

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.

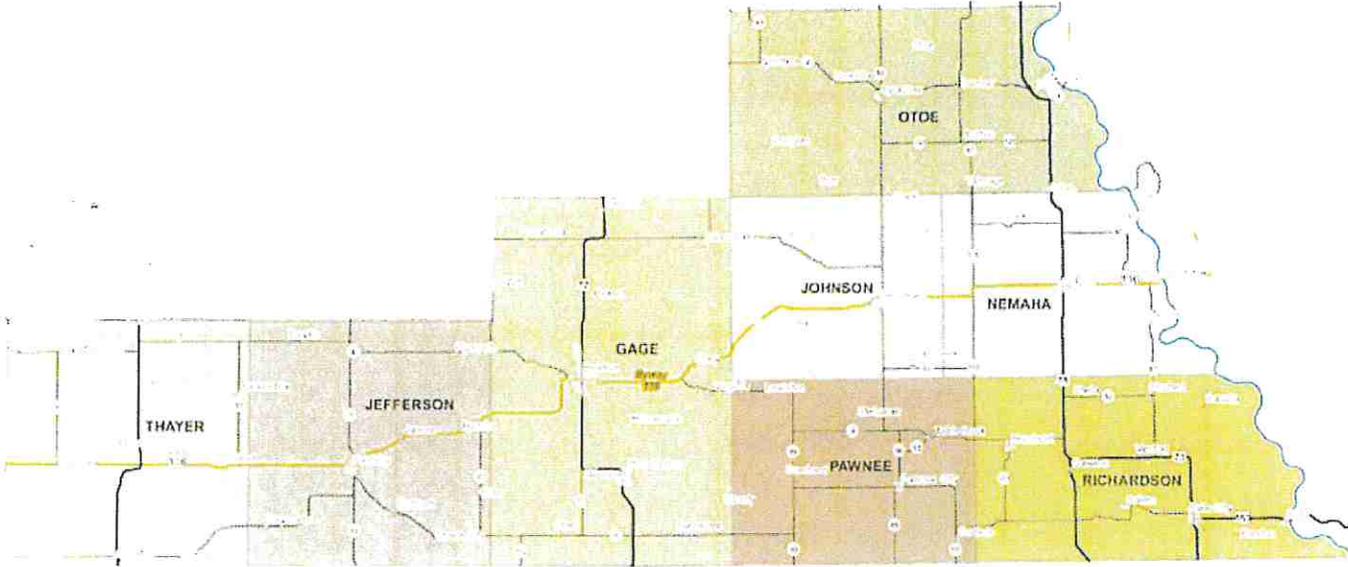
### ***TYPES OF CREDIT OFFERED***

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





## 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



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



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



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



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



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



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



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



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:**

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%
December 31, 2025	71.51%