# 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.

TFB 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 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.

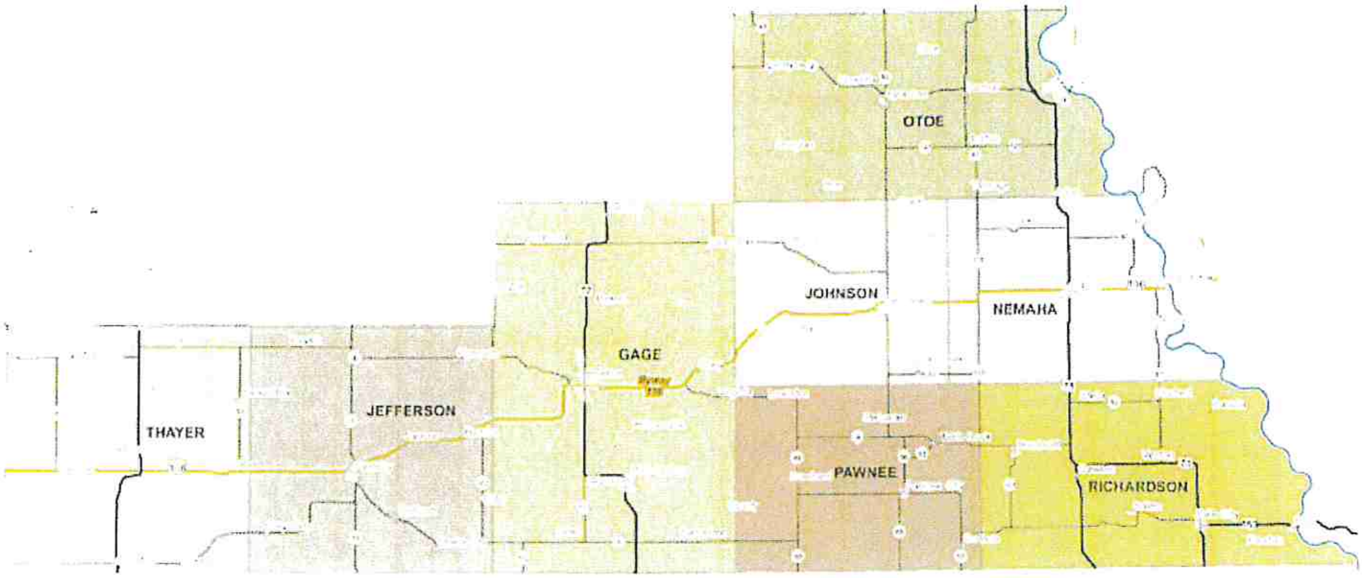
### *TYPES OF CREDIT OFFERED*

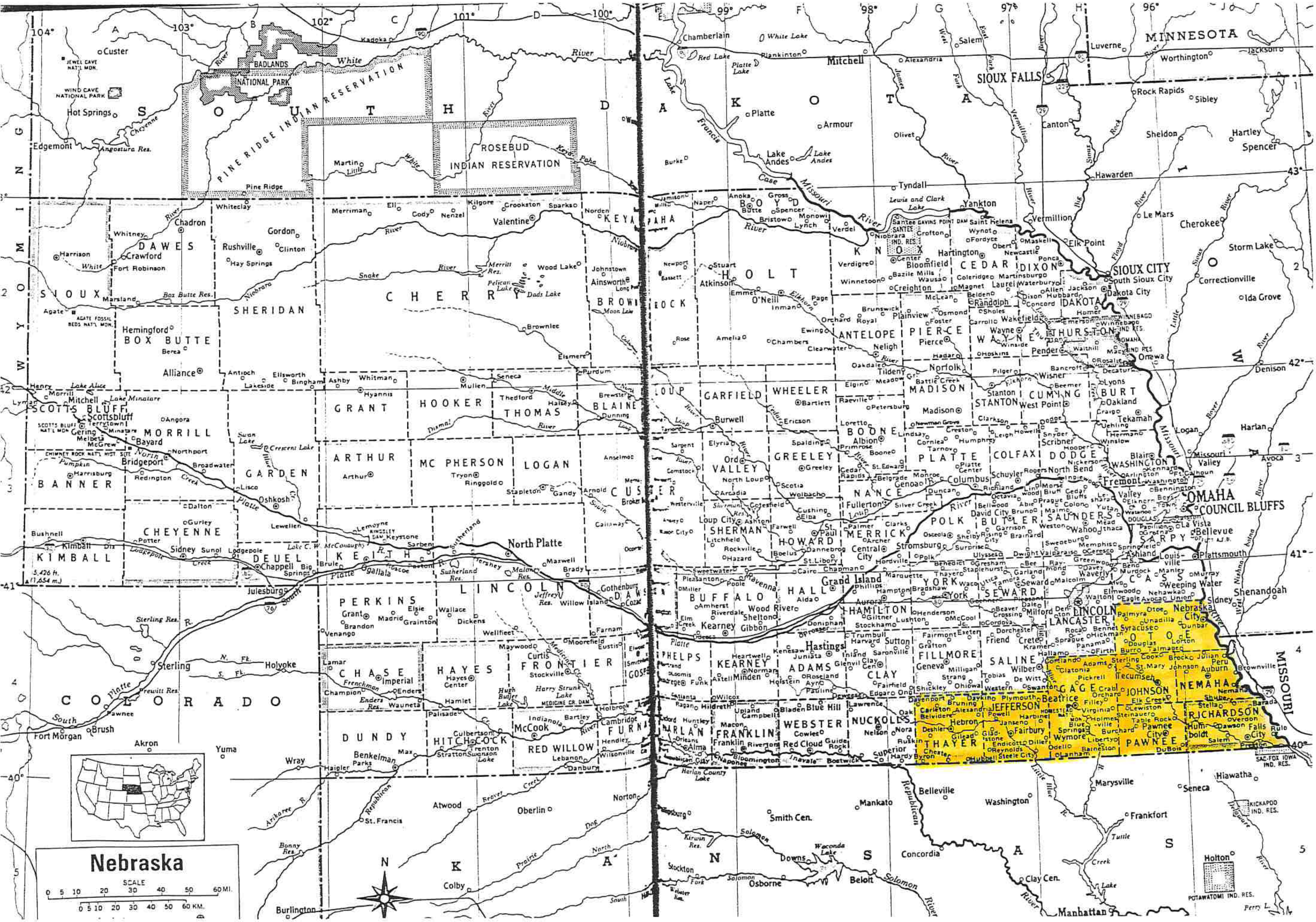
The principal type of credit that Tecumseh Federal Bank extends in the facility-based assessment area are agriculture production and other agriculture loans. Agriculture real estate loans are also a significant portion of the bank's lending in the facility-based assessment area.

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 ty 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


OTOE
JOHNSON
NEMAHA
GAGE
THAYER
JEFFERSON
PAWNEE
RICHARDSON


Nebraska
SCALE
0 5 10 20 30 40 50 60 MI.
0 5 10 20 30 40 50 60 KM.
SOUTH DAKOTA
IOWA
MINNESOTA
MISSOURI
KANSAS
COLORADO
WYOMING
SIOUX FALLS
SIOUX CITY
OMAHA
COUNCIL BLUFFS
LINCOLN
North Platte
Grand Island
Hastings
Kearney
Scottsbluff
Alliance
Valentine
Norfolk
Columbus
Beatrice
Fremont
McCook
ROSEBUD INDIAN RESERVATION
PINE RIDGE INDIAN RESERVATION
BADLANDS NATIONAL PARK
SIOUX
DAWES
SHERIDAN
CHERRY
KEYA PAHA
BOYD
KNOX
CEDAR
DIXON
DAKOTA
THURSTON
WAYNE
PIERCE
ANTELOPE
HOLT
ROCK
BROWN
BOX BUTTE
SCOTTS BLUFF
MORRILL
GARDEN
GRANT
HOOKER
THOMAS
BLAINE
LOUP
GARFIELD
WHEELER
MADISON
STANTON
CUMING
BURT
BANNER
KIMBALL
CHEYENNE
DEUEL
KEITH
ARTHUR
MC PHERSON
LOGAN
CUSTER
VALLEY
GREELEY
BOONE
PLATTE
COLFAX
DODGE
WASHINGTON
SHERMAN
HOWARD
NANCE
MERRICK
POLK
BUTLER
SAUNDERS
SARPY
DOUGLAS
LINCOLN
PERKINS
BUFFALO
HALL
HAMILTON
YORK
SEWARD
LANCASTER
CASS
OTOE
CHASE
HAYES
FRONTIER
DAWSON
GOSPER
PHELPS
KEARNEY
ADAMS
CLAY
FILLMORE
SALINE
GAGE
JOHNSON
NEMAHA
DUNDY
HITCHCOCK
RED WILLOW
FURNAS
HARLAN
FRANKLIN
WEBSTER
NUCKOLLS
THAYER
JEFFERSON
PAWNEE
RICHARDSON

# 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

**2025 FFIEC Census Report - Summary Census Overview Information**
**State: NEBRASKA**
**County: 067 - GAGE COUNTY**
**All Tracts: 7**

FFIEC Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | GAGE COUNTY | 9646.00 | 4 - Upper | 129.68 | No | $93,000 | $91,823 | 2862 | 103 | 3.60 | 842 | 1113 |
| NE | GAGE COUNTY | 9647.00 | 4 - Upper | 126.10 | No | $93,000 | $89,286 | 3461 | 174 | 5.03 | 1166 | 1480 |
| NE | GAGE COUNTY | 9648.00 | 3 - Middle | 94.27 | No | $93,000 | $66,750 | 3679 | 316 | 8.59 | 1036 | 1794 |
| NE | GAGE COUNTY | 9649.00 | 3 - Middle | 93.27 | No | $93,000 | $66,042 | 3771 | 335 | 8.88 | 967 | 1660 |
| NE | GAGE COUNTY | 9650.00 | 2 - Moderate | 79.53 | No | $93,000 | $56,316 | 3474 | 336 | 9.67 | 1057 | 1579 |
| NE | GAGE COUNTY | 9651.00 | 3 - Middle | 80.97 | No | $93,000 | $57,337 | 1943 | 244 | 12.56 | 352 | 889 |
| NE | GAGE COUNTY | 9652.00 | 3 - Middle | 102.80 | No | $93,000 | $72,788 | 2514 | 143 | 5.69 | 729 | 1266 |
| NE | GAGE COUNTY | 9999.99 | 3 - Middle | 105.46 | No | $93,000 | $74,672 | 21704 | 1651 | 7.61 | 6149 | 9781 |

**2025 FFIEC Census Report - Summary Census Overview Information**
**State: NEBRASKA**
**County: 095 - JEFFERSON COUNTY**
**All Tracts: 3**

FFIEC Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | JEFFERSON COUNTY | 9636.00 | 3 - Middle | 104.80 | Yes | $93,000 | $74,205 | 2951 | 152 | 5.15 | 1245 | 1762 |
| NE | JEFFERSON COUNTY | 9637.00 | 3 - Middle | 85.19 | Yes | $93,000 | $60,320 | 2959 | 306 | 10.34 | 841 | 1268 |
| NE | JEFFERSON COUNTY | 9638.00 | 2 - Moderate | 57.21 | No | $93,000 | $40,511 | 1330 | 224 | 16.84 | 210 | 697 |
| NE | JEFFERSON COUNTY | 9999.99 | 3 - Middle | 86.74 | No | $93,000 | $61,421 | 7240 | 682 | 9.42 | 2296 | 3727 |

**2025 FFIEC Census Report - Summary Census Overview Information**
**State: NEBRASKA**
**County: 097 - JOHNSON COUNTY**
**All Tracts: 2**

FFIEC Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | JOHNSON COUNTY | 9675.00 | 3 - Middle | 111.22 | Yes | $93,000 | $78,750 | 1944 | 94 | 4.84 | 706 | 926 |
| NE | JOHNSON COUNTY | 9676.00 | 2 - Moderate | 75.71 | No | $93,000 | $53,611 | 3346 | 1095 | 32.73 | 586 | 1118 |
| NE | JOHNSON COUNTY | 9999.99 | 3 - Middle | 87.01 | No | $93,000 | $61,607 | 5290 | 1189 | 22.48 | 1292 | 2044 |

**2025 FFIEC Census Report - Summary Census Overview Information**
**State: NEBRASKA**
**County: 127 - NEMAHA COUNTY**
**All Tracts: 2**

FFIEC Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | NEMAHA COUNTY | 9681.00 | 3 - Middle | 99.74 | Yes | $93,000 | $70,625 | 3412 | 298 | 8.73 | 1083 | 1665 |
| NE | NEMAHA COUNTY | 9682.00 | 3 - Middle | 87.83 | Yes | $93,000 | $62,188 | 3662 | 238 | 6.50 | 1034 | 1589 |
| NE | NEMAHA COUNTY | 9999.99 | 3 - Middle | 96.11 | No | $93,000 | $68,053 | 7074 | 536 | 7.58 | 2117 | 3254 |

2025 FFIEC Census Report - Summary Census Overview Information
State: NEBRASKA
County: 131 - OTOE COUNTY
All Tracts: 5

FFIEC Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | OTOE COUNTY | 9666.00 | 4 - Upper | 123.78 | No | $93,000 | $87,643 | 2068 | 167 | 8.08 | 759 | 982 |
| NE | OTOE COUNTY | 9667.00 | 4 - Upper | 127.92 | No | $93,000 | $90,573 | 3213 | 203 | 6.32 | 1013 | 1380 |
| NE | OTOE COUNTY | 9668.00 | 4 - Upper | 127.90 | No | $93,000 | $90,563 | 3097 | 215 | 6.94 | 1023 | 1289 |
| NE | OTOE COUNTY | 9669.00 | 3 - Middle | 88.27 | Yes | $93,000 | $62,500 | 4596 | 861 | 18.73 | 1188 | 1726 |
| NE | OTOE COUNTY | 9670.00 | 3 - Middle | 104.86 | Yes | $93,000 | $74,250 | 2938 | 599 | 20.39 | 735 | 1365 |
| NE | OTOE COUNTY | 9999.99 | 3 - Middle | 112.14 | No | $93,000 | $79,404 | 15912 | 2045 | 12.85 | 4718 | 6742 |

**2025 FFIEC Census Report - Summary Census Overview Information**
**State: NEBRASKA**
**County: 133 - PAWNEE COUNTY**
**All Tracts: 1**

Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | PAWNEE COUNTY | 9678.00 | 3 - Middle | 85.84 | Yes | $93,000 | $60,781 | 2544 | 98 | 3.85 | 1005 | 1616 |
| NE | PAWNEE COUNTY | 9999.99 | 3 - Middle | 85.84 | No | $93,000 | $60,781 | 2544 | 98 | 3.85 | 1005 | 1616 |

**2025 FFIEC Census Report - Summary Census Overview Information**
**State: NEBRASKA**
**County: 147 - RICHARDSON COUNTY**
**All Tracts: 3**

FFIEC Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | RICHARDSON COUNTY | 9645.00 | 3 - Middle | 118.80 | Yes | $93,000 | $84,118 | 1703 | 162 | 9.51 | 698 | 1025 |
| NE | RICHARDSON COUNTY | 9685.00 | 3 - Middle | 108.44 | Yes | $93,000 | $76,786 | 1754 | 102 | 5.82 | 716 | 1119 |
| NE | RICHARDSON COUNTY | 9686.00 | 2 - Moderate | 59.70 | No | $93,000 | $42,273 | 4414 | 511 | 11.58 | 1363 | 2072 |
| NE | RICHARDSON COUNTY | 9999.99 | 3 - Middle | 80.46 | No | $93,000 | $56,974 | 7871 | 775 | 9.85 | 2777 | 4216 |

**2025 FFIEC Census Report - Summary Census Overview Information**
**State: NEBRASKA**
**County: 169 - THAYER COUNTY**
**All Tracts: 2**

FFIEC Federal Financial Institutions Examination Council

| State Abbr | County Name | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| NE | THAYER COUNTY | 9631.00 | 3 - Middle | 99.11 | Yes | $93,000 | $70,179 | 2657 | 138 | 5.19 | 871 | 1408 |
| NE | THAYER COUNTY | 9632.00 | 3 - Middle | 90.03 | Yes | $93,000 | $63,750 | 2377 | 127 | 5.34 | 839 | 1261 |
| NE | THAYER COUNTY | 9999.99 | 3 - Middle | 94.69 | No | $93,000 | $67,045 | 5034 | 265 | 5.26 | 1710 | 2669 |

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

**For Period Ending:**

| | |
|---|---|
| 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% |
| March 31, 2025 | 73.75% |
| June 30, 2025 | 72.37% |
| September 30, 2025 | 71.61% |