

Farmers State Bank

Community Reinvestment Act

Main Office Public File

As of March 31st, 2023

Bank Branches, Addresses and Geographies

Branch	Address	Geography
Marion	1240 8 th Avenue Marion, IA 52302	4.00 Middle
Collins Road Square	1380 Twixt Town Road Marion, IA 52302	3.00 Middle
Alburnett	117 North Main Avenue Alburnett, IA 52202	103.00 Middle
Hiawatha	175 Center Point Road Hiawatha, IA 52233	2.01 Moderate
Edgewood	399 Edgewood Road NW Cedar Rapids, IA 52405	23.00 Middle
Van Buren Village	2755 Edgewood Road SW Cedar Rapids, IA 52404	30.01 Middle
Terrace Glen	3400 Alburnett Rd. Marion, IA 52302	2.03 Upper
Tiffin	1600 North Park Rd Tiffin, IA 52340	103.03 Middle (IC MSA)

Branch Hours of Operation:

- Marion
- Hiawatha
- Edgewood
- Collins Road Square
- Van Buren Village
- Terrace Glen (Limited Service): Wed 1:00pm – 4:00pm
- Tiffin

Drive Up -

Monday –Thursday: 8:00 a.m. to 5:00 p.m.

Friday: 8:00 a.m. to 5:30 p.m.

Saturday: 8:00 a.m. to 12:00 p.m.

Lobby -

Monday – Thursday: 9:00 a.m. to 5:00 p.m.

Friday: 9:00 a.m. to 5:30 p.m.

Saturday: 9:00 a.m. to 12:00 p.m.

- Alburnett

Drive Up -

Monday – Thursday: 8:30 a.m. to 3:00 p.m.

Friday: 8:30 a.m. to 6:00 p.m.

Saturday: 8:30 a.m. to 12:00 p.m.

Lobby -

Monday – Friday: 9:00 a.m. to 3:00 p.m.

Saturday: 9:00 a.m. to 12:00 p.m.

Night drop services and deposit-taking ATM's are located at each office.

Available Deposit Products and Services

- Personal checking accounts:
 - High 5 Checking
 - Secured Checking
 - Regular Checking
 - Interest Checking
 - Benefit Banking
 - Youth Checking

- Personal savings accounts:
 - Youth Savings
 - Regular Savings
 - Money Market Savings
 - The Ultimate Account

- Additional deposit products:
 - Certificates of Deposit
 - Individual Retirement Accounts (IRA's)
 - Health Savings Accounts (HSA's)

- Commercial checking accounts:
 - Basic Business Checking
 - Business Checking
 - Business Checking Plus
 - Commercial Checking
 - Community Checking

- Services:
 - Debit Cards
 - Overdraft Protection
 - Online Banking
 - Online Bill Payment
 - Mobile Banking
 - Remote Deposit Capture
 - Stored Value Cards
 - eStatements

Available Loan Products and Services

- Consumer loans:
 - Home equity loans
 - Bridge loans
 - Home equity lines of credit
 - Auto loans
 - Unsecured loans
 - Personal lines of credit
 - Deposit secured loans
 - RV/snowmobile/motorcycle loans
 - Boat loans
 - Credit cards
 - Unsecured
 - Secured
- Real estate loans:
 - Lot loans
 - Construction loans
 - First mortgage loans
 - Fixed rate loans
 - Adjustable rate loans
 - FHA loans
 - VA loans
 - USDA loans
- Commercial loans:
 - Real estate loans
 - SBA loans
 - Letters of credit
 - Business Manager services
 - Construction and land development loans
 - Operating loans and lines of credit
 - Agricultural loans
 - Credit cards
 - Equipment loans
 - Community development loans
 - Lot loans

Variations in Branch Product and Service Offerings

FSB products and services are generally available at any office except for a few variations which are listed below.

<i>Product</i>	<i>Available At:</i>	<i>Available By Appointment At:</i>
Agricultural Lending	Marion Alburnett	Hiawatha Collins Road Square Edgewood Van Buren Village Tiffin
Commercial Lending	Marion Alburnett Hiawatha Van Buren Village Tiffin	Collins Road Square Edgewood
Trust Services	Marion	Hiawatha Alburnett Collins Road Square Edgewood Van Buren Village Tiffin
Investments and Insurance	Marion	Hiawatha Alburnett Collins Road Square Edgewood Van Buren Village Tiffin
Business Manager Program	Marion	Hiawatha Alburnett Collins Road Square Edgewood Van Buren Village Tiffin
Real Estate Lending	Marion Hiawatha Alburnett Edgewood Van Buren Village Tiffin	Collins Road Square

Safe Deposit Boxes	Marion Hiawatha Van Buren Village Alburnett	
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Variances in Cost of Products and Services

Cost of FSB products and services generally do not vary from branch to branch. However, due to a small difference in sizing, rental fees for Safe Deposit Boxes at our Alburnett location do vary somewhat. Information on this variance is detailed below.

Safe Deposit Boxes available at **Marion, Hiawatha** and **Van Buren Village**:

Box Size	Annual Rental Fee
2x5x21	\$20.00
3x5x21	\$30.00
5x5x21	\$35.00
3x10x21	\$45.00
5x10x21	\$55.00
10x10x21	\$80.00
Space	\$70.00
14x20x22 (Marion Only)	\$125.00
16x22x24 (Marion only)	\$180.00
19x22x22 (Marion only)	\$208.00

Safe Deposit Boxes available at **Alburnett**:

Box Size	Annual Rental Fee
3x5x18	\$30.00
5x5x18	\$35.00
3x10x18	\$45.00
5x10x18	\$55.00
10x10x18	\$80.00