residential, consumer, agricultural and commercial loans as well as mortgage-backed securities and other investments.

The Bank owns and operates Tecumseh Insurance Center, Inc. The service corporation operates an insurance agency in Tecumseh, Nebraska.

The Bank also has a second service corporation. TB&L Development Corporation was created for the purpose of real estate development and management.

The Bank considers its facility-based assessment area for lending activities to be the following Nebraska counties: Gage, Otoe, Richardson, Thayer, Jefferson, Nemaha, Pawnee and Johnson. The Bank conducts its business through one office that is located in Tecumseh, Nebraska. Tecumseh is the county seat of Johnson County, Nebraska. Appendix A is a map of the facility-based assessment area and encompasses all neighborhoods within the area shown.

COMMUNITY REINVESTMENT ACT NOTICE

The Federal Community Reinvestment Act (CRA) requires Office of the Comptroller of the Currency to evaluate our performance in helping to meet credit needs of this community, and to take this evaluation into account when deciding on certain applications submitted by us. Your involvement is encouraged.

You should know that:

- You may obtain our current CRA Statement for this community in this office.
- You may send signed, written comments about our CRA Statement or our performance in helping to meet community credit needs to the Secretary of Tecumseh Federal Bank, 160 N 4th St, Tecumseh, Nebraska 68450 (BNA 9976) and to the Deputy Comptroller Western District, Office of the comptroller of the currency, 1050 17th St Ste 1500, Denver, CO 80265. For email communications, please contact: CRACOMMENTS@OCC.TREAS.GOV. Your letter, together with any responses by us, may be made public.
- You may look at a file of all signed, written comments received by us within the past two years, any responses we have made to the comments, and all CRA Statements in effect during the past two years at our office located at 160 North 4th Street, Tecumseh, Nebraska.

- You may ask to look at any comments received by the Office the Comptroller of the Currency, Denver CO.
- You may request from Office of the Comptroller of the Currency, Denver, CO, an announcement of applications covered by the CRA filed with the OCC. Their website is <https://www.occ.treas.gov>.
- You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Office of Thrift Supervision/Office of the Comptroller of the Currency at 160 North 4th Street, Tecumseh, Nebraska.

COMMUNITY REINVESTMENT ACT

Tecumseh Federal Bank, states the following:

- Tecumseh Federal Bank is a federally chartered mutual savings bank. The Bank provides financial services through its office located in Tecumseh, Nebraska. It is the policy of Tecumseh Federal Bank to serve its facility-based assessment area to the best of its abilities within the limits of its financial, physical, and human resources, paying heed to sound banking practices and its obligation to depositors and members.
- Tecumseh Federal Bank provides loans in accordance with uniform nondiscriminatory standards. The Bank's loan policies and procedures do not discriminate on the basis of race, color, religion, national origin, sex, marital status, and age or other prohibited bases (providing the applicant has the capacity to contract).
- Tecumseh Federal Bank has no geographic restrictions that limit or restrict loans within its facility-based assessment area. Changes in economic and money market conditions can result in changes in terms and conditions; changes in market conditions may cause certain loans or classes of loans to be temporarily unavailable.

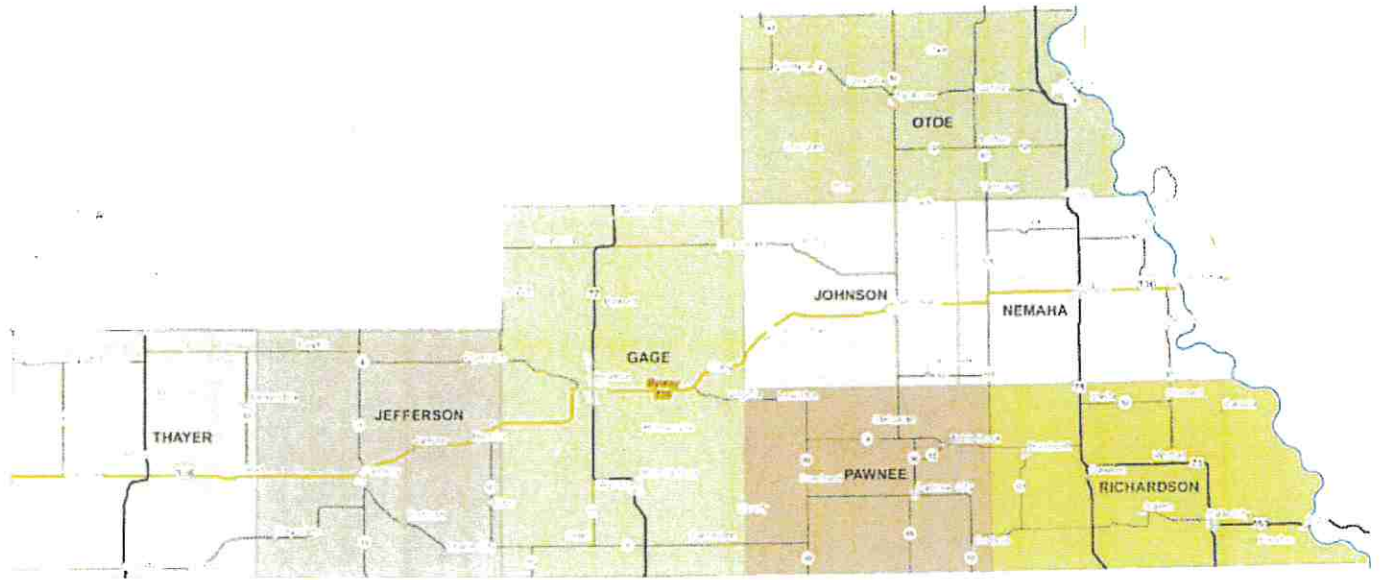
TYPES OF CREDIT OFFERED

The principal type of credit that Tecumseh Federal Bank extends in the facility-based assessment area are agriculture production and other agriculture loans. Agriculture real estate loans are also a significant portion of the bank's lending in the facility-based assessment area.

Conventional mortgage loans secured by first lien on real estate is another type of lending the bank extends in the facility-based assessment area. The bank also offers Home Equity Lines of Credit as well as home improvement loans. Consumer loans are offered for the purchase of personal property and well as loans secured by savings accounts issued by the bank. A VISA card program that is administered through Elan Financial Services of Fargo, ND is offered.

Commercial loans for the purchase or refinance of commercial real estate and equipment are also available.

Appendix A



Census Tract Codes in Tecumseh Federal Bank's Assessment Area

Gage County

9646.00
9647.00
9648.00
9649.00
9650.00
9651.00
9652.00
9999.99

Otoe County

9666.00
9667.00
9668.00
9669.00
9670.00
9999.99

Richardson County

9645.00
9685.00
9686.00
9999.99

Thayer County

9631.00
9632.00
9999.99

Jefferson County

9636.00
9637.00
9638.00
9999.99

Nemaha County

9681.00
9682.00
9999.99

Pawnee County

9678.00
9999.99

Johnson County

9675.00
9676.00
9999.99

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 067 - GAGE COUNTY

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Data Report Links

[Demographic \(PDF !\[\]\(c50c8b7b2cc2cf9ff925edec0ee94c0d_img.jpg\)](#)) [Income \(PDF !\[\]\(8bed43dc33ecdde61e2f76c8f5517125_img.jpg\)](#)) [Population \(PDF !\[\]\(047f882704cdc566325d0a83645d692e_img.jpg\)](#)) [Housing \(PDF !\[\]\(4f39bb1f5d124de68e2d5e309adc07d7_img.jpg\)](#))

For details on each field, please refer to the [Census Info Sheet](#)

* Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
9646.00	Upper	No	128.56	\$88,400	\$113,647	\$91,823	2862	3.60	103	842	1113
9647.00	Upper	No	125.00	\$88,400	\$110,500	\$89,286	3461	5.03	174	1166	1480
9648.00	Middle	No	93.45	\$88,400	\$82,610	\$66,750	3679	8.59	316	1036	1794
9649.00	Middle	No	92.46	\$88,400	\$81,735	\$66,042	3771	8.88	335	967	1660
9650.00	Moderate	No	78.84	\$88,400	\$69,695	\$56,316	3474	9.67	336	1057	1579
9651.00	Middle	No	80.27	\$88,400	\$70,959	\$57,337	1943	12.56	244	352	889
9652.00	Middle	No	101.90	\$88,400	\$90,080	\$72,788	2514	5.69	143	729	1266
9999.99	Middle	No	104.54	\$88,400	\$92,413	\$74,672	21704	7.61	1651	6149	9781

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State: 31 - NEBRASKA (NE)

County: 095 - JEFFERSON COUNTY

Data Report Links

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For details on each field, please refer to the [Census Info Sheet](#)

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9636.00	Middle	Yes*	103.89	\$88,400	\$91,839	\$74,205	2951	5.15	152	1245	1762
9637.00	Middle	Yes*	84.45	\$88,400	\$74,654	\$60,320	2959	10.34	306	841	1268
9638.00	Moderate	No	56.71	\$88,400	\$50,132	\$40,511	1330	16.84	224	210	697
9999.99	Middle	No	85.99	\$88,400	\$76,015	\$61,421	7240	9.42	682	2296	3727

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State: 31 - NEBRASKA (NE)

County: 097 - JOHNSON COUNTY

Data Report Links

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For details on each field, please refer to the [Census Info Sheet](#)

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Tract Code	Tract Income Level	Distressed or Under-served Tract	2023 FFIEC		2023 Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
			Tract Median Family Income %	Est. MSA/MD non-MSA/MD Median Family Income							
9675.00	Middle	Yes*	110.25	\$88,400	\$97,461	\$78,750	1944	4.84	94	706	926
9676.00	Moderate	No	75.06	\$88,400	\$66,353	\$53,611	3346	32.73	1095	586	1118
9999.99	Middle	No	86.25	\$88,400	\$76,245	\$61,607	5290	22.48	1189	1292	2044

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State: 31 - NEBRASKA (NE)

County: 127 - NEMAHA COUNTY

Data Report Links

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			Tract Median Family Income %	FFIEC Est. MSA/MD non-MD Median Family Income							
9681.00	Middle	Yes*	98.88	\$88,400	\$87,410	\$70,625	3412	8.73	298	1083	1665
9682.00	Middle	Yes*	87.06	\$88,400	\$76,961	\$62,188	3662	6.50	238	1034	1589
9999.99	Middle	No	95.28	\$88,400	\$84,228	\$68,053	7074	7.58	536	2117	3254

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State: 31 - NEBRASKA (NE)

County: 131 - OTOE COUNTY

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Data Report Links

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9666.00	Upper	No	122.70	\$88,400	\$108,467	\$87,643	2068	8.08	167	759	982
9667.00	Upper	No	126.81	\$88,400	\$112,100	\$90,573	3213	6.32	203	1013	1380
9668.00	Upper	No	126.79	\$88,400	\$112,082	\$90,563	3097	6.94	215	1023	1289
9669.00	Middle	No	87.50	\$88,400	\$77,350	\$62,500	4596	18.73	861	1188	1726
9670.00	Middle	No	103.95	\$88,400	\$91,892	\$74,250	2938	20.39	599	735	1365
9999.99	Middle	No	111.17	\$88,400	\$98,274	\$79,404	15912	12.85	2045	4718	6742

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State: 31 - NEBRASKA (NE)

County: 133 - PAWNEE COUNTY

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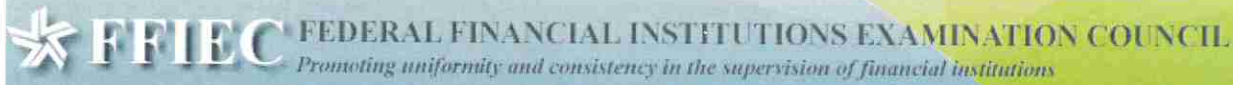
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Tract Code	Tract Income Level	Distressed or Under-served Tract	2023		2023 Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
			Tract Median Family Income %	FFIEC Est. MSA/MD non-MSA/MD Median Family Income							
9678.00	Middle	Yes*	85.09	\$88,400	\$75,220	\$60,781	2544	3.85	98	1005	1616
9999.99	Middle	No	85.09	\$88,400	\$75,220	\$60,781	2544	3.85	98	1005	1616

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State: 31 - NEBRASKA (NE)

County: 147 - RICHARDSON COUNTY

Data Report Links

[Demographic \(PDF !\[\]\(6059a5aa8b4ca7bb793408023d6c6e42_img.jpg\)\)](#) [Income \(PDF !\[\]\(d293b9aef7d8767760396289fbc64e8a_img.jpg\)\)](#) [Population \(PDF !\[\]\(17b8ec23ac3db44f57c5269d03d8ed28_img.jpg\)\)](#) [Housing \(PDF !\[\]\(894ebf17641fbcfb1e2f206cb412a794_img.jpg\)\)](#)

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9645.00	Middle	Yes*	117.77	\$88,400	\$104,109	\$84,118	1703	9.51	162	698	1025
9685.00	Middle	Yes*	107.50	\$88,400	\$95,030	\$76,786	1754	5.82	102	716	1119
9686.00	Moderate	No	59.18	\$88,400	\$52,315	\$42,273	4414	11.58	511	1363	2072
9999.99	Moderate	No	79.76	\$88,400	\$70,508	\$56,974	7871	9.85	775	2777	4216

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State: 31 - NEBRASKA (NE)

County: 169 - THAYER COUNTY

Data Report Links

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9631.00	Middle	Yes*	98.25	\$88,400	\$86,853	\$70,179	2657	5.19	138	871	1408
9632.00	Middle	Yes*	89.25	\$88,400	\$78,897	\$63,750	2377	5.34	127	839	1261
9999.99	Middle	No	93.86	\$88,400	\$82,972	\$67,045	5034	5.26	265	1710	2669

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TECUMSEH FEDERAL BANK
Loan to Deposit Ratios

For Period Ending:

March 31, 2019	82.38%
June 30, 2019	81.89%
September 30, 2019	79.86%
December 31, 2019	75.16%
March 31, 2020	74.07%
June 30, 2020	77.65%
September 30, 2020	79.59%
December 31, 2020	73.96%
March 31, 2021	67.12%
June 30, 2021	63.97%
September 30, 2021	66.49%
December 31, 2021	62.55%
March 31, 2022	61.02%
June 30, 2022	64.60%
September, 30, 2022	67.66%
December 31, 2022	71.82%
March 31, 2023	68.82%
June 30, 2023	72.25%
September 30, 2023	76.07%
December 31, 2023	80.04%