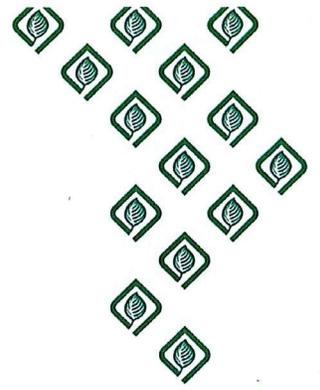


## **CRA PUBLIC FILE INDEX**

- 1. Written Comments**
- 2. CRA Public Performance Evaluation**
- 3. List of Branches**
- 4. List of Branches Opened or Closed**
- 5. List of Services, Fees and Hours**
- 6. Map of Each Assessment Area**
- 7. HMDA Disclosure Statement**
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**GreenLeaf Bank has not received any written correspondence or comments from the public regarding the institution's CRA performance during 2023, 2024, or 2025.**



# **PUBLIC DISCLOSURE**

September 11, 2020

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

GreenLeaf Bank  
Certificate Number: 12661

1608 Day Street  
Greenleaf, Wisconsin 54126

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Chicago Regional Office

300 South Riverside Plaza, Suite 1700  
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

This rating is supported by the following:

- The net loan-to-deposit ratio is reasonable given the institution's size, financial condition, and credit needs of the assessment area (AA).
- The bank originated a majority of home mortgage and small business loans in the AA.
- The geographic distribution of home mortgage and small business loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects a reasonable penetration among individuals of different income levels and businesses of different sizes.
- The bank has not received any CRA-related complaints since the previous evaluation. Therefore, this performance criterion was not evaluated.

## DESCRIPTION OF INSTITUTION

GreenLeaf Bank (GB) is a community bank headquartered in Greenleaf, Wisconsin. It is wholly-owned by G.W. Bancorp, a one-bank holding company also headquartered in Greenleaf. The bank has one branch office located in Wrightstown, Wisconsin. GB closed a second branch office located in a middle-income census tract in Wayside, Wisconsin on September 29, 2017. Currently both banking offices are located in the same upper-income census tract in Brown County, which is part of the Green Bay, Wisconsin, Metropolitan Statistical Area (MSA).

GB had total assets of \$114,011,000, total deposits of \$98,171,000 and total loans of \$58,577,000 as of June 30, 2020, according to the bank's Call Report. The loan portfolio as of that date is broken down in the following table. Total loans increased by 44.5 percent since the previous evaluation dated July 28, 2014; however, the loan composition did not change significantly.

| <b>Loan Distribution as of 6/30/2020</b>         |                             |                                   |
|--|-----------------------------|-----------------------------------|
| <b>Loan Type</b>                                 | <b>Dollar Amount (000s)</b> | <b>Percent of Total Loans (%)</b> |
| Construction and Land Development                | 4,604                       | 7.9                               |
| Secured by Farmland                              | 6,875                       | 11.7                              |
| 1-4 Family Residential                           | 21,883                      | 37.4                              |
| Multi-family (5 or more units) residential       | 611                         | 1.0                               |
| Non-farm, non-residential                        | 14,253                      | 24.3                              |
| <b>Total Real Estate Loans</b>                   | <b>48,226</b>               | <b>82.3</b>                       |
| Commercial and Industrial                        | 6,521                       | 11.1                              |
| Agricultural                                     | 391                         | 0.7                               |
| Consumer   | 872                         | 1.5                               |
| Obligations of States and Political Subdivisions | 1,341                       | 2.3                               |
| Other  | 1,226                       | 2.1                               |
| <b>Total Loans</b>                               | <b>58,577</b>               | <b>100.0</b>                      |

As a community-oriented institution, the bank strives to ensure that a complete line of financial products and services are available to meet the deposit and credit needs of the AA. Retail deposit products include consumer checking, savings, money market, health savings accounts, and individual retirement accounts, as well as the traditional variety of business deposit accounts for commercial customers. Banking services consist of bank by mobile phone access, online banking, interactive online mortgage applications, bill payment applications, online check images, 24-hour voice response system, and 24-hour non-deposit taking ATM access at both office locations. Each location also has drive-up facilities. Loan product offerings include home mortgage, business, agricultural, and consumer loans. In addition, the bank extends loans through the USDA Farm Service Agency and Small Business Administration (SBA) federal lending programs. In 2020, GB originated 74 loans totaling \$2,958,000 under the Payroll Protection Program (PPP) offered by the SBA to assist businesses in meeting their payroll expenses during the COVID-19 pandemic.

Examiners did not identify any legal or financial impediments that would hinder the bank's ability to meet the credit needs of the AA. FDIC Examiners rated the bank as "Satisfactory" at the previous CRA Evaluation conducted as of July 28, 2014, using Small Bank Evaluation procedures.

## DESCRIPTION OF ASSESSMENT AREA

GB's AA consists of all 54 census tracts in Brown County and four census tracts located in the most eastern part of Outagamie County, which are adjacent to Brown County. There have been no changes to the AA since the previous evaluation. Brown County is part of the Green Bay, Wisconsin, MSA, while Outagamie County is part of the Appleton, Wisconsin, MSA. While GB's AA includes geographies in two MSAs, examiners included the geographies in this evaluation as a single AA as they are demographically similar. The AA includes 3 low-income census tracts and 16 moderate-income census tracts, which are all located in the Green Bay area and 20 miles north of the closest bank office. The remaining census tracts that comprise the AA are classified as middle- and upper-income, with the exception of one tract with an income designation of "NA". The AA meets the requirements of the CRA regulation and does not arbitrarily exclude any categories of geographies.

### Economic and Demographic Data

The following table reflects demographic and economic information for the AA according to the 2015 American Community Survey (ACS) US Census and D&B data. Examiners used this data to conduct the evaluation.

| Demographic Information of the Assessment Area   |         |               |                              |                  |                 |               |
|--|---------|---------------|------------------------------|------------------|-----------------|---------------|
| Demographic Characteristics  | #       | Low<br>% of # | Moderate<br>% of #           | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |
| Geographies (Census Tracts)  | 58      | 5.2           | 27.6                         | 48.3             | 17.2            | 1.7           |
| Population by Geography  | 278,535 | 2.1           | 25.9                         | 48.6             | 22.9            | 0.4           |
| Housing Units by Geography   | 115,505 | 2.4           | 27.8                         | 48.7             | 21.1            | 0.0           |
| Owner-Occupied Units by Geography  | 73,142  | 1.1           | 21.3                         | 52.8             | 24.8            | 0.0           |
| Occupied Rental Units by Geography   | 36,074  | 4.4           | 40.0                         | 40.8             | 14.8            | 0.0           |
| Vacant Units by Geography  | 6,289   | 5.6           | 33.1                         | 46.6             | 14.6            | 0.0           |
| Businesses by Geography  | 15,786  | 3.1           | 26.6                         | 47.6             | 22.6            | 0.0           |
| Farms by Geography   | 690     | 0.9           | 13.5                         | 55.1             | 30.6            | 0.0           |
| Family Distribution by Income Level  | 71,754  | 19.6          | 18.2                         | 21.7             | 40.5            | 0.0           |
| Household Distribution by Income Level   | 109,216 | 22.5          | 17.0                         | 18.9             | 41.7            | 0.0           |
| Median Family Income MSA - 11540 Appleton, WI MSA  |         | \$73,709      | Median Housing Value         |                  |                 | \$159,529     |
| Median Family Income MSA - 24580 Green Bay, WI MSA   |         | \$67,666      | Median Gross Rent            |                  |                 | \$721         |
|  |         |               | Families Below Poverty Level |                  |                 | 8.3%          |
| <i>Source: 2015 ACS and 2019 D&amp;B Data<br/>                     Due to rounding, totals may not equal 100.0%<br/>                     (*) The NA category consists of geographies that have not been assigned an income classification.</i> |         |               |                              |                  |                 |               |

Information from the Wisconsin Realtors Association indicates that housing sales prices have steadily increased in the AA since the previous evaluation with median housing pricing being significantly higher.

| Area               | Median Housing Cost<br>2013 | Median Housing Cost<br>2019 | Increase (%) |
|--------------------|-----------------------------|-----------------------------|--------------|
| Brown County       | \$137,000                   | \$195,000                   | 42%          |
| Outagamie County   | \$133,000                   | \$184,950                   | 39%          |
| State of Wisconsin | \$143,500                   | \$197,000                   | 37%          |

The median family incomes have also increased but at a lower rate. The 2019 median family income levels for the AA are shown in the following table:

| Median Family Income Ranges                           |             |                         |                        |                |
|---|-------------|-------------------------|------------------------|----------------|
| Median Family Incomes                                 | Low<br><50% | Moderate<br>50% to <80% | Middle<br>80% to <120% | Upper<br>≥120% |
| <b>Appleton, WI MSA Median Family Income (11540)</b>  |             |                         |                        |                |
| 2019 (\$83,800)                                       | <\$41,900   | \$41,900 to <\$67,040   | \$67,040 to <\$100,560 | ≥\$100,560     |
| <b>Green Bay, WI MSA Median Family Income (24580)</b> |             |                         |                        |                |
| 2019 (\$81,300)                                       | <\$40,650   | \$40,650 to <\$65,040   | \$65,040 to <\$97,560  | ≥\$97,560      |
| <i>Source: FFIEC</i>                                  |             |                         |                        |                |

The median family incomes for Appleton and Green Bay in 2013 were \$72,200 and \$65,500, respectively. The current levels represent a 16 percent (Appleton) and 24 percent (Green Bay) increase. The greater increase in housing prices when compared to income levels indicates that families making a low- or moderate-income amount may have a difficult time affording a home purchase.

The following table shows unemployment data from Wisconsin's Department of Workforce Development. The rates for June 2020 are high due to the COVID-19 pandemic. Prior to the impact of the pandemic, both Brown and Outagamie Counties were experiencing their longest run of improved economic conditions.

| Area               | Unemployment Rate<br>December 2019 | Unemployment Rate<br>June 2020 |
|--------------------|------------------------------------|--------------------------------|
| Brown County       | 2.9%                               | 8.8%                           |
| Outagamie County   | 2.8%                               | 7.7%                           |
| State of Wisconsin | 3.2%                               | 8.9%                           |
| United States      | 3.4%                               | 11.2%                          |

According to the 2019 D&B data, of the 15,786 businesses in the AA, 78.6 percent generated \$1 million or less in gross annual revenue. According to Wisconsin's Department of Workforce Development, the principal industries in the AA are education and health; trade, transportation, utilities; and manufacturing. Major employers in Brown County are Bellin Health, Humana Inc., Schneider, the Oneida Nation, and Aurora Health Care. Major employers in Outagamie County

include ThedaCare, Affinity Health System, Kimberly-Clark Corporation and Thrivent Financial for Lutherans.

### **Competition**

There is a significant amount of competition in the bank's AA for loans and deposits. According to the FDIC's Deposit Market Share Reports as of June 30, 2019, the top five entities in Brown County and Outagamie County are large national institutions. The top three of these institutions capture over 66 percent of the deposits in Brown County and over 57 percent of the deposits in both counties combined. GB captured approximately one percent of the deposits in Brown County and less than one percent in the two counties combined.

### **Community Contacts**

Examiners reviewed two recent community contacts to aid in ascertaining area banking activities, credit needs and opportunities. One contact represented a housing authority and the second contact represented an economic development agency in the AA. Both contacts indicated that there is a need for affordable housing in the area. The current apartment buildings are either occupied or too expensive for lower-income families to afford. One of the contacts indicated that projects currently in process should provide a significant number of affordable units. The contacts indicated that businesses are struggling, due to the COVID-19 pandemic. Start-up businesses need financing but often lack the collateral necessary to obtain a loan. Both contacts indicated that the area financial institutions are doing what they can to meet the credit needs of both the housing and business markets. The PPP loans offered through many of the institutions were vital to many small businesses in the area.

### **Credit Needs**

Examiners identified a need for affordable housing and small business loans in the AA based on economic and demographic information and information obtained from the community contacts.

## **SCOPE OF EVALUATION**

### **General Information**

Examiners used Small Bank Evaluation procedures to evaluate GB's CRA performance. These procedures were also used for the most recent evaluation on July 28, 2014. GB received a Satisfactory rating at that evaluation. The scope for this evaluation is from that date to September 11, 2020.

### **Activities Reviewed**

Examiners reviewed all home mortgage loans in 2018 and 2019 (as reported on the bank's Home Mortgage Disclosure Act (HMDA) 2018 and 2019 Loan Application Registers) and all small business loans originated or renewed in 2019. These categories are the primary lending focus of

GB as they represented 38.4 percent and 35.4 percent of the total loan portfolio on June 30, 2020, respectively. Agriculture and consumer loans are not a lending focus of the bank and represent only nominal portions of the loan portfolio; therefore, these loans were not included in this evaluation. The following table shows the number of loans included in this review.

| Loan Type           | Number of Loans | Dollar Volume of Loans<br>(000) |
|---------------------|-----------------|---------------------------------|
| Home Mortgage 2018  | 70              | 8,275                           |
| Home Mortgage 2019  | 67              | 9,772                           |
| Small Business 2019 | 56              | 6,669                           |

Examiners placed equal weight on the home mortgage and small business loans. Because 2018 and 2019 home mortgage lending is similar, examiners present only 2019 data in this report, as it is the most recent year for which comparable aggregate data is available. D&B data from 2019 provided a standard of comparison for the bank's small business lending activity, while aggregate HMDA data and 2015 American Community Survey (ACS) Census Data provided a standard of comparison for the bank's home mortgage lending activity.

**CONCLUSIONS ON PERFORMANCE CRITERIA**

**LENDING TEST**

GB demonstrates reasonable performance under the Lending Test. Examiners based this conclusion on AA concentration, as well as the distribution of home mortgage and small business loans among census tracts of different income levels, borrowers of different income levels and businesses of different sizes.

**Loan-to-Deposit Ratio**

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs and opportunities. The bank's LTD ratio, calculated from Call Report data, averaged 60.8 percent over the past 24 calendar quarters from September 30, 2014 to June 30, 2020. This ratio ranged from a low of 54.6 percent on December 31, 2014 to a high of 70.6 percent on March 31, 2019. The bank's average LTD ratio is comparable to similarly situated banks based on size, location and product offerings as shown in the table below.

| Loan-to-Deposit Ratio Comparison  |  |                                 |
|-----------------------------------|--|---------------------------------|
| Bank                              | Total Assets as of<br>06/30/2020<br>(\$000s) | Average Net LTD<br>Ratio<br>(%) |
| GreenLeaf Bank                    | 114,011                                      | 60.82                           |
| Similarly-Situated Institution #1 | 67,895                                       | 43.2                            |
| Similarly-Situated Institution #2 | 115,127                                      | 90.0                            |
| Similarly-Situated Institution #3 | 126,387                                      | 76.3                            |

*Source: Reports of Condition and Income 9/30/14 through 06/30/20*

**Assessment Area Concentration**

GB originated a majority of its home mortgage and small business loans in the AAs.

| Lending Inside and Outside of the Assessment Area                                    |                 |             |           |             |            |                                 |             |              |             |                   |
|--|-----------------|-------------|-----------|-------------|------------|---------------------------------|-------------|--------------|-------------|-------------------|
| Loan Category  | Number of Loans |             |           |             | Total<br># | Dollar Amount of Loans \$(000s) |             |              |             | Total<br>\$(000s) |
|  | Inside          |             | Outside   |             |            | Inside                          |             | Outside      |             |                   |
|  | #               | %           | #         | %           |            | \$                              | %           | \$           | %           |                   |
| Home Mortgage  |                 |             |           |             |            |                                 |             |              |             |                   |
| 2018   | 52              | 74.3        | 18        | 25.7        | 70         | 6,306                           | 76.2        | 1,970        | 23.8        | 8,275             |
| 2019   | 47              | 70.1        | 20        | 29.9        | 67         | 7,621                           | 78.0        | 2,152        | 22.0        | 9,772             |
| <b>Subtotal</b>  | <b>99</b>       | <b>72.3</b> | <b>38</b> | <b>27.7</b> | <b>137</b> | <b>13,926</b>                   | <b>77.2</b> | <b>4,121</b> | <b>22.8</b> | <b>18,047</b>     |
| Small Business 2019  | 46              | 82.1        | 10        | 17.9        | 56         | 4,170                           | 62.5        | 2,499        | 37.5        | 6,669             |
| <i>Source: Bank Data<br/>           Due to rounding, totals may not equal 100.0%</i> |                 |             |           |             |            |                                 |             |              |             |                   |

**Geographic Distribution**

The geographic distribution of home mortgage and small business loans reflects reasonable dispersion throughout the AA. Examiners focused on the percentage of loans, by number, originated in low- and moderate-income census tracts.

**Home Mortgage Loans**

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA, despite performance in low- and moderate-income census tracts trailing demographic data and aggregate performance.

The low- and moderate-income census tracts are located in downtown Green Bay, a considerable distance from the bank’s two office locations, which are in an upper-income census tract in southern Brown County. There is also a significant amount of competition from numerous large national institutions in Brown County. The three largest national banks captured over 66 percent of the deposits in Brown County while GB has only one percent.

| Geographic Distribution of Home Mortgage Loans |             |                                   |                              |           |              |              |              |
|--|-------------|-----------------------------------|------------------------------|-----------|--------------|--------------|--------------|
| Tract Income Level                             |             | % of Owner-Occupied Housing Units | Aggregate Performance % of # | #         | %            | \$(000s)     | %            |
| Low  |             |                                   |                              |           |              |              |              |
|  | 2019        | 1.1                               | 1.0                          | 0         | 0.0          | 0            | 0.0          |
| Moderate                                       |             |                                   |                              |           |              |              |              |
|  | 2019        | 21.3                              | 18.6                         | 6         | 12.8         | 761          | 10.0         |
| Middle   |             |                                   |                              |           |              |              |              |
|  | 2019        | 52.8                              | 50.7                         | 25        | 53.2         | 4,292        | 56.3         |
| Upper  |             |                                   |                              |           |              |              |              |
|  | 2019        | 24.8                              | 29.7                         | 16        | 34.0         | 2,568        | 33.7         |
| Not Available                                  |             |                                   |                              |           |              |              |              |
|  | 2019        | 0.0                               | 0.0                          | 0         | 0.0          | 0            | 0.0          |
| <b>Totals</b>                                  |             |                                   |                              |           |              |              |              |
|  | <b>2019</b> | <b>100.0</b>                      | <b>100.0</b>                 | <b>47</b> | <b>100.0</b> | <b>7,621</b> | <b>100.0</b> |

Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data. "--" data not available.  
Due to rounding, totals may not equal 100.0%

### Small Business Loans

Small business loan dispersion throughout the AA is poor. The bank's performance primarily in the moderate-income census tracts is substantially less than the percentage of business located in those tracts.

| Geographic Distribution of Small Business Loans |             |                 |           |              |              |              |
|---|-------------|-----------------|-----------|--------------|--------------|--------------|
| Tract Income Level                              |             | % of Businesses | #         | %            | \$(000s)     | %            |
| Low   |             |                 |           |              |              |              |
|   | 2019        | 3.1             | 0         | 0.0          | 0            | 0.0          |
| Moderate  |             |                 |           |              |              |              |
|   | 2019        | 26.6            | 2         | 4.3          | 197          | 4.7          |
| Middle  |             |                 |           |              |              |              |
|   | 2019        | 47.6            | 17        | 37.0         | 1,173        | 28.1         |
| Upper   |             |                 |           |              |              |              |
|   | 2019        | 22.6            | 27        | 58.7         | 2,800        | 67.2         |
| <b>Totals</b>                                   |             |                 |           |              |              |              |
|   | <b>2019</b> | <b>100.0</b>    | <b>46</b> | <b>100.0</b> | <b>4,170</b> | <b>100.0</b> |

Source: 2019 D&B Data; Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%

Although the low- and moderate-income census tracts are not located close to the bank's offices and there is a significant amount of competition, the bank's lending in these census tracts should more closely reflect the percentages of businesses located there.

### **Borrower Profile**

GB has reasonably dispersed home mortgage and small business loans among borrowers of different income levels and businesses of different sizes.

### **Home Mortgage Loans**

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable.

| <b>Distribution of Home Mortgage Loans by Borrower Income Level</b>   |                      |                                     |           |              |                 |              |
|---|----------------------|-------------------------------------|-----------|--------------|-----------------|--------------|
| <b>Borrower Income Level</b>  | <b>% of Families</b> | <b>Aggregate Performance % of #</b> | <b>#</b>  | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>Low</b>  |                      |                                     |           |              |                 |              |
| 2019  | 19.6                 | 9.6                                 | 2         | 4.3          | 184             | 2.4          |
| <b>Moderate</b>   |                      |                                     |           |              |                 |              |
| 2019  | 18.2                 | 22.5                                | 9         | 19.1         | 1,061           | 13.9         |
| <b>Middle</b>   |                      |                                     |           |              |                 |              |
| 2019  | 21.7                 | 23.0                                | 9         | 19.1         | 1,436           | 18.8         |
| <b>Upper</b>  |                      |                                     |           |              |                 |              |
| 2019  | 40.5                 | 31.1                                | 19        | 40.4         | 4,123           | 54.1         |
| <b>Not Available</b>  |                      |                                     |           |              |                 |              |
| 2019  | 0.0                  | 13.7                                | 8         | 17.0         | 818             | 10.7         |
| <b>Totals</b>   |                      |                                     |           |              |                 |              |
| 2019  | <b>100.0</b>         | <b>100.0</b>                        | <b>47</b> | <b>100.0</b> | <b>7,621</b>    | <b>100.0</b> |
| <i>Source: 2015 ACS; Bank Data, 2019 HMDA Aggregate Data, "--" data not available.<br/>Due to rounding, totals may not equal 100.0%</i> |                      |                                     |           |              |                 |              |

GB's concentration of home mortgage loans among low-income borrowers trails the aggregate lending performance and the demographic composition of the AA. Nonetheless, the bank's performance is reasonable for a number of reasons. A low-income family in the AA would not likely qualify for a mortgage loan under conventional underwriting standards, especially considering the high median housing costs. This limits the demand and opportunity for loans to low-income families. Additionally, the percentage of low-income families includes those families living below the poverty level (8.3 percent). Due to their limited financial resources, families with incomes below the poverty level generally do not have the capacity to support a home mortgage, further limiting the demand and opportunity for loans to low-income borrowers.

GB's concentration of home mortgage loans to moderate-income individuals is comparable to aggregate performance, as well as the demographic composition of the AA.

A significant volume of low- and moderate-income borrowers reside in or very near Green Bay, which is at least 15 miles from the Greenleaf office and approximately 20 miles from Wrightstown. The distance of the bank's offices from Green Bay, combined with strong competition, impacts the bank's opportunity to lend to the low- and moderate-income borrowers in the AA. A review of lending activity in the four CTs immediately surrounding the bank's offices, where much of the bank's lending activity occurs, shows that 10.5 percent of the families in these tracts were low-income and 14.1 percent were moderate-income. Additionally, aggregate data showed that 3.9 percent of the competitor banks' loans were to low-income borrowers, with an additional 13.9 percent to moderate-income borrowers. The bank originated one HMDA reportable loan to a low-income borrower (3.7%) and all nine loans to moderate-income borrowers (33.3%) in these tracts. The bank's performance in these four tracts is more closely aligned to, or even better than, both the aggregate and demographic data.

**Small Business Loans**

GB's distribution of small business loans reflects reasonable penetration among businesses with gross annual revenues of \$1 million or less, considering the significant amount of competition from large national banks in the AA. Further, the D&B data reflects only the number of businesses within the AA, not the number that are seeking financing.

| <b>Distribution of Small Business Loans by Gross Annual Revenue Category</b> |                        |           |              |                 |              |
|--|------------------------|-----------|--------------|-----------------|--------------|
| <b>Gross Revenue Level</b>   | <b>% of Businesses</b> | <b>#</b>  | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <b>&lt;=\$1,000,000</b>  |                        |           |              |                 |              |
| 2019   | 78.6                   | 29        | 63.0         | 2,744           | 65.8         |
| <b>&gt;1,000,000</b>   |                        |           |              |                 |              |
| 2019   | 8.4                    | 17        | 37.0         | 1,426           | 34.2         |
| <b>Revenue Not Available</b>   |                        |           |              |                 |              |
| 2019   | 13.0                   | --        | --           | --              | --           |
| <b>Totals</b>  |                        |           |              |                 |              |
| 2019   | <b>100.0</b>           | <b>46</b> | <b>100.0</b> | <b>4,170</b>    | <b>100.0</b> |

*Source: 2019 D&B Data; Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%*

According to the community contacts, small businesses in the AA that qualify for financing are obtaining the loans that they need.

**Response to Complaints**

The bank has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping meet community credit needs; therefore, this consideration did not affect the institution's overall CRA rating.

### **APPENDICES**

#### **SMALL BANK PERFORMANCE CRITERIA**

##### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

### **GLOSSARY**

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports

of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

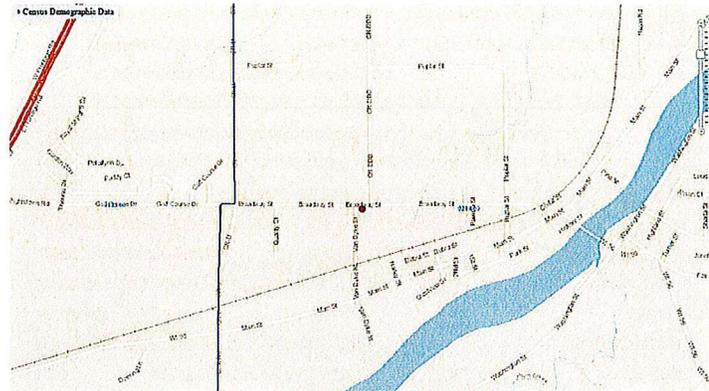
"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## Branches:

### Wrightstown Branch

1165 Broadway Street

Wrightstown, WI 54180

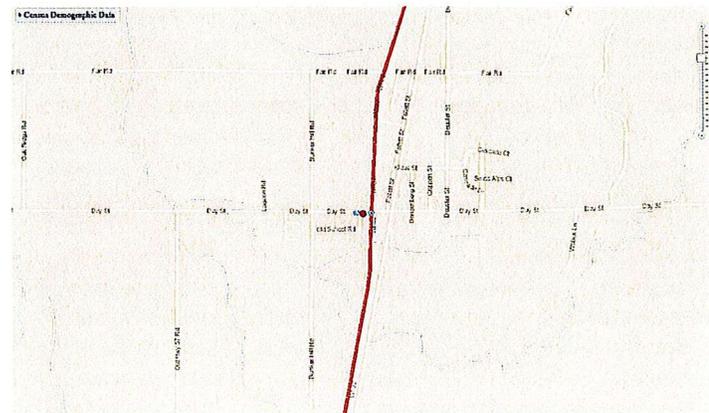


|             |   |
|-------------|---|
| Address     | 1165 BROADWAY ST,<br>WRIGHTSTOWN, WI, 54180 |
| MSA/MD Code | 24580                                       |
| State Code  | 55  |
| County Code | 009   |
| Tract Code  | 0214.00                                     |
| MSA/MD Name | GREEN BAY, WI                               |
| State Name  | WISCONSIN                                   |
| County Name | BROWN COUNTY                                |

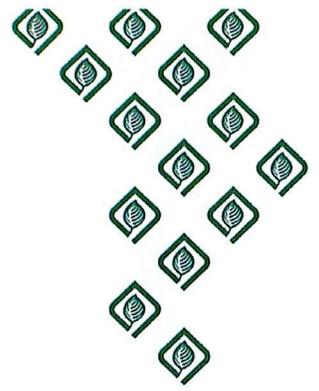
### Greenleaf Branch

1608 Day Street

Greenleaf, WI 54126



|             |                                      |
|-------------|--------------------------------------|
| Address     | 1608 DAY ST, GREENLEAF, WI,<br>54126 |
| MSA/MD Code | 24580                                |
| State Code  | 55                                   |
| County Code | 009                                  |
| Tract Code  | 0214.00                              |
| MSA/MD Name | GREEN BAY, WI                        |
| State Name  | WISCONSIN                            |
| County Name | BROWN COUNTY                         |



**GreenLeaf Bank had no branches opened or closed during 2023, 2024, or 2025.**





## Services:

### **Personal Checking Accounts**

Essential Checking, Smart Money Checking, Achieve Checking

### **Personal Savings Accounts**

Personal Savings, Easy Access Money Market, Certificates of Deposit, Christmas Club, Health Savings Account

### **Business Deposit Accounts**

Essential Business Checking, Greenleaf Community Checking, Smart Money Business Checking

### **Business Savings Accounts**

Business Savings, Easy Access Business Money Market, Business Certificate of Deposit

### **Loan Services**

Consumer Installment Loans: Autos, cycles, recreational vehicles and unsecured loans comprise this category. Interest rates vary according to length of loan, age and condition of collateral, and whether the loan is charged directly from customers accounts. The Bank charges NO fees for this type loan.

**First Lien Real Estate:** Interest rates on first lien real estate vary depending on the length and type of loan. Closing costs include an origination fee of \$400.00. Construction loans have a \$1,000.00 or .5% origination fee.

Included in the first lien real estate category are our fixed rate loans, which are sold to the secondary market. The Bank charges a \$400.00 origination fee for this type loan.

**Junior Lien Real Estate:** Home Equity Loans have interest rates based on the length of the loan and are fixed for a specified period of time. There is a \$100.00 closing fee.

Open end Home Equity Loans have a variable rate based on the Wall Street Journal's Prime Interest Rate. There is a \$35.00 annual fee, waived the first year.

Home Equity Loans have interest rates based on the length of the loan and are fixed for a specified period of time. Closing fees begin at \$100.

Open end Home Equity Loans have a variable rate based on the Wall Street Journal's Prime Interest Rate. There is a \$35.00 annual fee, waived the first year.

**Business Loans:** Interest rates and closing costs depend on the type of business loan. Commercial real estate will have an origination fee of up to 1% and a closing fee of up to \$100.00. The interest rate is determined by loan grade. Other commercial loans typically use a variable rate and usually have limited closing costs.

**Farm/Agricultural Loans:** Farm real estate loans have an origination fee up to 1%. Interest rates are determined by loan grade. Farm personal property is based on a variable rate, and usually has limited closing costs.

**Municipal Loans:** Municipal loans are given to local government agencies with interest rates based on current municipal funding services and limited closing fees.



**Fee Schedule  
effective July 30, 2020**

**Checking / Savings / Money Market Accounts**

|  |         |
|--|---------|
| Account Research/Reconciliation per hour<br>(minimum one hour) | \$25.00 |
| Activity Printouts   | \$2.00  |
| Deposited Items Returned Unpaid/per item                       | \$10.00 |
| Emergency Checks per check (limit 4 checks)                    | \$ .50  |
| Overdraft/NSF*—Maximum 4 items per day                         |         |
| Overdraft/NSF Returned Fee/per item                            | \$25.00 |
| Overdraft/NSF Paid Fee/per item                                | \$35.00 |
| Overdraft Protection   |         |
| From GLB Account   | \$7.00  |
| From LOC Account/per year                                      | \$25.00 |
| Reproduce Account Information/per item                         | \$2.00  |
| Reproduce Statement  | \$5.00  |
| Stop Payment Request/per item                                  | \$25.00 |
| Excess Withdrawal Fee per item                                 | \$10.00 |

**Health Savings (HSA)/Individual Retirement Accounts (IRA)**

|  |         |
|--|---------|
| Closed within 1 year of opening (HSA)      | \$25.00 |
| Closed within 1 year of opening (IRA)      | \$75.00 |
| Excess Contribution/Withdrawal Corrections | \$25.00 |

**Automated Teller Machine (ATM)**

|   |                |
|---|----------------|
| International Transaction Fee                 | 1% transaction |
| Debit Card-Replacement                        | \$7.00         |
| Debit Card-New Card Number & Replacement Card | \$12.00        |

**Electronic Banking**

|                   |      |
|-------------------|------|
| Bill Pay          | Free |
| Check Images      | Free |
| eStatements       | Free |
| Mobile Banking    | Free |
| Online Banking    | Free |
| Telephone Banking | Free |

**Miscellaneous Service Fees**

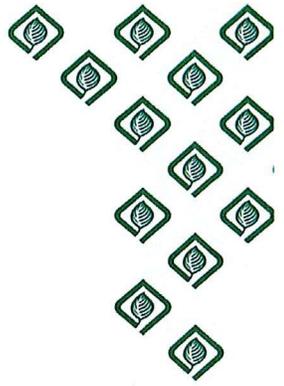
|  |                         |
|--|-------------------------|
| Account Closed Within 90 Days of Opening                           | \$20.00                 |
| Address Change-No Notification                                     | \$5.00                  |
| Bond of Indemnity  | \$10.00                 |
| Cashiers Check (Customer Only)                                     | \$5.00                  |
| Check Cashing-Non Customer drawn on GLB<br>(valid ID/phone number) | \$1.00/hundred          |
| Coin Counting-Customer   | Free                    |
| Coin Counting-Non Customer<br>(valid ID/phone number)              | \$2.00/hundred          |
| Collections—Incoming/Outgoing/per item                             | \$30.00                 |
| Currency/Coin Purchases-Customers                                  | Free                    |
| Currency/Coin Purchases-Non Customers                              | \$.25/roll, \$50./strap |
| Express Mail   | Cost                    |
| Fax-Incoming   | \$1.00/page             |
| Fax-Outgoing   | \$2.00/page             |
| Foreign Currency (Customer Only)                                   |                         |
| Buy  | \$10 + FedEx Fee        |
| Sell   | \$10.00                 |
| Foreign Check Collection   | \$10.00                 |
| Legal Levies & Garnishments  | \$75.00                 |
| Night Depository Service   | Free                    |
| Night Depository Replacement Key                                   | \$10.00                 |
| Notary Service (Customer)  | Free                    |
| Notary Service (Non Customer)                                      | \$.50                   |
| Photocopies Black & White/per copy                                 | \$.50                   |
| Photocopies Color/per copy   | \$1.00                  |
| Safe Deposit Box Lease (one year)                                  | Varies by size          |
| Drilling Charge  | \$25.00 + cost          |
| Replacement Key  | \$20.00                 |
| Late Fee   | \$10.00                 |
| Signature Guarantee (Customers Only)                               | Free                    |
| Wire Transfers (Customer Only)                                     |                         |
| Incoming   | \$10.00                 |
| Outgoing   | \$25.00                 |
| International In/Out   | \$35.00                 |
| Zipper Deposit Bag   | \$5.00                  |

\*Overdraft/NSF's can be created by check, in person withdrawal, ATM withdrawal, or electronic means.



**Grow. Together.**  
[www.greenleaf.bank](http://www.greenleaf.bank)





# HOURS

## ***LOBBY HOURS***

**Monday – Friday:**

**8:30 am – 5:00 pm**

**Saturday: Closed**

## ***MAILING ADDRESS***

**PO Box 260**

**Greenleaf, WI 54126**

## ***DRIVE-IN HOURS***

**Monday – Friday:**

**8:00 am – 5:00 pm**

**Saturday: (Greenleaf Only)**

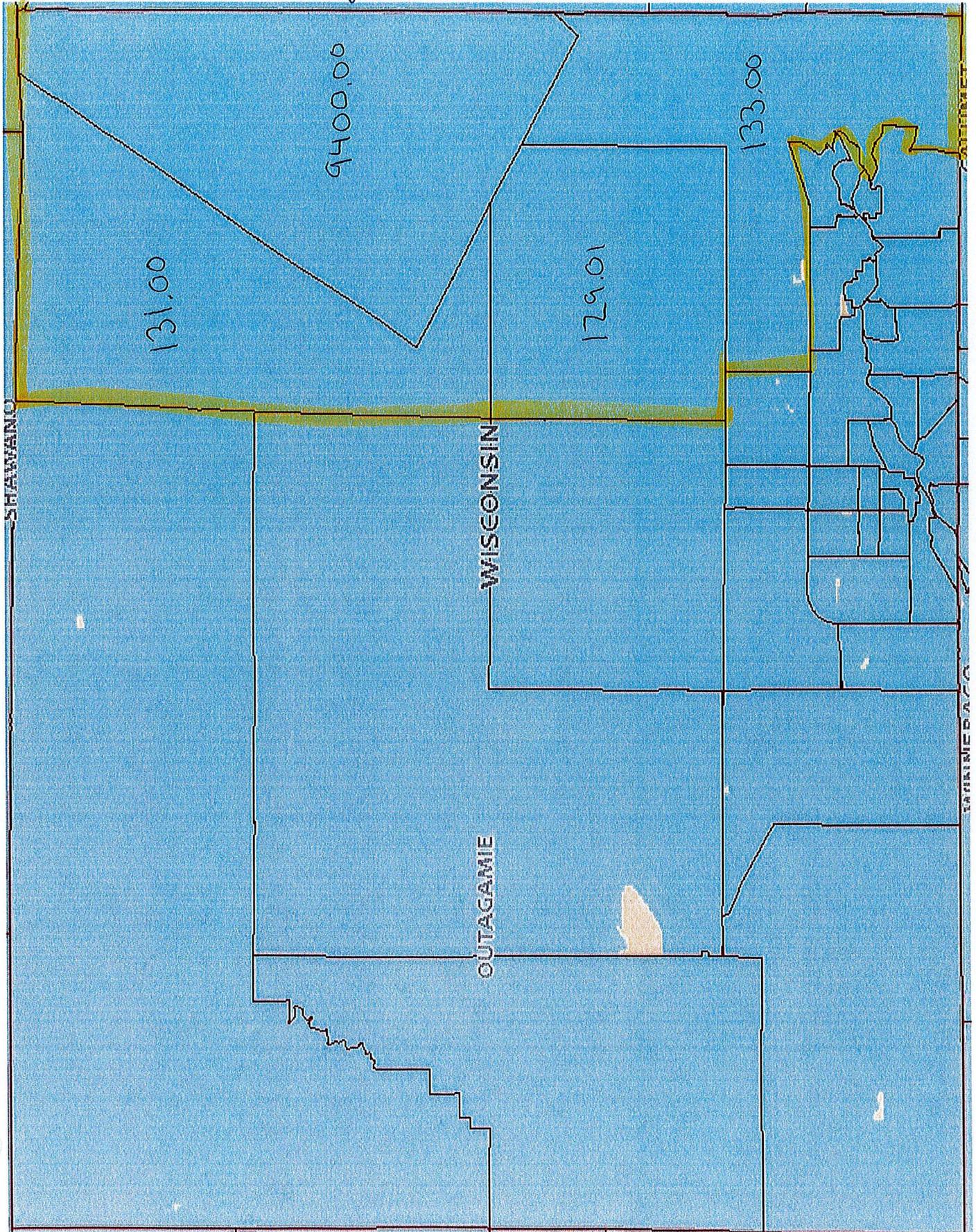
**8:30 am – 12:00 pm**

***ATM Located at both offices:***

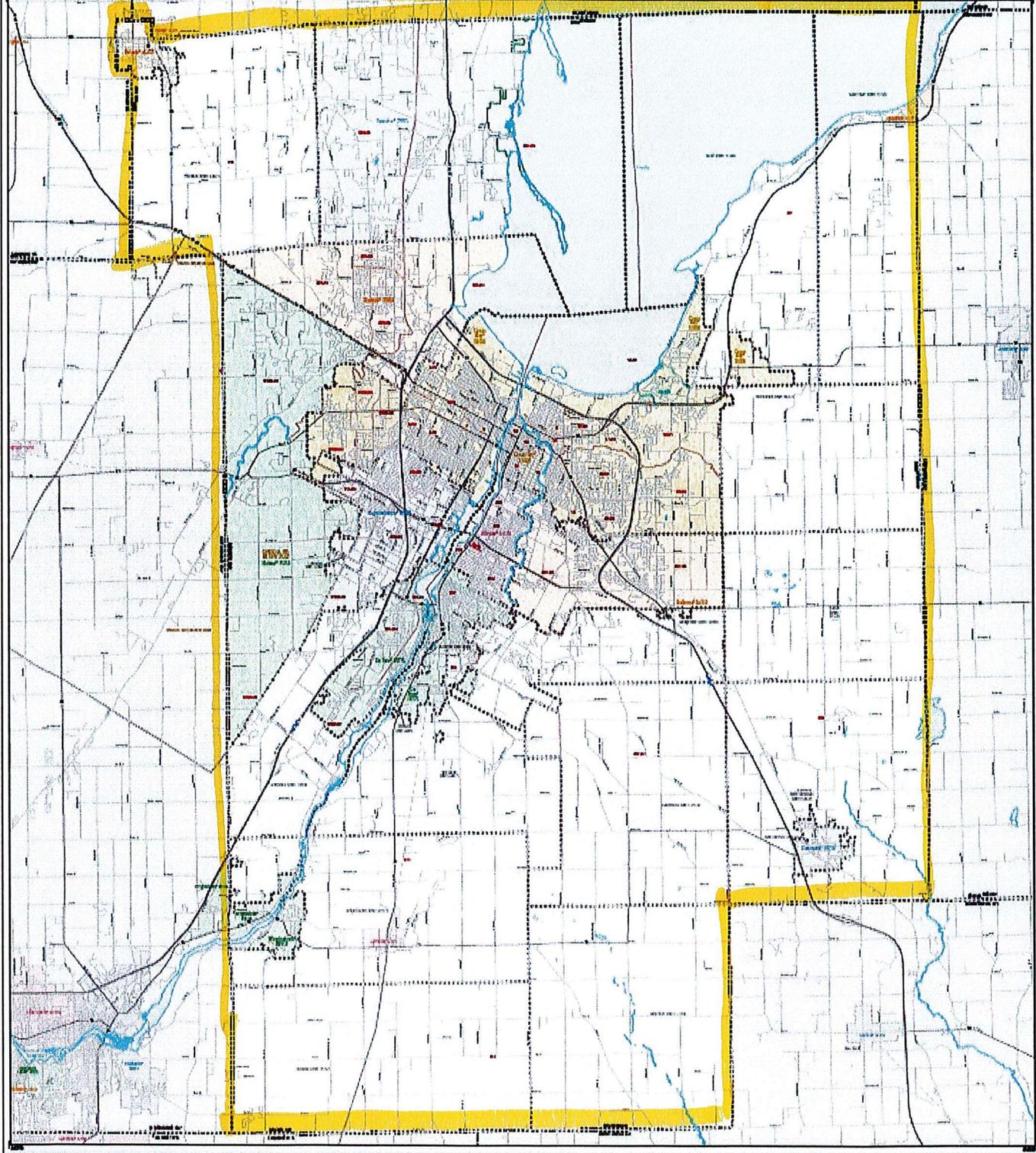
**Available 24 hours a day, 7 days a week**



# outagamie Trac's



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Brown County, WI



| SYMBOL | DESCRIPTION   | SYMBOL | DESCRIPTION   |
|--------|---|--------|---|
| .....  | 1000' (0.31 mi) Grid  | .....  | 1000' (0.31 mi) Grid  |
| .....  | 500' (0.16 mi) Grid   | .....  | 500' (0.16 mi) Grid   |
| .....  | 250' (0.08 mi) Grid   | .....  | 250' (0.08 mi) Grid   |
| .....  | 125' (0.04 mi) Grid   | .....  | 125' (0.04 mi) Grid   |
| .....  | 62.5' (0.02 mi) Grid  | .....  | 62.5' (0.02 mi) Grid  |
| .....  | 31.25' (0.01 mi) Grid   | .....  | 31.25' (0.01 mi) Grid   |
| .....  | 15.625' (0.005 mi) Grid   | .....  | 15.625' (0.005 mi) Grid   |
| .....  | 7.8125' (0.0025 mi) Grid  | .....  | 7.8125' (0.0025 mi) Grid  |
| .....  | 3.90625' (0.00125 mi) Grid  | .....  | 3.90625' (0.00125 mi) Grid  |
| .....  | 1.953125' (0.000625 mi) Grid  | .....  | 1.953125' (0.000625 mi) Grid  |
| .....  | 0.9765625' (0.0003125 mi) Grid  | .....  | 0.9765625' (0.0003125 mi) Grid  |
| .....  | 0.48828125' (0.00015625 mi) Grid  | .....  | 0.48828125' (0.00015625 mi) Grid  |
| .....  | 0.244140625' (0.000078125 mi) Grid  | .....  | 0.244140625' (0.000078125 mi) Grid  |
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| .....  | 0.000000000003552713678800500929355621337890625' (0.000000000000001136868377216160297393798828125 mi) Grid                                      | .....  | 0.000000000003552713678800500929355621337890625' (0.000000000000001136868377216160297393798828125 mi) Grid                                      |
| .....  | 0.000000000001776356839400250464677810668953125' (0.00000000000000056843418860801486968994140625 mi) Grid                                       | .....  | 0.000000000001776356839400250464677810668953125' (0.00000000000000056843418860801486968994140625 mi) Grid                                       |
| .....  | 0.0000000000008881784197001252323389053344765625' (0.00000000000000028421709430404007434844970703125 mi) Grid                                   | .....  | 0.0000000000008881784197001252323389053344765625' (0.00000000000000028421709430404007434844970703125 mi) Grid                                   |
| .....  | 0.00000000000044408920985006261616945266723828125' (0.000000000000000142108547152020037174224853515625 mi) Grid                                 | .....  | 0.00000000000044408920985006261616945266723828125' (0.000000000000000142108547152020037174224853515625 mi) Grid                                 |
| .....  | 0.000000000000222044604925031308084726333619140625' (0.0000000000000000710542735760100185871124267578125 mi) Grid                               | .....  | 0.000000000000222044604925031308084726333619140625' (0.0000000000000000710542735760100185871124267578125 mi) Grid                               |
| .....  | 0.0000000000001110223024625156040413166678095703125' (0.00000000000000003552713678800500929355621337890625 mi) Grid                             | .....  | 0.0000000000001110223024625156040413166678095703125' (0.00000000000000003552713678800500929355621337890625 mi) Grid                             |
| .....  | 0.00000000000005551115123125780202060833390478515625' (0.00000000000000001776356839400250464677810668953125 mi) Grid                            | .....  | 0.00000000000005551115123125780202060833390478515625' (0.00000000000000001776356839400250464677810668953125 mi) Grid                            |
| .....  | 0.00000000000002775557561562539010030416669523828125' (0.000000000000000008881784197001252323389053344765625 mi) Grid                           | .....  | 0.00000000000002775557561562539010030416669523828125' (0.000000000000000008881784197001252323389053344765625 mi) Grid                           |
| .....  | 0.0000000000000138777878078126950501520833390478515625' (0.0000000000000000044408920985006261616945266723828125 mi) Grid                        | .....  | 0.0000000000000138777878078126950501520833390478515625' (0.0000000000000000044408920985006261616945266723828125 mi) Grid                        |
| .....  | 0.0000000000000069388939039063475250760416669523828125' (0.0000000000000000022204460492503130808472633390478515625 mi) Grid                     | .....  | 0.0000000000000069388939039063475250760416669523828125' (0.0000000000000000022204460492503130808472633390478515625 mi) Grid                     |
| .....  | 0.000000000000003469446951953173762538020833390478515625' (0.00000000000000000111022302462515604041316669523828125 mi) Grid                     | .....  | 0.000000000000003469446951953173762538020833390478515625' (0.00000000000000000111022302462515604041316669523828125 mi) Grid                     |
| .....  | 0.000000000000001734723475976586881269010416669523828125' (0.0000000000000000005551115123125780202060833390478515625 mi) Grid                   | .....  | 0.000000000000001734723475976586881269010416669523828125' (0.0000000000000000005551115123125780202060833390478515625 mi) Grid                   |
| .....  | 0.00000000000000086736173798829344053450520833390478515625' (0.0000000000000000002775557561562539010030416669523828125 mi) Grid                 | .....  | 0.00000000000000086736173798829344053450520833390478515625' (0.0000000000000000002775557561562539010030416669523828125 mi) Grid                 |
| .....  | 0.00000000000000043368086899414722026725260416669523828125' (0.000000000000000000138777878078126950501520833390478515625 mi) Grid               | .....  | 0.00000000000000043368086899414722026725260416669523828125' (0.000000000000000000138777878078126950501520833390478515625 mi) Grid               |
| .....  | 0.0000000000000002168404344970736101336263020833390478515625' (0.000000000000000000069388939039063475250760416669523828125 mi) Grid             | .....  | 0.0000000000000002168404344970736101336263020833390478515625' (0.000000000000000000069388939039063475250760416669523828125 mi) Grid             |
| .....  | 0.0000000000000001084202172485365050668131510416669523828125' (0.00000000000000000003469446951953173762538020833390478515625 mi) Grid           | .....  | 0.0000000000000001084202172485365050668131510416669523828125' (0.00000000000000000003469446951953173762538020833390478515625 mi) Grid           |
| .....  | 0.000000000000000054210108624268252533406575520833390478515625' (0.00000000000000000001734723475976586881269010416669523828125 mi) Grid         | .....  | 0.000000000000000054210108624268252533406575520833390478515625' (0.00000000000000000001734723475976586881269010416669523828125 mi) Grid         |
| .....  | 0.000000000000000027105054312134126266703287760416669523828125' (0.0000000000000000000086736173798829344053450520833390478515625 mi) Grid       | .....  | 0.000000000000000027105054312134126266703287760416669523828125' (0.0000000000000000000086736173798829344053450520833390478515625 mi) Grid       |
| .....  | 0.00000000000000001355252715606706313335164388020833390478515625' (0.0000000000000000000043368086899414722026725260416669523828125 mi) Grid     | .....  | 0.00000000000000001355252715606706313335164388020833390478515625' (0.0000000000000000000043368086899414722026725260416669523828125 mi) Grid     |
| .....  | 0.00000000000000000677626357803353156675821944010416669523828125' (0.000000000000000000002168404344970736101336263020833390478515625 mi) Grid   | .....  | 0.00000000000000000677626357803353156675821944010416669523828125' (0.000000000000000000002168404344970736101336263020833390478515625 mi) Grid   |
| .....  | 0.0000000000000000033881317890167657833791097200520833390478515625' (0.000000000000000000001084202172485365050668131510416669523828125 mi) Grid | .....  | 0.0000000000000000033881317890167657833791097200520833390478515625' (0.000000000000000000001084202172485365050668131510416669523828125 mi) Grid |
| .....  | 0.0000000000000000016940658945083828916895548802083339047851562   |        |   |

2020 FFIEC Census Report - Summary Census Demographic Information  
 State: 55 - WISCONSIN (WI)  
 County: 009 - BROWN COUNTY



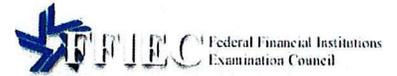
| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2020 Est. Tract Median Family Income | 2015 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 55         | 009         | 0001.00    | Moderate           | No                              | 53.24                        | \$81,600   | \$43,444                             | \$36,029                        | 2795             | 40.82            | 1141                | 494                  | 1133                 |
| 55         | 009         | 0002.00    | Moderate           | No                              | 64.65                        | \$81,600   | \$52,754                             | \$43,750                        | 6393             | 17.75            | 1135                | 1763                 | 2259                 |
| 55         | 009         | 0003.02    | Middle             | No                              | 81.62                        | \$81,600   | \$66,602                             | \$55,234                        | 4421             | 21.26            | 940                 | 1085                 | 1320                 |
| 55         | 009         | 0003.03    | Moderate           | No                              | 71.50                        | \$81,600   | \$58,344                             | \$48,385                        | 2855             | 34.61            | 988                 | 538                  | 732                  |
| 55         | 009         | 0004.01    | Moderate           | No                              | 62.53                        | \$81,600   | \$51,024                             | \$42,315                        | 4591             | 25.83            | 1186                | 845                  | 1649                 |
| 55         | 009         | 0004.02    | Middle             | No                              | 97.50                        | \$81,600   | \$79,560                             | \$65,978                        | 2264             | 7.82             | 177                 | 759                  | 1003                 |
| 55         | 009         | 0005.00    | Middle             | No                              | 85.34                        | \$81,600   | \$69,637                             | \$57,750                        | 3269             | 22.64            | 740                 | 763                  | 1183                 |
| 55         | 009         | 0006.00    | Moderate           | No                              | 75.86                        | \$81,600   | \$61,902                             | \$51,332                        | 4077             | 19.55            | 797                 | 1520                 | 1814                 |
| 55         | 009         | 0007.00    | Moderate           | No                              | 76.39                        | \$81,600   | \$62,334                             | \$51,695                        | 4867             | 21.55            | 1049                | 1446                 | 2039                 |
| 55         | 009         | 0008.00    | Low                | No                              | 49.77                        | \$81,600   | \$40,612                             | \$33,682                        | 1781             | 41.27            | 735                 | 231                  | 709                  |
| 55         | 009         | 0009.00    | Moderate           | No                              | 61.34                        | \$81,600   | \$50,053                             | \$41,512                        | 4221             | 51.48            | 2173                | 710                  | 1485                 |
| 55         | 009         | 0010.00    | Middle             | No                              | 114.53                       | \$81,600   | \$93,456                             | \$77,500                        | 1205             | 22.49            | 271                 | 218                  | 259                  |
| 55         | 009         | 0011.00    | Low                | No                              | 40.64                        | \$81,600   | \$33,162                             | \$27,500                        | 2039             | 41.34            | 843                 | 333                  | 773                  |
| 55         | 009         | 0012.00    | Low                | No                              | 37.84                        | \$81,600   | \$30,877                             | \$25,610                        | 2038             | 48.48            | 988                 | 212                  | 896                  |
| 55         | 009         | 0013.00    | Moderate           | No                              | 62.52                        | \$81,600   | \$51,016                             | \$42,308                        | 2997             | 24.96            | 748                 | 516                  | 1025                 |
| 55         | 009         | 0014.00    | Moderate           | No                              | 73.37                        | \$81,600   | \$59,870                             | \$49,653                        | 3826             | 32.72            | 1252                | 1091                 | 1599                 |
| 55         | 009         | 0016.00    | Moderate           | No                              | 54.98                        | \$81,600   | \$44,864                             | \$37,206                        | 6070             | 54.63            | 3316                | 1347                 | 1810                 |
| 55         | 009         | 0017.01    | Moderate           | No                              | 67.57                        | \$81,600   | \$55,137                             | \$45,722                        | 3595             | 59.22            | 2129                | 504                  | 971                  |
| 55         | 009         | 0017.02    | Moderate           | No                              | 70.88                        | \$81,600   | \$57,838                             | \$47,963                        | 3789             | 40.41            | 1531                | 424                  | 893                  |
| 55         | 009         | 0018.01    | Middle             | No                              | 118.04                       | \$81,600   | \$96,321                             | \$79,875                        | 5012             | 19.79            | 992                 | 1158                 | 1458                 |
| 55         | 009         | 0018.02    | Upper              | No                              | 129.56                       | \$81,600   | \$105,721                            | \$87,672                        | 5873             | 5.82             | 342                 | 1310                 | 1576                 |
| 55         | 009         | 0020.01    | Middle             | No                              | 98.17                        | \$81,600   | \$80,107                             | \$66,429                        | 8471             | 22.90            | 1940                | 2412                 | 2920                 |
| 55         | 009         | 0020.02    | Middle             | No                              | 100.83                       | \$81,600   | \$82,277                             | \$68,229                        | 5141             | 24.63            | 1266                | 1192                 | 1611                 |
| 55         | 009         | 0020.03    | Middle             | No                              | 104.43                       | \$81,600   | \$85,215                             | \$70,667                        | 3458             | 11.28            | 390                 | 914                  | 1094                 |
| 55         | 009         | 0101.00    | Upper              | No                              | 122.99                       | \$81,600   | \$100,360                            | \$83,227                        | 5966             | 9.91             | 591                 | 1789                 | 2111                 |
| 55         | 009         | 0102.01    | Middle             | No                              | 105.59                       | \$81,600   | \$86,161                             | \$71,450                        | 4645             | 12.72            | 591                 | 766                  | 1017                 |

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2020 Est. Tract Median Family Income | 2015 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 55         | 009         | 0102.02    | Middle             | No                              | 94.08                        | \$81,600   | \$76,769                             | \$63,664                        | 5072             | 8.00             | 406                 | 1141                 | 1676                 |
| 55         | 009         | 0103.00    | Middle             | No                              | 114.70                       | \$81,600   | \$93,595                             | \$77,619                        | 6637             | 10.37            | 688                 | 1751                 | 2273                 |
| 55         | 009         | 0201.00    | Middle             | No                              | 119.66                       | \$81,600   | \$97,643                             | \$80,975                        | 5622             | 3.02             | 170                 | 2167                 | 2501                 |
| 55         | 009         | 0202.03    | Middle             | No                              | 115.31                       | \$81,600   | \$94,093                             | \$78,029                        | 6485             | 2.53             | 164                 | 2017                 | 2497                 |
| 55         | 009         | 0202.04    | Upper              | No                              | 146.88                       | \$81,600   | \$119,854                            | \$99,394                        | 5302             | 1.64             | 87                  | 1868                 | 1930                 |
| 55         | 009         | 0205.02    | Moderate           | No                              | 75.69                        | \$81,600   | \$61,763                             | \$51,223                        | 5576             | 22.44            | 1251                | 899                  | 1306                 |
| 55         | 009         | 0205.03    | Middle             | No                              | 102.68                       | \$81,600   | \$83,787                             | \$69,483                        | 8138             | 13.20            | 1074                | 2368                 | 2722                 |
| 55         | 009         | 0205.04    | Upper              | No                              | 138.13                       | \$81,600   | \$112,714                            | \$93,472                        | 4954             | 3.47             | 172                 | 1476                 | 1676                 |
| 55         | 009         | 0206.00    | Middle             | No                              | 114.82                       | \$81,600   | \$93,693                             | \$77,695                        | 5107             | 3.90             | 199                 | 1583                 | 1962                 |
| 55         | 009         | 0207.02    | Upper              | No                              | 150.05                       | \$81,600   | \$122,441                            | \$101,535                       | 6839             | 8.86             | 606                 | 1701                 | 2056                 |
| 55         | 009         | 0207.03    | Middle             | No                              | 107.90                       | \$81,600   | \$88,046                             | \$73,018                        | 7025             | 6.56             | 461                 | 2224                 | 2652                 |
| 55         | 009         | 0207.04    | Moderate           | No                              | 73.54                        | \$81,600   | \$60,009                             | \$49,762                        | 8023             | 23.40            | 1877                | 1645                 | 2096                 |
| 55         | 009         | 0208.00    | Middle             | No                              | 112.40                       | \$81,600   | \$91,718                             | \$76,061                        | 2459             | 16.43            | 404                 | 790                  | 961                  |
| 55         | 009         | 0209.00    | Middle             | No                              | 98.60                        | \$81,600   | \$80,458                             | \$66,719                        | 2681             | 22.64            | 607                 | 1045                 | 1173                 |
| 55         | 009         | 0210.00    | Upper              | No                              | 133.04                       | \$81,600   | \$108,561                            | \$90,025                        | 2644             | 5.14             | 136                 | 999                  | 1098                 |
| 55         | 009         | 0211.00    | Unknown            | No                              | 0.00                         | \$81,600   | \$0                                  | \$0                             | 1237             | 64.67            | 800                 | 0                    | 0                    |
| 55         | 009         | 0212.00    | Upper              | No                              | 120.57                       | \$81,600   | \$98,385                             | \$81,587                        | 4926             | 9.05             | 446                 | 1659                 | 1889                 |
| 55         | 009         | 0213.01    | Middle             | No                              | 103.61                       | \$81,600   | \$84,546                             | \$70,109                        | 3296             | 15.05            | 496                 | 1102                 | 1312                 |
| 55         | 009         | 0213.02    | Middle             | No                              | 111.12                       | \$81,600   | \$90,674                             | \$75,197                        | 5972             | 6.85             | 409                 | 1901                 | 2482                 |
| 55         | 009         | 0213.03    | Moderate           | No                              | 54.40                        | \$81,600   | \$44,390                             | \$36,813                        | 3896             | 14.68            | 572                 | 494                  | 819                  |
| 55         | 009         | 0213.04    | Upper              | No                              | 121.15                       | \$81,600   | \$98,858                             | \$81,979                        | 2313             | 12.93            | 299                 | 475                  | 553                  |
| 55         | 009         | 0214.00    | Upper              | No                              | 122.84                       | \$81,600   | \$100,237                            | \$83,125                        | 7974             | 12.55            | 1001                | 2097                 | 2541                 |
| 55         | 009         | 0215.00    | Middle             | No                              | 111.76                       | \$81,600   | \$91,196                             | \$75,625                        | 2987             | 3.78             | 113                 | 962                  | 1111                 |
| 55         | 009         | 0216.00    | Middle             | No                              | 110.03                       | \$81,600   | \$89,784                             | \$74,453                        | 6003             | 1.68             | 101                 | 1981                 | 2344                 |
| 55         | 009         | 9400.01    | Upper              | No                              | 140.69                       | \$81,600   | \$114,803                            | \$95,206                        | 16909            | 11.47            | 1940                | 4779                 | 5306                 |
| 55         | 009         | 9400.02    | Middle             | No                              | 117.44                       | \$81,600   | \$95,831                             | \$79,470                        | 4894             | 21.70            | 1062                | 1325                 | 1724                 |
| 55         | 009         | 9400.03    | Middle             | No                              | 115.06                       | \$81,600   | \$93,889                             | \$77,857                        | 3536             | 19.26            | 681                 | 829                  | 1110                 |
| 55         | 009         | 9400.04    | Middle             | No                              | 94.07                        | \$81,600   | \$76,761                             | \$63,654                        | 2551             | 22.34            | 570                 | 752                  | 964                  |

\* Will automatically be included in the 2021 Distressed or Underserved Tract List

2020 FFIEC Census Report - Summary Census Demographic Information  
 State: 55 - WISCONSIN (WI)  
 County: 087 - OUTAGAMIE COUNTY  
 Tract: 0129.01



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2020 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2020 Est. Tract Median Family Income | 2015 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 55         | 087         | 0129.01    | Middle             | No                              | 112.83                       | \$86,400   | \$97,485                             | \$83,168                        | 6197             | 1.71             | 106                 | 1921                 | 2186                 |
| 55         | 087         | 0131.00    | Middle             | No                              | 87.69                        | \$86,400   | \$75,764                             | \$64,640                        | 5710             | 6.88             | 393                 | 1549                 | 1931                 |
| 55         | 087         | 0133.00    | Middle             | No                              | 111.24                       | \$86,400   | \$96,111                             | \$82,000                        | 7248             | 5.22             | 378                 | 1939                 | 2351                 |
| 55         | 087         | 9400.00    | Moderate           | No                              | 74.24                        | \$86,400   | \$64,143                             | \$54,722                        | 4663             | 49.00            | 2285                | 1363                 | 1587                 |

\* Will automatically be included in the 2021 Distressed or Underserved Tract List



## HOME MORTGAGE DISCLOSURE ACT

### NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show 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 Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

## Loan to Deposit Ratios for Quarter Ending

|                    |        |
|--------------------|--------|
| December 31, 2017  | 62.46% |
| March 31, 2018     | 63.87% |
| June 30, 2018      | 64.46% |
| September 30, 2018 | 66.97% |
| December 31, 2018  | 68.66% |
| March 31, 2019     | 70.58% |
| June 30, 2019      | 68.63% |
| September 30, 2019 | 66.81% |
| December 31, 2019  | 61.49% |
| March 31, 2020     | 60.85% |
| June 30, 2020      | 58.62% |
| September 30, 2020 | 53.78% |
| December 31, 2020  | 50.45% |
| March 31, 2021     | 55.08% |
| June 30, 2021      | 50.04% |
| September 30, 2021 | 52.17% |
| December 31, 2021  | 55.35% |
| March 31, 2022     | 56.13% |
| June 30, 2022      | 61.28% |
| September 30, 2022 | 65.03% |
| December 31, 2022  | 64.60% |
| March 31, 2023     | 72.52% |
| June 30, 2023      | 72.93% |
| September 30, 2023 | 72.51% |
| December 31, 2023  | 75.90% |
| March 31, 2024     | 71.12% |
| June 30, 2024      | 73.99% |
| September 30, 2024 | 74.94% |
| December 31, 2024  | 69.90% |
| March 31, 2025     | 69.59% |
| June 30, 2025      | 70.20% |
| September 30, 2025 | 69.73% |
| December 31, 2025  | 70.14% |

**Average - Since 12/2017**

**64.87%**

Excel

S: Bob's Folder>Loan to Deposit Ratios for Quarter Ending