

Community Reinvestment Act Assessment Area Iowa State Savings Bank

The Community Reinvestment Act (CRA) of 1977 (12 U.S.C. 2901) requires financial institutions to identify one or more Assessment Area (AA) within which its regulating agency will evaluate performance. It is the policy of Iowa State Savings Bank to comply with the spirit and requirements of the Community Reinvestment Act.

I. Assessment Area Delineation:

Iowa State Savings Bank delineates its AA to include the geographies in which it has its main office, branches, and other deposit taking remote services facilities, as well as the surrounding geographies in which it has originated or purchased a substantial port of its loans.

Iowa State Savings Bank's AA includes all of Adams, Ringgold, Taylor, and Union Counties. According to the U.S. Department of Commerce, Bureau of the Census, Census Tract/Block Numbering Area Outline Map (2020) the assessment area's Census Tract include the following:

- Adams County - 9501 and 9502
- Ringgold County - 9501 and 9502
- Taylor County - 1801 through 1803
- Union County - 1901 through 1904

II. Assessment Option:

Iowa State Savings Bank elects to be assessed under the Small Institution (Streamlined) Option.