



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.

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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 4<sup>th</sup> St, Tecumseh, Nebraska 68450 (BNA 9976) and to the Deputy Comptroller Western District, Office of the comptroller of the currency, 1050 17<sup>th</sup> St Ste 1500, Denver, CO 80265. For email communications, please contact: [CRACOMMENTS@OCC.TREAS.GOV](mailto: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 4<sup>th</sup> 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 4<sup>th</sup> 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.

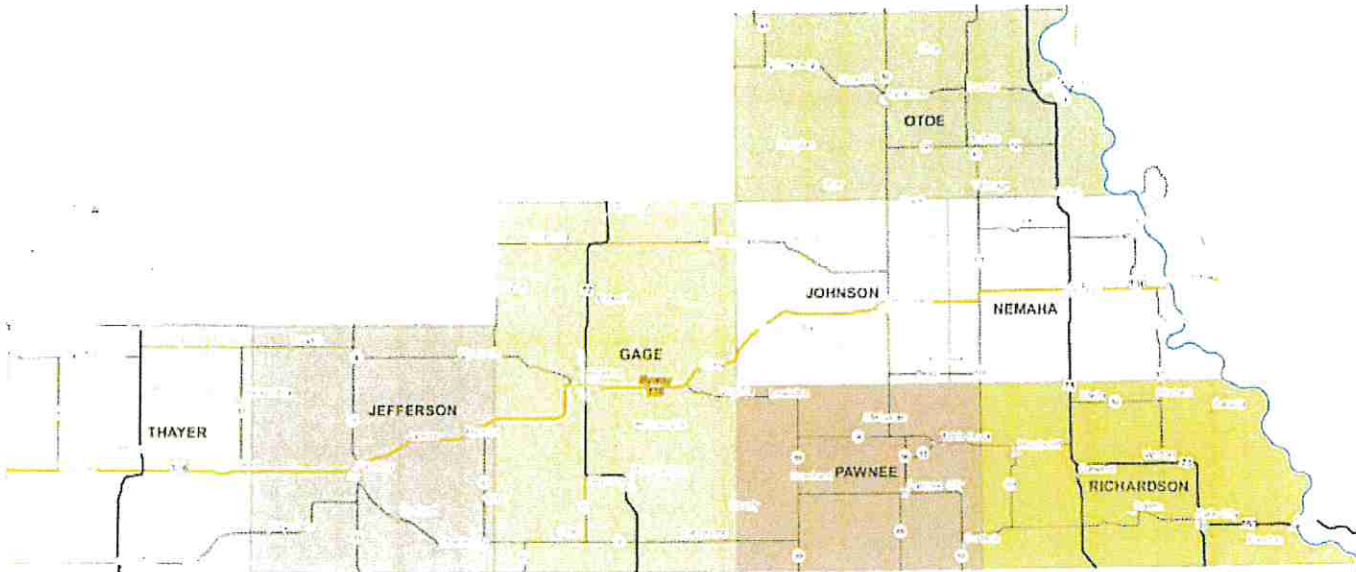
### ***TYPES OF CREDIT OFFERED***

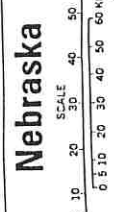
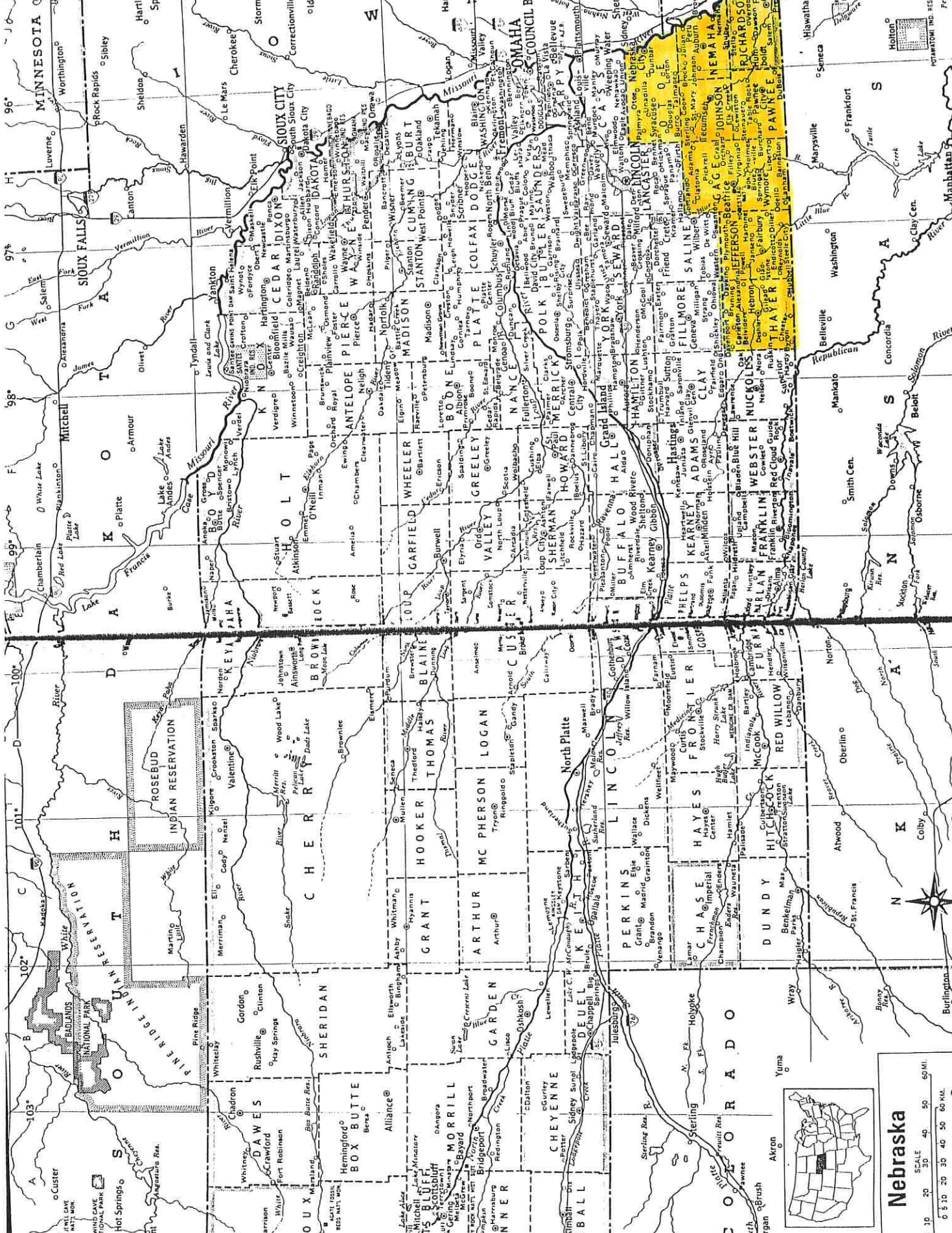
The principal type of credit that Tecumseh Federal Bank extends in the facility-based assessment area are agriculture production and other agriculture loans. Agriculture real estate loans are also a significant portion of the bank's lending in the facility-based assessment area.

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.

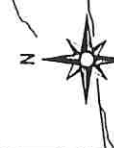
Commercial loans for the purchase or refinance of commercial real estate and equipment are also available.

Appendix A





**Nebraska**  
 SCALE  
 0 5 10 20 30 40 50 60 MI.  
 0 5 10 20 30 40 50 60 KM.



104° 103° 102° 101° 100° 99° 98° 97° 96°

MINNESOTA  
 IOWA  
 MISSOURI  
 KANSAS  
 COLORADO  
 WYOMING

Sioux Falls  
 Sioux City  
 Omaha  
 Lincoln  
 Kansas City

Sioux Falls  
 Sioux City  
 Omaha  
 Lincoln  
 Kansas City

## 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

2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 31 - NEBRASKA (NE)  
 County: 067 - GAGE COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 31         | 067         | 9646.00    | Upper              | No                              | 129.68                       | \$85,800   | \$111,265                            | \$91,823                        | 2862             | 3.60             | 103                 | 842                  | 1113                  |
| 31         | 067         | 9647.00    | Upper              | No                              | 126.10                       | \$85,800   | \$108,194                            | \$89,286                        | 3461             | 5.03             | 174                 | 1166                 | 1480                  |
| 31         | 067         | 9648.00    | Middle             | No                              | 94.27                        | \$85,800   | \$80,884                             | \$66,750                        | 3679             | 8.59             | 316                 | 1036                 | 1794                  |
| 31         | 067         | 9649.00    | Middle             | No                              | 93.27                        | \$85,800   | \$80,026                             | \$66,042                        | 3771             | 8.88             | 335                 | 967                  | 1660                  |
| 31         | 067         | 9650.00    | Moderate           | No                              | 79.53                        | \$85,800   | \$68,237                             | \$56,316                        | 3474             | 9.67             | 336                 | 1057                 | 1579                  |
| 31         | 067         | 9651.00    | Middle             | No                              | 80.97                        | \$85,800   | \$69,472                             | \$57,337                        | 1943             | 12.56            | 244                 | 352                  | 889                   |
| 31         | 067         | 9652.00    | Middle             | No                              | 102.80                       | \$85,800   | \$88,202                             | \$72,788                        | 2514             | 5.69             | 143                 | 729                  | 1266                  |
| 31         | 067         | 9999.99    | Middle             | No                              | 105.46                       | \$85,800   | \$90,485                             | \$74,672                        | 21704            | 7.61             | 1651                | 6149                 | 9781                  |

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 31 - NEBRASKA (NE)  
 County: 095 - JEFFERSON COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 31         | 095         | 9636.00    | Middle             | Yes*                            | 104.80                       | \$85,800   | \$89,918                             | \$74,205                        | 2951             | 5.15             | 152                 | 1245                 | 1762                  |
| 31         | 095         | 9637.00    | Middle             | Yes*                            | 85.19                        | \$85,800   | \$73,093                             | \$60,320                        | 2959             | 10.34            | 306                 | 841                  | 1268                  |
| 31         | 095         | 9638.00    | Moderate           | No                              | 57.21                        | \$85,800   | \$49,086                             | \$40,511                        | 1330             | 16.84            | 224                 | 210                  | 697                   |
| 31         | 095         | 9999.99    | Middle             | No                              | 86.74                        | \$85,800   | \$74,423                             | \$61,421                        | 7240             | 9.42             | 682                 | 2296                 | 3727                  |

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2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 31 - NEBRASKA (NE)  
 County: 097 - JOHNSON COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 31         | 097         | 9675.00    | Middle             | Yes*                            | 111.22                       | \$85,800   | \$95,427                             | \$78,750                        | 1944             | 4.84             | 94                  | 706                  | 926                   |
| 31         | 097         | 9676.00    | Moderate           | No                              | 75.71                        | \$85,800   | \$64,959                             | \$53,611                        | 3346             | 32.73            | 1095                | 586                  | 1118                  |
| 31         | 097         | 9999.99    | Middle             | No                              | 87.01                        | \$85,800   | \$74,655                             | \$61,607                        | 5290             | 22.48            | 1189                | 1292                 | 2044                  |

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 127 - NEMAHA COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 31         | 127         | 9681.00    | Middle             | Yes*                            | 99.74                        | \$85,800   | \$85,577                             | \$70,625                        | 3412             | 8.73             | 298                 | 1083                 | 1665                 |
| 31         | 127         | 9682.00    | Middle             | Yes*                            | 87.83                        | \$85,800   | \$75,358                             | \$62,188                        | 3662             | 6.50             | 238                 | 1034                 | 1589                 |
| 31         | 127         | 9999.99    | Middle             | No                              | 96.11                        | \$85,800   | \$82,462                             | \$68,053                        | 7074             | 7.58             | 536                 | 2117                 | 3254                 |

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 131 - OTOE COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1-to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|---------------------|
| 31         | 131         | 9666.00    | Upper              | No                              | 123.78                       | \$85,800   | \$106,203                            | \$87,643                        | 2068             | 8.08             | 167                 | 759                  | 982                 |
| 31         | 131         | 9667.00    | Upper              | No                              | 127.92                       | \$85,800   | \$109,755                            | \$90,573                        | 3213             | 6.32             | 203                 | 1013                 | 1380                |
| 31         | 131         | 9668.00    | Upper              | No                              | 127.90                       | \$85,800   | \$109,738                            | \$90,563                        | 3097             | 6.94             | 215                 | 1023                 | 1289                |
| 31         | 131         | 9669.00    | Middle             | No                              | 88.27                        | \$85,800   | \$75,736                             | \$62,500                        | 4596             | 18.73            | 861                 | 1188                 | 1726                |
| 31         | 131         | 9670.00    | Middle             | No                              | 104.86                       | \$85,800   | \$89,970                             | \$74,250                        | 2938             | 20.39            | 599                 | 735                  | 1365                |
| 31         | 131         | 9999.99    | Middle             | No                              | 112.14                       | \$85,800   | \$96,216                             | \$79,404                        | 15912            | 12.85            | 2045                | 4718                 | 6742                |

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 133 - PAWNEE COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 31         | 133         | 9678.00    | Middle             | Yes*                            | 85.84                        | \$85,800  | \$73,651                             | \$60,781                        | 2544             | 3.85             | 98                  | 1005                 | 1616                  |
| 31         | 133         | 9999.99    | Middle             | No                              | 85.84                        | \$85,800  | \$73,651                             | \$60,781                        | 2544             | 3.85             | 98                  | 1005                 | 1616                  |

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2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 31 - NEBRASKA (NE)  
 County: 147 - RICHARDSON COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 31         | 147         | 9645.00    | Middle             | Yes*                            | 118.80                       | \$85,800   | \$101,930                            | \$84,118                        | 1703             | 9.51             | 162                 | 698                  | 1025                  |
| 31         | 147         | 9685.00    | Middle             | Yes*                            | 108.44                       | \$85,800   | \$93,042                             | \$76,786                        | 1754             | 5.82             | 102                 | 716                  | 1119                  |
| 31         | 147         | 9686.00    | Moderate           | No                              | 59.70                        | \$85,800   | \$51,223                             | \$42,273                        | 4414             | 11.58            | 511                 | 1363                 | 2072                  |
| 31         | 147         | 9999.99    | Middle             | No                              | 80.46                        | \$85,800   | \$69,035                             | \$56,974                        | 7871             | 9.85             | 775                 | 2777                 | 4216                  |

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2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 31 - NEBRASKA (NE)  
 County: 169 - THAYER COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 31         | 169         | 9631.00    | Middle             | Yes*                            | 99.11                        | \$85,800   | \$85,036                             | \$70,179                        | 2657             | 5.19             | 138                 | 871                  | 1408                  |
| 31         | 169         | 9632.00    | Middle             | Yes*                            | 90.03                        | \$85,800   | \$77,246                             | \$63,750                        | 2377             | 5.34             | 127                 | 839                  | 1261                  |
| 31         | 169         | 9999.99    | Middle             | No                              | 94.69                        | \$85,800   | \$81,244                             | \$67,045                        | 5034             | 5.26             | 265                 | 1710                 | 2669                  |

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**TECUMSEH FEDERAL BANK**  
**Loan to Deposit Ratios**

**For Period Ending:**

|                     |        |
|---------------------|--------|
| 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% |
| March 31, 2024      | 75.33% |
| June 30, 2024       | 75.79% |
| September 30, 2024  | 77.63% |
| December 31, 2024   | 75.67% |