



V I S I O N B A N K

CRA PUBLIC FILE



V I S I O N B A N K

**VISIONBANK
3059 JOPPA AVE
SAINT LOUIS PARK, MINNESOTA 55416**

Open to assist your needs during the following hours:

**Monday – Friday
8:00 a.m. – 5:00 p.m.**

***VisionBank will be closed on some federal holidays. See bank staff for details.**

**MSA Code: 33480
State Code: 27
County Code: 053
Tract Code: 0228.02**



V I S I O N B A N K

The Bank's 2017 HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at www.consumerfinance.gov/hmda.

The bank has qualified as HMDA Reportable as of 12/31/2023 and will report its HMDA LAR by March 1, 2024.



V I S I O N B A N K

On January 14, 2019, VisionBank relocated its office originally located at 4725 Highway 7, Saint Louis Park, MN 55416 to its current location at 3059 Joppa Ave, Saint Louis Park, MN 55416.

CONTENT OF CRA PUBLIC FILE

COMPLETE	GENERAL INFORMATION
	All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.
	A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC. (Must be placed in file within 30 business days after its receipt.)
	A list of the bank's branches, including street addresses and geographies.
	A list of branches which have opened or closed by the bank during the current year and each of the prior two years , their street addresses and geographies
	A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any.
	A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.
COMPLETE	SMALL BANKS
	The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.
	If the bank has elected to be evaluated under the lending, investment, and service tests, the information noted under the "Banks other than Small Banks" section of this worksheet.
COMPLETE	BANKS REQUIRED TO REPORT HOME MORTGAGE DISCLOSURE ACT DATA
	A copy of the HMDA Disclosure Statement provided by the FFIEC pertaining to the bank for each of the prior two calendar years.
	<i>If</i> a bank elected to have the FDIC consider the mortgage lending of an affiliate, a copy of the affiliate's HMDA Disclosure Statement for those years.

COMPLETE	BANKS OTHER THAN SMALL BANKS
	<p><i>If</i> the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:</p> <ul style="list-style-type: none"> a. To low-, moderate-, middle-, and upper-income individuals; b. Located in low-, moderate-, middle-, and upper-income census tracts; & c. Located inside the bank's assessment area(s) and outside the bank's assessment area(s).
	The bank's CRA Disclosure Statement for the prior two calendar years . (The bank shall place the statement in the Public File within three business days of its receipt from the FDIC)
COMPLETE	BANKS WITH A LESS THAN SATISFACTORY RATINGS
	A description of the bank's current efforts to improve its performance in helping to meet the credit needs of its entire community. (The bank should update the description quarterly.)

Availability of Public information:

A bank shall make available to the public for inspection upon request and at no cost the information required as follows:

- (1) At the office and, if an interstate bank, at one branch office in each state, all information in the public file; and
- (2) At each branch:
 - (i) A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and
 - (ii) Within five calendar days of the request, all the information in the public file relating to the assessment are in which the branch is located.

CONSUMER ACCOUNT INFORMATION

VisionBank
3059 Joppa Ave
St. Louis Park, MN 55416
February 8, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

VISION CHECKING - PERSONAL

Limitations: You must deposit \$50.00 to open this account.

VISION PLUS CHECKING - PERSONAL

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account.

3% CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$500.00 to open this account.

Account Fees: No service charge.

PERSONAL MONEY MARKET

Personal money market deposit account with free online banking and free image statements. Customer may purchase checks if desired.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: No service charge if maintain \$1000 daily minimum balance in this account or \$10,000 total certificates; otherwise \$10 per month.

PERSONAL MONEY MARKET (NEW MONEY)

Personal money market deposit account with free online banking and free image statements. Customer may purchase checks if desired. Requires Minimum opening deposit of \$1,000.00. New Money Only.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: No service charge if maintain \$1000 daily minimum balance in this account; otherwise \$10 per month.

VISION SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$50.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: 50. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The following fee applies to this account: Withdrawal Fee: \$1.00 for each withdrawal (electronic or paper) over six (6).

HSA CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. Total annual deposits may not exceed maximum allowed by law. Withdrawals must be for covered medical expenses.

03 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A

daily periodic rate to the principal in the account each day.
Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

30 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

36 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 270 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

48 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 270 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

60 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account.

You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 1 years interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.50%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

15 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.50%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business

day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

18 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.50%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

24 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.35%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

30 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.35%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

36 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.25%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

48 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999.99, we will subtract a margin of 4.00%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

60 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999.99, we will subtract a margin of 3.75%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Replacement Debit Card

Fee: \$15 per replacement card

Stop Payment Fee: 27.00 per stop payment request

The following fee applies to Checking; and Interest Bearing

Checking Accounts Accounts: 30.00 per item

NSF Fee:

The following fee applies to Checking; Interest Bearing Checking

Accounts; Money Market Accounts; and Savings Accounts

Accounts:

Early Account Closing Fee: \$15.00 closing fee if account is

closed within 6 months of

opening date

The following fee applies to Vision Checking - Personal; Vision

Plus Checking - Personal; Personal Money Market; and Personal

Money Market (New Money) Accounts:

Overdraft Fee: 35.00 applied to overdrafts

created by check, in-person

withdrawal, ACH withdrawal, or

other electronic means as

permitted by regulations.

INDIVIDUAL RETIREMENT ACCOUNTS

You may put your IRA funds in the following accounts: 03 Month CD, 06 Month CD, 09 Month CD, 12 Month CD, 18 Month CD, 24 Month CD, 36 Month CD, 48 Month CD, 60 Month CD, 30 Month CD, 15 Month CD, 12 Month Growth CD (Variable), 15 Month Growth CD (Variable), 18 Month Growth CD (Variable), 24 Month Growth CD (Variable), 30 Month Growth CD (Variable), 36 Month Growth CD (Variable), 48 Month Growth CD (Variable) and 60 Month Growth CD (Variable).

MISCELLANEOUS FEES AND CHARGES

Account Reconciliation: \$30.00 per hour / \$10.00 minimum
Account Research: \$30.00 per hour/\$10.00 minimum plus \$1.00 per page printed

Additional Statement: \$5.00 per additional statement

Cashiers Check: \$5.00 per check

Coin Counting: \$20.00 per hour/\$5.00 minimum

Collections Items - Domestic: \$25.00 per item plus third party processing costs

Collection Items - Foreign: \$35.00 per item plus third party processing costs

Currency and Coin Order: \$2.00 per order plus \$.10 per roll and \$.25 per strap

Garnishments and Levies: \$75.00 per item
Lost/Stolen Check Book Fee: \$20.00

Uncollected / Insufficient Funds

Items Returned (check, in-person withdrawal, or other electronic means) (Uncollected Funds): \$30.00 per item returned
Items Returned (check, in-person withdrawal, or other electronic means) (Insufficient Funds): \$30.00 per item returned
Items Paid (check, in-person withdrawal, or other electronic means): \$35.00 per item paid
Returned Deposited Items: \$10.00 per returned deposited item

Safe Deposit Services

Lost Key Charge (one key lost): \$25.00
Box Drilling Fee (both keys lost): \$200.00
Safe Deposit Box Rental (5 x 5 - Direct Debit): \$55.00
Safe Deposit Box Rental (5 x 5 - Billing Statement): \$65.00
Safe Deposit Box Rental (3 x 10 - Direct Debit): \$65.00
Safe Deposit Box Rental (3 x 10 - Billing Statement): \$75.00
Safe Deposit Box Rental (5 x 10 - Direct Debit): \$100.00
Safe Deposit Box Rental (5 x 10 - Billing Statement): \$110.00
Safe Deposit Box Rental (10 x 10 - Direct Debit): \$170.00
Safe Deposit Box Rental (10 x 10 - Billing Statement): \$180.00

Wire Transfer Fees

Wire - Incoming: \$10.00 per wire
Wire - Outgoing Domestic: \$25.00 per wire
Wire - Outgoing Foreign: \$60.00 per wire
Wire Transfer Research/Trace - Domestic: \$10.00 per trace
Wire Transfer Research/Trace - Foreign: \$25.00 per trace

RATE CHART

Account Product Name	Interest Rate	Annual Percentage Yield
Vision Plus Checking - Personal		
Daily Balances		
of:		
up to \$9,999.99	0.01%	0.01%
\$10,000.00-24,999.99	0.05%	0.05%
\$25,000.00-99,999.99	0.10%	0.10%
\$100,000.00-249,999.99	0.15%	0.15%
\$250,000.00-499,999.99	0.20%	0.20%
\$500,000.00 and up	0.01%	0.01%
3% Checking		
Portion of Your		
Daily Balance:		
\$500,000-500,000.00	2.96%	3.00%
Personal Money Market		
Daily Balances		
of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.15%	0.15%
\$25,000.00-99,999.99	0.20%	0.20%
\$100,000.00-249,999.99	0.25%	0.25%
\$250,000.00-499,999.99	0.30%	0.30%
\$500,000.00 and up	0.15%	0.15%

deposit was made on the next business day we are open.

Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. You can make deposits at ATMs, not owned or operated by us, that we have identified as part of the following systems: Shazam ATM Network.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from

up to \$ and up	4.14%	4.21%
12 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.00%	4.06%
15 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.00%	4.06%
18 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.00%	3.80%
24 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.15%	4.22%
30 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.15%	4.22%
36 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.25%	4.32%
48 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.50%	4.58%
60 Month Growth CD (Variable)		
Daily Balances		
of:		
up to \$-999,999,999.99	4.75%	4.84%

Personal Money Market (New Money)

Daily Balances			
of:			
up to \$9,999.99	0.15%	0.15%	
\$10,000.00-24,999.99	0.25%	0.25%	
\$25,000.00-99,999.99	0.40%	0.40%	
\$100,000.00-499,999.99	0.50%	0.50%	
\$500,000.00 and up	0.60%	0.60%	
Vision Savings			
All Balances	0.10%	0.10%	
HSA Checking			
All Balances	0.20%	0.20%	
03 Month CD			
Daily Balances			
of:			
up to \$ and up	1.49%	1.50%	
06 Month CD			
Daily Balances			
of:			
up to \$ and up	1.49%	1.50%	
09 Month CD			
Daily Balances			
of:			
up to \$ and up	1.98%	2.00%	
12 Month CD			
Daily Balances			
of:			
up to \$ and up	4.18%	4.25%	
15 Month CD			
Daily Balances			
of:			
up to \$ and up	2.97%	3.00%	
18 Month CD			
Daily Balances			
of:			
up to \$ and up	2.97%	3.00%	
24 Month CD			
Daily Balances			
of:			
up to \$ and up	2.97%	3.00%	
30 Month CD			
Daily Balances			
of:			
up to \$ and up	2.97%	3.00%	
36 Month CD			
Daily Balances			
of:			
up to \$ and up	3.26%	3.30%	
48 Month CD			
Daily Balances			
of:			
up to \$ and up	3.26%	3.30%	
60 Month CD			
Daily Balances			
of:			

Interest Rates and Annual Percentage Yields are current as of 02-08-2024.
For current rate information call (952) 920-8400.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT VISIONBANK. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our cut-off hours are as follows:

5:00 PM	VisionBank, Saint Louis Park Location
3:00 PM	Mobile Deposit Electronic Submission
3:00 PM	Remote Deposit Electronic Submission

If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the

deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This form complies with federal and Minnesota law. It applies to our electronic fund transfer (EFT) services. Electronic funds transfers are electronic transfers of money to or from your deposit account with us. This form states your and our rights and responsibilities for electronic fund transfers. In this form, the words "you" and "your" mean each and all who sign as applicants and any users of the service. The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

VisionBank On-line Banking

Access your accounts 24/7 with our internet banking product

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Stop payment requests.
- * Advance funds from credit line.
- * Online bill payment.
- * View check images.
- * Receive account alerts.
- * Remote deposit capture.
- * Obtain copy of statement.
- * Allow export of transaction history to personal finance manager.

Fees and Charges for Online Service:

- * There is no charge for online banking with us.

VisionBank Business Online

A full-function, electronic banking service for business

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the

online banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Stop payment requests.
- * Advance funds from credit line.
- * Online bill payment.
- * View check images.
- * Receive account alerts.
- * Remote deposit capture.
- * Obtain copy of statement.
- * ACH origination.
- * Allow export of transaction history to personal finance manager.

Fees and Charges for Online Service:

- * There is no charge for online banking with us.

Government direct deposits

Direct deposit of Social Security payments

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- * Accept direct deposits from the U.S. Treasury Department to your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.

Other Direct Deposits

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to your deposit accounts:

- * Accept direct deposits from your employer or other financial institutions to your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.

Automatic debits/payments

Automatic bill payments set up through the service provide

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- * Pay certain recurring bills from your checking or savings account.

Fees and Charges:

- * We do not charge for any preauthorized EFTs.

- * We will charge \$27.00 for each stop-payment order for preauthorized transfers.

HSA Debit Card

Types of Transactions: You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. Your Primary Account number and information may be obtained from the POS Request Form.

Limitations on Frequency and Amount:

- * You may purchase up to a maximum of \$750.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- * We do not charge for any POS transactions.

VisionBank Consumer Check Card

ATM access and MasterCard check card

Types of Transactions/Transfers: You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a MasterCard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may withdraw up to a maximum of \$505.00 (if there are sufficient funds in your account) per day.
- * You may purchase up to a maximum of \$1055.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- * We do not charge for ATM transactions at the present time.
- * We do not charge for any POS transactions.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

VisionBank Business Check Card

ATM deposit-only access and MasterCard check card

Types of Transactions/Transfers: You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a MasterCard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.
- * You may purchase up to a maximum of \$1055.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- * We do not charge for ATM transactions at the present time.
- * We do not charge for any POS transactions.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

The following limitations may be applicable to your accounts, except as provided by law:

Liability for Unauthorized Mastercard Debit Card Transactions on Cards Issued to Certain Consumers and Small Businesses.

The zero liability limit described below only applies to a United States-issued Mastercard branded debit card issued to: (i) a natural person, or (ii) a business or other entity only if the card is issued under a "small business" program described on Mastercard's website at www.mastercard.us/en-us.html. The zero liability limit described below does not apply if you are a business or an entity of any sort (corporation, limited liability company, partnership, etc.) unless the card issued to you is a "small business" card described above. The zero liability limit described below does not apply until your identity is registered by or on behalf of the card issuer. Under Mastercard's zero liability policy as described in the Mastercard Rules (as may be amended from time to time), the zero liability limitation described below may not apply for other reasons.

Tell us AT ONCE if you believe your Mastercard debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your Mastercard debit card. Your liability for unauthorized use of your debit card with the Mastercard logo will not exceed zero dollars (\$0.00) if the following conditions have been met: (i) you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (ii) upon becoming aware of such loss or theft you promptly reported the loss or theft to us. If the conditions set forth above have not been met, you may be liable for unauthorized transactions to the extent allowed under applicable law (for example, see **Liability for Unauthorized Transfers** paragraph below). To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone

number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience.

Mastercard is a registered trademark of Mastercard Worldwide or its subsidiaries in the United States.

In addition to the limitations set forth above, the following limitations may be applicable to your consumer accounts:

Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your card, ATM PIN, POS card or PIN, or online and/or mobile banking PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within sixty (60) days after you receive a statement that shows any transfers that you did not make, you can lose no more than \$50.00 if your card is lost or stolen and someone used your card without your permission. Also, if your statement shows transfers that you did not make, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after you receive the statement, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (952) 920-8400, or write us at VisionBank, 3059 Joppla Ave, Saint Louis Park, MN 55416. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents, or others to use your card or code, you shall be liable for transactions conducted by such additional users. You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Sixty (60) calendar days after the statement is made available. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (952) 920-8400.

Illegal Transactions. You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Stop Payments on ATM, POS, or Debit Card Transactions. You may not place a stop payment order on any ATM, POS, or debit

card transaction.
Documentation.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement at least quarterly. You will get a quarterly statement from us on your savings account if this is the only account you have and the only possible electronic transfer to or from the account is a preauthorized deposit.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using an ATM or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (952) 920-8400 to find out whether or not the deposit has been made.

Our Liability for Failure to Make Transfers. For consumer accounts, if we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will **NOT** be liable for instance:

- * If, through no fault of ours, you do not have enough money in your account to make the transfer.
- * If the money in your account is subject to legal process or other claim restricting such transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If the ATM where you are making the transfer does not have enough cash.
- * If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- * If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

For business accounts, refer to your account agreement(s) with us.

In Case of Errors or Questions About Your Electronic Transfers. For consumer accounts, telephone us at (952) 920-8400, or write us at VisionBank, 3059 Joppa Ave, St. Louis Park, MN 55416 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- * Tell us your name and account number (if any).
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

- * Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-begun transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within Thirty (30) calendar days after the statement is made available, to give provisional credit, or to investigate your claim within the time periods described above.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- * Where it is necessary for completing transfers; or
- * To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- * To comply with government agency or court orders; or
- * If you give us your written permission.

Personal Identification Number (PIN). The ATM PIN or POS PIN is for security reasons. The numbers are confidential and should not be given to anyone else or listed on the card. You must keep your numbers safe. You agree not to give your ATM PIN or POS PIN to anyone who cannot sign on your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when we receive the notice at our telephone number or address shown in this Agreement. We may change the terms and conditions for any EFT service. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of EFT service is governed by regulations and any future changes to those regulations.

Enforcement. If you or we bring a legal action to enforce this Agreement or to collect amounts owing as a result of any Account transaction, the party who wins will receive reasonable

attorneys' fees and costs, including fees on any appeal, to the extent allowed by law.

Cancellation of ATM and POS Services. You agree that we may cancel this Agreement and your use of the ATM Card or POS services, if:

- * You breach this or any other agreement with us;
- * We have reason to believe that there has been an unauthorized use of your ATM PIN or POS card or PIN;
- * We notify you or any other person on your account that we have cancelled or will cancel this Agreement. You or any other person on your account can cancel this Agreement by notifying us in writing.

Service is cancelled the first business day after we receive your written notice. Cancelling this Agreement will not affect your or our rights and responsibilities under this Agreement for transactions begun before the agreement is cancelled.

Preauthorized Electronic Fund Transfers. For preauthorized electronic fund transfers on consumer accounts, the following provisions apply:

Stop Payment Rights. If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: You must call us at the telephone number listed in this form, or write us at the address listed in this form, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. If you don't, your stop payment will not bind us after fourteen (14) days. We will charge you \$ 27.00 for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

Liability for Failure to Stop Payment of Preauthorized Transfers. If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

For preauthorized electronic - fund transfers on business accounts, you may stop payment by notifying us in such time and manner as to allow us a reasonable opportunity to act upon the stop payment order prior to acting on the transfer. If your stop payment order is made verbally, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$ _____ for each stop payment order you give.

Delay. There may be a delay between the time you make a deposit and when you can withdraw the money. You should review our Funds Availability Policy to find out when you can withdraw money that you deposit at ATMs.

Completing Transactions. We refuse to complete a transaction:

- * If you do not have enough money in your account; or
- * If you would go over your credit limit; or
- * If it would lower your balance to less than the required balance; or
- * If it would require us to change the money that we hold for the account.

Currency Conversion. When you use your MasterCard debit card at a merchant that settles in currency other than US dollars the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate MasterCard itself receives or the governmental-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date. The MasterCard cross-border and currency assessment fees for all foreign debit or ATM transactions that are processed by MasterCard or one of its network affiliates will be passed through to the customer.

Other Minnesota Disclosures. ATM transactions are completed immediately with us. You cannot reverse a transfer of money through an ATM. Payment for goods or services by transfer of money through an ATM does not affect any of your rights, protections or liabilities under existing law concerning a cash or credit sale made by means other than through use of an ATM. We are liable for all unauthorized withdrawals at an ATM or a POS unless the unauthorized withdrawal was due to the loss or theft of the card, in which case you are liable, up to a maximum liability of \$50, for those unauthorized withdrawals made before we are notified of the loss or theft. The limitation on liability is effective only if the card issuer is notified of unauthorized charges contained in a bill within sixty (60) days of receipt of the bill by the person in whose name the card is issued. An unauthorized withdrawal is a withdrawal by a person other than you who does not have actual, implied or apparent authority for such withdrawal, and from which withdrawal you receive no benefit.

You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provisions of Minnesota law. In addition to actual damages or \$500 (whichever is greater), you may recover punitive damages, plus court costs and reasonable attorneys' fees incurred.

To protect the privacy of customers using electronic financial terminals, including any supporting equipment, structures or systems, information received by or processed through such terminals, supporting equipment, structures or systems shall be treated and used only in accordance with applicable law relating to the dissemination and disclosure of such information. The person establishing and maintaining an electronic financial terminal, including any supporting equipment, structures or systems, shall take steps as are reasonably necessary to restrict disclosure of information to that necessary to complete the transaction and to safeguard any information received or obtained about a customer or his or her account from misuse by

any person manning an electronic financial terminal, including any supporting equipment, structures, or systems.

ATM SAFETY TIPS

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety tips:

- * Be aware of your surroundings, particularly at night.
- * Consider having someone accompany you when the automated teller machine is used after dark.
- * It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- * Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your car or home.
- * Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device and leave.
- * Go to the nearest public area where people are located if you are followed after making a transaction.
- * Report all crimes to law enforcement officials immediately.

SUBSTITUTE CHECK POLICY DISCLOSURE

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits credit unions and banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the

withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at VisionBank, 3059 Joppa Ave, Saint Louis Park, MN, 55416, (952) 920-8400. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include—

- * A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- * An estimate of the amount of your loss;
- * An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- * Both a copy of the Substitute Check and the following information: Check Number and Amount of Check

DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE

INTRODUCTION. In this Deposit Account Agreement and Disclosure, each and all of the depositors are referred to as "you" and "your." The Financial Institution is referred to as "we," "our," and "us." The term "Agreement" means this Deposit Account Agreement and Disclosure, the signature card, a rate and fee schedule (which may be in the form of a Rate and Fee Schedule, Time Certificate of Deposit, or Confirmation of Time Deposit, hereinafter called the "Schedule"), Truth in Savings disclosures, a Funds Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if it applies. You agree that you received a copy of the Agreement. You agree to the terms of the Agreement. We may change the

Agreement from time to time. If we choose, we don't have to collect any fee or charge or enforce the Agreement.

DATE ACCOUNT OPENED. If you open an account with us after 5:00 PM on a business day that we are open, we will consider that the transaction was made at the opening of the next business day for account opening, effective date and issue date purposes.

DEPOSIT ACCOUNTS. We may offer a variety of deposit accounts. Each of these accounts is covered by the general terms of the Agreement. Each type of account is also covered by specific terms in the Agreement for that type of account. If you open more than one account, you may receive a Schedule for each account. The Agreement covers all of your accounts with us. You will pay us all overdrafts, fees, charges, and our reasonable costs of collection and attorneys' fees relating to your accounts.

INTEREST. If your Account earns interest, the following information applies: **(A) Payment of Interest.** We will pay interest at the annual rate stated in the Schedule. The Schedule also states how often interest is paid, how often interest is compounded, the balance on which interest is paid, and any minimum balance for the account. **(B) Minimum Balance Requirements.** The Schedule may state a minimum balance that you must keep in your Account. If you don't keep the minimum balance during a certain period, we may choose not to pay interest on your Account and we may charge you a fee for that period. You should review any minimum balance in the Schedule. **(C) Initial Interest Rate.** The initial interest rate is the current annual rate of interest that we will pay on the balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). **(D) Interest Compounding and Crediting.** Your Account has an interest compounding feature if a compounding frequency is stated in the Schedule. Interest compounding generally means that interest is being accrued on earned interest. We may compound interest more often than we pay interest on your Account. **(E) Interest Accrual.** We may accrue interest on your Account more often than we pay interest. For example, we may calculate interest daily and pay interest to your Account monthly or quarterly. The interest that has been calculated, but not paid to the account, is called accrued unpaid interest. **(F) Changes.** We may change the rates and fees according to the Schedule. We also may change any other term of this Agreement.

FEES AND CHARGES. You agree to pay us certain fees and charges for account and banking services, as allowed by law. We may take the fees and charges out of your Account. We also may charge you for other services such as wire transfers of funds and cashier's checks. Some of the fees and charges that we may require you to pay are stated in the Schedule. We may change the fees and charges at any time after notifying you of the changes, as allowed by law.

INSUFFICIENT FUNDS. If an item drafted by you (such as a check you write) or drafted by someone else with your permission (such as a remotely created check or preauthorized draft you authorize someone else to create), or a transaction you authorize (such as a preauthorized electronic fund transfer), is presented for payment in an amount that is more than the amount of money available in your account, and we decide not

to pay the item or transaction, you agree that we can charge you a fee for returning the payment. When we return a payment due to insufficient available funds, the person who submitted the item or transaction may re-submit the returned item or transaction to us for payment. You understand and agree that we may charge you a fee each time we return an item or transaction that is presented to us for payment because the amount of money available in your account at the time of presentment or re-presentment is not sufficient. See the Schedule of Fees for additional information.

BALANCE METHODS. As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the period, determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal in the account each day."

DEPOSIT RULES. The following terms apply to deposits made to your Account: **(A) Endorsements.** You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, even if these items are not endorsed by any of you. We may add missing endorsements. When you deposit items to your Account, you certify that all endorsements are genuine. You should endorse all checks and other items deposited to your Account payable to the order of us for deposit only, followed by your signature and Account number. We may permit you to deposit an electronic image or other electronic information related to a paper check through a service we provide that allows you to use a device, such as a mobile phone, to create and send to us such electronic image or information electronically. Before capturing an electronic image or electronic information of a paper check, you must endorse the check payable to the order of us "for mobile deposit only", followed by your signature and Account number, or any alternative restrictive endorsement we may allow and communicate to you. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looking at it from the front. Endorsements should be in black ink. We may accept items with endorsements that do not follow these rules. If any endorsement causes delay in processing or returning the item for payment, you will be responsible for our loss due to the delay. **(B) Final Payment.** If you deposit any item to your Account that is not cash, we post the deposit to your Account subject to final payment of the item. If we do not receive final payment, or if the amount of any item is charged back to us for any reason, we may charge you or any of your Accounts for the amount of the returned item plus any interest. We may also charge you or any of your Accounts a returned item fee and any other fee that we have to pay. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We may refuse to accept any item for deposit in your Account. **(C) Direct Deposits.** We may offer you direct deposit services. These services allow you to receive automatic preauthorized deposits to your Account, such as electronic transfers of Social Security payments or automatic transfers

from your other accounts with us. You may cancel any direct deposit or transfer service by notifying us at least 30 days before the next scheduled direct deposit or preauthorized transfer. If any deposited amount is returned to the government for any reason, we may withdraw the amount from your Account. **(D) Crediting of Deposits.** The Funds Availability Policy Disclosure that we give you states our policies on when deposits may be withdrawn. **(E) Substitute Checks and Electronic Files Pertaining to Original Checks.** If you deposit a "substitute check" (as defined in Regulation CC § Section 229.2(aaa)) or a purported substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic image or electronic information related to a paper check for deposit into your Account, you agree to reimburse us for losses, costs, and expenses we may pay or incur associated with the electronic image or information not meeting applicable standards for such images and/or from duplicate payment associated with the check. **(F) Deposit Discrepancies.** When you make a deposit to your account, we will credit your account for the amount stated on your deposit slip and we may provide you with a deposit receipt. We reserve the right to review the deposit and confirm the amount of funds you deposited but are not required to do so. If after any review we determine that the amount credited to your account is incorrect, we may adjust your account for the amount of the discrepancy but reserve the right not to do so if the discrepancy would not be a disadvantage to you. This may be the case, for example, if the amount credited to your account was more than the amount actually deposited by you. Notwithstanding the foregoing, we are not required to adjust your account unless within one year of the date of your account statement that shows the deposit either you notify us of the discrepancy or we discover it on our own. If you do not notify us of the error or we do not discover it on our own during this notice period, the amount credited to the account will be considered final.

WITHDRAWAL RULES. The following terms apply to withdrawals from your Account: **(A) Manner of Withdrawal.** You may make withdrawals from your Account in any manner that we allow for the type of account that you have opened. Withdrawals by mail are posted to your Account as of the day we process the transaction. We may refuse to pay any check, except for checks that we give you and checks that we approve. Other provisions of the Agreement or the Schedule or applicable law may restrict withdrawals and transfers from your Account. **(B) Withdrawal Restrictions and Overdrafts.** We do not have to allow you to withdraw money from your Account if you don't have enough money in the account to cover the full amount of the withdrawal. If there is enough money to cover some, but not all, of the withdrawals or other debits (such as charges) to your Account, we may post those withdrawals or other debits for which there is enough money in any order we may choose at our sole discretion. If there are insufficient

signature capture process. If you use any facsimile signature device, you must give us a sample of the signature. You agree to be responsible for any liability we may have that results from the use of any facsimile signature device, including attorneys' fees and legal expenses. (H) Preauthorized Drafts. If we are unable to enforce presentation and transfer warranties on remotely created checks under Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized by you. (I) Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. The merchant or other payee uses the check information, along with the transaction amount, to initiate an ACH debit transaction. The transaction is electronically transferred through the ACH system and the funds will be debited directly from your account and deposited automatically into the merchant or payee's account. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. A description of the transaction will appear on your statement from us. Checks used in these types of transactions will not be returned with your statement. This type of electronic funds transfer from a consumer account is governed by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s). (J) Re-presented Checks. If a merchant electronically re-presents a check returned due to insufficient or uncollected funds, that transaction is not covered by the Electronic Funds Transfer Act. Checks involved in this type of transaction will not be included with your statement. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check. If a merchant electronically collects a fee associated with the re-presentation of a check, the fee transaction is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosures if the fee is debited as an electronic funds transfer from a consumer account. A description of the transaction will appear on your statement. (K) Check Legends. We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

beneficial interest is held by one or more individuals in an individual capacity, a sole proprietor, or a governmental unit, but not professional corporations or business partnerships. A NOW account may also be held by a for profit organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold a NOW account. Otherwise, an organization may hold a NOW account only if it is operated primarily for religious, philanthropic, charitable, educational, or other similar purpose.

SAVINGS ACCOUNTS. If your account is an interest bearing account and is not a NOW account or time deposit, the following terms may apply. (A) Transfers and Withdrawals. If your Account is a money market or savings account, you can make no more than 6 preauthorized transfers in any calendar month, statement cycle (the period from one statement to the next) or similar period. Preauthorized transfers are transfers or withdrawals which you have authorized in advance to transfer money from your Account to someone else or to another account that you have with us. Preauthorized transfers include: (1) Transfers by check, draft, debit card, or other instrument paid to someone else. (2) Transfers to someone else that you ask for over the telephone. (3) Withdrawals by preauthorized or automatic transfer to someone else. (B) Excess Transactions. We are not required by applicable law to enforce these transfer limits, but we are authorized by applicable law to enforce them if we so choose. If we elect to enforce these transfer limits, and if you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain, or we may elect to take away the transfer and draft capabilities of the Account.

TIME DEPOSITS. If your Account is a time deposit, you agree to keep the money on deposit until maturity of your Account. If you withdraw any of the money before maturity, you may have to pay an early withdrawal penalty. We will consider your request for withdrawal before maturity. If we let you withdraw funds before maturity, the penalty in the Schedule will apply. (A) Penalty. By paying an early withdrawal penalty, you forfeit part of the interest that has been earned or would be earned on your Account. If your Account has not earned enough interest, or if the interest has been paid, we take the difference from the principal amount of your Account. For fixed rate accounts, we use the rate on your deposit. (B) Exceptions. We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is ruled legally incompetent by a court or government body; (2) when the account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the funds are paid within 7 days after the account is opened; or (3) when the account is a Keogh Plan, if you forfeit at least the interest earned on the withdrawn funds; or (4) for a time deposit that is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within a certain grace period (if any).

STOP PAYMENT ORDERS. You may order us to stop payment of any check, automated clearing house/pre-authorized electronic funds transfer ("ACH/EFT"), or other item on your Account. Your right to stop payment may be limited. You may not stop payment of a certified check, a cashier's check, or a

funds available in your Account to cover a withdrawal or debit presented against your Account, this is called an "overdraft". We will handle each overdraft in accordance with our Standard Overdraft Policy (described below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the balance of your account at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your account balance more than one (1) time during this period. (C) Standard Overdraft Policy. Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. For consumer accounts, we may not impose a service charge in connection with an overdraft that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. You may revoke that consent at any time. (D) Notice Requirements. Federal regulations allow us to require you to give us at least 7 days notice, in writing, before you make a withdrawal from a savings, negotiable order of withdrawal ("NOW") or money market account. Although we usually pay withdrawals or checks without a 7 day notice on these accounts, doing so does not mean that we give up the right to the notice. (E) Postdated Items. If you write a check and date it in the future, it is a postdated check. You will not write a postdated check. If you write a postdated check and the check is presented for payment before the date of the check, we may choose to pay the check or return it unpaid. If we pay the check, we will post the check to your Account on the day we pay the check, even though that date is before the date of the check. We are not responsible for any loss to you by doing so. We will not honor a postdated check if we receive advance notice from you at such a time and in such a manner as to give us reasonable opportunity to act. The notice must be in a record (in writing or electronically), and it must specify the date, amount, and number of the check, along with the name of the payee. The notice must be in a format acceptable to us. Notices are effective for the time periods stated under STOP PAYMENT ORDERS. We may return a postdated check. (F) Power of Attorney. A person signing a power of attorney is called a principal. A person who acts for the principal is called the agent. We may refuse to comply with a power of attorney if we have a good reason. Also, we may require an affidavit by the agent stating that the power of attorney form is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the powers of the agent have not been changed or cancelled. (G) Signatures. We may use the signature on your signature card to verify the signatures on items drawn on your Account. We may store the signature card information and signature in any reasonable form, including any digitized

CHECKING ACCOUNTS. If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the entire

teller's check. Also, you may not stop payment of any item that is covered by a separate agreement, such as a check guarantee agreement. (A) **When Stop Payment Order is Effective.** You may not stop payment of an item after we have paid or accepted the item. Your order is effective only if we receive it soon enough to give us a reasonable time to act on it. If we receive a stop payment order, it does not mean that we have a reasonable time to act on it. (B) **How Long Does a Stop Payment Last for a Check.** A stop payment order is effective for 6 months. But an oral order is effective for 14 days unless you confirm it in writing or electronically within that time. During the 6 month period, you may renew a stop payment order for another 6 months by notifying us in writing or electronically. Your order and any writing and electronic message must be in a format that is acceptable to us. (C) **How Long Does a Stop Payment Last for an ACH/EFT.** For consumer accounts, a stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us written confirmation of a verbal stop order request against an ACH/EFT within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have revoked such authorization. For business accounts, a stop payment against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, (ii) the return of the debit entry, or (iii) six months from the date of the stop payment order, unless renewed in writing. (D) **Content of a Stop Payment Order.** Your stop payment order must contain the date, the amount, and the number of the item, and the name of the payee. If you give us incorrect or incomplete information, we are not responsible for failing to stop payment.

Based upon the type of account ownership that you have designated, the following terms and conditions apply.

SINGLE-PARTY ACCOUNTS. An account in the name of only one person as Account Holder is a Single-Party Account. Only that person may write checks on the Account or withdraw money. It does not matter who really owns the money in the Account. At the death of that person, ownership passes as part of the person's estate.

MULTIPLE-PARTY ACCOUNTS. This section pertains to Multiple-Party Accounts. An account with two or more Account Holders is a Multiple-Party Account. These accounts are also called joint Accounts and the Account Holders of these accounts are also called joint Account Holders.

(A) Multiple-Party Account With Right of Survivorship. If your Account is a Multiple-Party Account with right of survivorship, at the death of one of the joint Account Holders, the decedent's ownership interest in the Account will immediately pass to the other Account Holders unless there is a different disposition made by a valid will specifically referring to this Account. After the death of one of the joint Account Holders, the right of survivorship continues between the surviving Account Holders.

(B) Multiple-Party Account Without Right of Survivorship. If your Account is a Multiple-Party Account without right of survivorship, at the death of an Account Holder the deceased

Account Holder's ownership interest passes as part of the deceased Account Holder's estate.

EACH JOINT ACCOUNT HOLDER INTENDS THAT EACH OF THEM BE FULL OWNERS OF ALL OF THE FUNDS IN THE ACCOUNT, IRRESPECTIVE OF WHO CONTRIBUTED THE FUNDS IN THE ACCOUNT. Each joint Account Holder, without the consent of any other Account Holder, may make any transaction allowed under the Agreement, including the following: (1) withdraw all or any part of the money in the Account; (2) pledge the Account as collateral to us for any obligation; (3) endorse and deposit checks and other items payable to any joint Account Holder; (4) give stop payment orders on any item, even if the item was drawn by someone else; (5) to consent to or revoke consent to payment of service charges on overdrafts that result from ATM transactions or one-time debit card transactions under the Standard Overdraft Policy; and (6) close the account, and decide how to pay the money in the Account. Any joint Account Holder may act for the other Account Holder(s). We may accept orders and instructions regarding the Account from any joint Account Holder. If we believe that there may be a dispute between joint Account Holders or if we receive inconsistent instructions, we may suspend or close the Account (after giving any notice required by law), we may require a court order to act, and we may require that all joint Account Holders agree in writing to any transaction concerning the Account.

Your obligations under the Agreement are joint and several. This means that each joint Account Holder is fully and personally obligated under the Agreement for all of your obligations. This includes liability to us for overdrafts and account charges. Each joint Account Holder is liable for all overdrafts and account charges, even if only one Account Holder caused this to happen, knew about it, or received a benefit from any overdraft or account charges. Also, we may use our right of setoff against the Account. The right of setoff is explained in the Agreement.

(C) Totten Trust Account. A Totten Trust Account is an information trust account, without a written trust agreement. The trustee is the owner of the Account. The beneficiaries have no right to any funds in the Account while the trustee is living. As the owner of the Account, the trustee may withdraw money from the Account. Also, the trustee may change the beneficiary by notifying us in writing. When the trustee dies, the Account is owned by the named beneficiary or beneficiaries. If the Totten Trust Account is held by more than one trustee, the trustees are covered by the above rules for Multiple-Party Accounts. If there is no surviving beneficiary when the last trustee dies, state law will determine who owns the money in the Account.

(D) P.O.D. Account. A Payable on Death (P.O.D.) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, the Account Holder may withdraw money from the Account. Also the Account Holder may change the P.O.D. payee on the Account. When the Account Holder dies, the Account is owned by the P.O.D. payees. If the P.O.D. Account is held by more than one person, each Account Holder is covered by the above rules for Multiple-Party Accounts. If there is no surviving P.O.D. payee when the last Account Holder dies, state law will determine who owns the money in the Account.

ADDITIONAL ACCOUNT TYPES. This section applies to other deposit account types:

(A) Formal Trust Account. A Formal Trust Account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. The trustees must give us a copy of any trust agreement covering the Account if we ask for it. We act only as a custodian of the trust funds. We are not required to act as a trustee or to ask about the powers or duties of any trustee.

(B) Uniform Transfer to Minors. If you open the Account as a custodian for a minor beneficiary under the state's Uniform Transfers to Minors Act, your rights and duties are governed by the Act. You may not pledge the Account as collateral for any loan to you. We will hold all deposits in the Account only for the benefit of the minor.

(C) Agency Account. An Agency Account is an account with money deposited and withdrawn by an Agent. The owner of the funds chooses the Agent. The Agent has the right to deposit and withdraw money, but does not own the account. An Agency Account can be cancelled at any time by notifying us in writing. An Agent may be used with one of the other types of account.

(D) Business Accounts. If the Account is not owned by a natural person, the Account Holder must give us a form that shows who can sign for the Account Holder. This applies to corporations, partnerships, sole proprietorships, associations, and similar organizations.

(E) Attorney Client Trust Subject to applicable law, an Attorney Client Trust or IOLTA Trust Account is an account set up by an attorney or law firm to hold client or third party funds in trust, separate from the attorney's or law firm's funds. Upon our request, the authorized signers for an Attorney Client Trust or IOLTA Trust Account will provide documentation required by applicable state law and applicable bar association (or similar entity) rules. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the attorney or law firm as trustee(s). The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement. If this is an IOLTA Trust Account, we will not permit the lawyer or law firm to receive the interest. The interest (minus applicable fees) on an IOLTA Trust Account will be remitted to the Lawyer Trust Account Board, pursuant to your instructions and at your request. IOLTA Trust Accounts are used to hold an attorney's or law firm's client funds that are nominal in amount or held for short periods of time.

(F) Real Estate Broker Client Trust Accounts A real estate broker may open account(s) to hold client or third party funds in trust apart from the broker's other funds. We act only as a custodian of the trust funds. We are not required to act as a trustee or to ask about the powers or duties of any broker as trustee. Upon our request, the broker will give us any documents required by law and/or real estate professional rules.

This category of account includes Client Trust Accounts.

(G) Government/Municipal/Public Funds Accounts. This type of account is owned by a government or public entity. For this type of account, you must give us a form that lists us as a depository for the funds of the government or public entity. Also, the form must say who can sign for the government or public entity account holder. If required by law, you agree to enter into a Collateral Security Agreement regarding this type of account.

(H) Health Savings Account. A Health Savings Account (HSA) is a tax preferred account that you agree: a) you are eligible to open and maintain, b) to notify us when you are no longer eligible to maintain, c) will be used for contributions, withdrawals, and earnings for qualified medical expenses or as allowed by law, and d) you will execute and comply with the terms and conditions in the Health Savings Account Trust or Custodial Agreement. Consult your tax advisor about the tax treatment of contributions, withdrawals and earnings.

FINANCIAL INSTITUTION LIABILITY. If we do not properly complete a transaction according to the Agreement, we are not liable for losses or damages greater than the amount of the transaction, or if money in your Account is affected by some legal process or other claim. We are not liable for consequential damages (indirect losses or injuries that result from an act). When we receive items from you for withdrawal or deposit, we are acting only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. If any deposited item is lost in the collection process, we may reverse credit for the deposited item or charge your Account for the item.

RIGHT OF SETOFF. We may use our right of setoff against any or all of your accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, if allowed by law. This means that we may charge your deposit accounts for any of your liabilities or debts to us. If the Account is a joint account, we may set off against the entire balance of the Account, irrespective of who contributed the funds to the Account, as well as against any and all accounts of each Account Holder, even though only one joint Account Holder owes us money. We may not exercise our right of setoff or security interest if prohibited by the Military Lending Act.

DORMANT ACCOUNTS. Your Account is dormant if you have not made a withdrawal from it or deposit to it for a long period of time and we have been unable to reach you. If your Account is dormant, we may, if allowed by law, charge a dormant account fee on your Account. Your Account is abandoned if you have not made a deposit or withdrawal and we have had no contact with you for a period of years set by the state law. Funds in abandoned accounts will be sent to a state agency, in accordance with state law. After the funds have been sent to the state, we are not responsible for them. If you choose to reclaim the funds, you may apply to the state agency. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ACCOUNT STATEMENTS. You are responsible for promptly

examining each account statement and reporting any problems to us. Each account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within certain time limits after the statement that incorrectly reflects your transactions is made available to you. We will not be liable for any altered check or any check with a forged signature unless you notify us within 30 calendar days after the statement and the altered or forged item(s) are made available. We are also not liable for any later items paid in good faith containing an unauthorized signature or alteration by the same person unless you notify us within 10 calendar days after the statement and the first altered or forged item were made available. You must report any other Account problem including errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within 60 calendar days. If the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. See the Substitute Check Policy Disclosure (if applicable) for further information. If you have asked us to hold your Account statements, we may mail them to you if you have not claimed them within 30 calendar days. We might not return the original checks to you with your statement. If we keep the checks, it does not change or reduce your responsibility to examine your statements, or change the time limits for notifying us of any errors.

WHOLESALE WIRE AND ACH TRANSACTIONS. From time to time you may be a party to an Automated Clearing House ("ACH") entry or a wholesale (wire) funds transfer which may be credited to your Account. The Uniform Commercial Code Article 4A governs wholesale wire transfers as well as any commercial ACH credit entry and any consumer ACH credit entry excluded from the Electronic Funds Transfer Act. The Electronic Funds Transfer Agreement and Disclosure provided to you (if applicable) reflects our policies relating to the electronic funds transfers governed by the Electronic Funds Transfer Act.

(A) Provisional Payment. Credit given by us to you with respect to an ACH credit or wholesale (wire) funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.

(B) Notice of Receipt. We will notify you of the receipt of payments in the periodic account statements we provide to you. You acknowledge that we will not give next day notice to you of receipt of an ACH or wholesale (wire) funds transfer item.

UNLAWFUL INTERNET GAMBLING TRANSACTIONS PROHIBITED. If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any

funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

NOTICES. The following terms apply to notices relating to your Account. **(A) Notice of Amendments.** We may change the terms and conditions of the Agreement from time to time. We will notify you of any changes to the Agreement, if required by law. By using the Account after we notify you, you agree to all changes. We will send notices to the most recent address shown on our records for your Account. Notice to only one of you is required for a joint account. **(B) Account Changes.** Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. You are responsible for notifying us of any change in your address or your name. We are required to pay items drawn only on the listed Account name. We are required to try to communicate with you only at the most recent address you have given to us.

ACCOUNT TERMINATION. We or you may close your Account at any time without reason. Before we close your Account, we will give you notice required by law. If we close your Account, we will send the balance on deposit to your most recent address shown on our records. We will consider your Account closed when your account is at a zero balance. When an interest bearing account is closed, there may be accrued interest that has not been credited to the account. In that case, we will pay you the interest UNLESS we have told you in otherwise. You may close your Account by notifying us in writing. We are not responsible for payment of any check, withdrawal, or other item once your Account is closed.

GOVERNING LAW. The Agreement is governed by all applicable federal laws and regulations and laws and regulations of the state of Minnesota in which we are located and any local clearinghouse rules. You understand that we have to comply with these laws, regulations and rules. If the Agreement is not consistent with any law, regulation or rule, then the law, regulation or rule will govern.

FEES AND EXPENSES. If there is a legal action, or if there is a dispute involving your Account, you agree to pay us our reasonable attorneys' fees, legal expenses and costs, if allowed by law. This includes those fees, expenses and costs on any appeal. You also agree that we may deduct all of the fees, expenses and costs from your Account, or we may bill you. We do not have to notify you before we deduct those amounts from your Account.

SYSTEMS AND SOFTWARE. We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CREDIT VERIFICATION. We may request and obtain one or more credit reports and other information about you from one or more credit reporting agencies or financial institutions so we can consider your Account application, or review or collect your Account, or for any other legitimate business purpose.

MISCELLANEOUS PROVISIONS. If you or your Account are involved in any legal action, your use of the Account may be limited. You agree not to use the Account in any illegal activity. We may comply with any court order or other legal process that we receive. We will not be liable to you if we do so. Our managers may listen to your telephone conversations with us to make sure that you are treated accurately, courteously and fairly. If you ask us to follow instructions that we believe may expose us to claim, action, suit, expense, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection. An example of the kind of protection we may request would be your promise to defend us against such exposure and to pay all of our legal fees and costs for the defense. Any action by us for reimbursement from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If a court finds that any provision of the Agreement is invalid or cannot be enforced, the rest of the Agreement will not be affected. If allowed by law, the invalid or unenforceable provision will be automatically changed so that it is enforceable or valid. If it cannot be made valid and enforceable, it will be automatically deleted from the Agreement. All other provisions of the Agreement will remain valid and enforceable.

FACTS**WHAT DOES VISIONBANK
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit history
- credit scores and income
- assets and account balances

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons VisionBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VisionBank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 952-920-8400 or go to www.bankwithvision.com

What we do

How does VisionBank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does VisionBank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● apply for a loan or open an account ● give us your contact information or provide account information ● give us your income information
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>VisionBank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>VisionBank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>VisionBank doesn't jointly market.</i>

Other important information

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BUSINESS ACCOUNT INFORMATION

VisionBank
3059 Joppa Ave
St. Louis Park, MN 55416
February 8, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

INFINITY CHECKING - BUSINESS

Account with no fees used for significant relationships or due to referral opportunities.

Limitations: You must deposit \$1,000.00 to open this account.

INFINITY PLUS CHECKING - BUSINESS

Account with no fees used for significant relationships or due to referral opportunities.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum average daily balance of \$10,000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$10,000.00 to open this account.

3% CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Changes at institution's discretion. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You

must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$500.00 to open this account.

Account Fees: No service charge.

BUSINESS MONEY MARKET

Business money market deposit account with free image statements. Customer may purchase checks if desired.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: No service charge if maintain \$1000 daily minimum balance in this account or \$10,000 total certificates; otherwise \$10 per month.

BUSINESS SAVINGS

Daily interest savings account for businesses and organizations.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You must deposit \$100.00 to open this account. You may make six (6) transfers from your account each four (4) week or similar period, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and

payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: No service charge if maintain \$500 daily minimum balance; otherwise \$5 per month. There is a \$1.00 charge for each withdrawal (electronic or paper) over six (6).

SKY CHECKING - NON PROFITS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account Weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum average daily balance of \$1,000.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

IOLTA / IRETA

Interest bearing checking account with low balance requirements, paying a single rate. Includes free online banking, free check images and no fee Visa check card.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If this account is used as a _____ account, then interest (less applicable fees and service charges) will be sent to the Housing Trust Fund Account Commissioner of Finance/Treasury Division. If this account is used as an IOLTA Trust Account, then interest (less applicable fees and service charges) will be sent to the Lawyer Trust Account Board.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

03 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

30 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

36 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account.

You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 270 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

48 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will be in effect for the term of the account. The interest rate will be in effect for 48 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 270 days interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

60 MONTH CD

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 1 years interest on the amount withdrawn. Penalties may invade the principal on deposit. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

12 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.50%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

15 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.50%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest

may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

36 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.25%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

24 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.35%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

30 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.35%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

18 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999,999.99, we will subtract a margin of 4.50%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

48 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999.99, we will subtract a margin of 4.00%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

60 MONTH GROWTH CD (VARIABLE)

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. The interest rate on the account is based on Prime. For balances up to \$999,999.99, we will subtract a margin of 3.75%. We may change the interest rate on the account the rate will change if and when the Wall Street Journal Prime Rate changes during the term of the Certificate of Deposit. The interest rate will never be less than 1.00%. The interest rate will never be more than 10.00%. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You

may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 180 days interest on the amount withdrawn. Penalties may invade the principal on deposit. We will use the rate in effect on the date of withdrawal. This account will not renew automatically at maturity. If you do not renew the account, we will do the following with your deposit: Funds will Remain in CD earning no interest until customer withdrawals or renews Certificate of Deposit into an available product.

OTHER ACCOUNT FEES

The following fees apply to all of your accounts with us except Certificates of Deposit and Time Deposit Accounts:

Replacement Debit Card
Stop Payment Fee: \$15 per replacement card
27.00 per stop payment request
The following fee applies to Checking; and Interest Bearing Checking Accounts Accounts: 30.00 per item
NSF Fee: 30.00 per item

The following fee applies to Checking; Money Market Accounts; Savings Accounts; and Interest Bearing Checking Accounts Accounts:

Early Account Closing Fee: \$15.00 closing fee if account is closed within 6 months of opening date

The following fee applies to Infinity Checking - Business; Infinity Plus Checking - Business; and Business Money Market Accounts:

Overdraft Fee: 35.00 applied to overdrafts created by check, in-person withdrawal, ACH withdrawal, or other electronic means as permitted by regulations.

MISCELLANEOUS FEES AND CHARGES

Account Reconciliation: \$30.00 per hour / \$10.00 minimum
Account Research: \$30.00 per hour/\$10.00 minimum plus \$1.00 per page printed
Additional Statement: \$5.00 per additional statement
Cashiers Check: \$5.00 per check
Coin Counting: \$20.00 per hour/\$5.00 minimum
Collections Items - Domestic: \$25.00 per item plus third party processing costs
Collection Items - Foreign: \$35.00 per item plus third party processing costs
Currency and Coin Order: \$2.00 per order plus \$.10 per roll and \$.25 per strap
Garnishments and Levies: \$75.00 per item
Lost/Stolen Check Book Fee: \$20.00

Uncollected / Insufficient Funds

Items Returned (check, in-person withdrawal, or other electronic means) (Uncollected Funds): \$30.00 per item returned
Items Returned (check, in-person withdrawal, or other electronic means) (Insufficient Funds): \$30.00 per item returned
Items Paid (check, in-person withdrawal, or other electronic

means): \$35.00 per item paid
Returned Deposited Items: \$10.00 per returned deposited item

Safe Deposit Services

Lost Key Charge (one key lost): \$25.00
Box Drilling Fee (both keys lost): \$200.00
Safe Deposit Box Rental (5 x 5 - Direct Debit): \$55.00
Safe Deposit Box Rental (5 x 5 - Billing Statement): \$65.00
Safe Deposit Box Rental (3 x 10 - Direct Debit): \$65.00
Safe Deposit Box Rental (3 x 10 - Billing Statement): \$75.00
Safe Deposit Box Rental (5 x 10 - Direct Debit): \$100.00
Safe Deposit Box Rental (5 x 10 - Billing Statement): \$110.00
Safe Deposit Box Rental (10 x 10 - Direct Debit): \$170.00
Safe Deposit Box Rental (10 x 10 - Billing Statement): \$180.00

Wire Transfer Fees

Wire - Incoming: \$10.00 per wire
Wire - Outgoing Domestic: \$25.00 per wire
Wire - Outgoing Foreign: \$60.00 per wire
Wire Transfer Research/Trace - Domestic: \$10.00 per trace
Wire Transfer Research/Trace - Foreign: \$25.00 per trace

ELECTRONIC FUNDS TRANSFER SERVICE LIMITS AND FEES

VisionBank On-line Banking

Access your accounts 24/7 with our internet banking product. If you have this online banking service, the following limitations and fees will apply to your account:

* There is no charge for online banking with us.

VisonBank Business Online

A full-function, electronic banking service for business. If you have this online banking service, the following limitations and fees will apply to your account:

* There is no charge for online banking with us.

Government direct deposits

Direct deposit of Social Security payments. If you have this EFT service, the following limitations and fees will apply to your account:

* We do not charge for any preauthorized EFTs.

Other Direct Deposits

If you have this EFT service, the following limitations and fees will apply to your account:

* We do not charge for any preauthorized EFTs.

Automatic debits/payments

Automatic bill payments set up through the service provide. If you have this EFT service, the following limitations and fees will apply to your account:

* We do not charge for any preauthorized EFTs.

* We will charge \$27.00 for each stop-payment order for preauthorized transfers.

HSA Debit Card

If you have this Point of Sale service, the following limitations

and fees will apply to your account.

* You may purchase up to a maximum of \$750.00 worth of goods and services per day, exclusive of ATM withdrawals.

* We do not charge for any POS transactions.

VisionBank Consumer Check Card

ATM access and MasterCard check card. If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

* You may withdraw up to a maximum of \$505.00 (if there are sufficient funds in your account) per day.

* We do not charge for ATM transactions at the present time.

* You may purchase up to a maximum of \$1055.00 worth of goods and services per day, exclusive of ATM withdrawals.

* We do not charge for any POS transactions.

VisionBank Business Check Card

ATM deposit-only access and MasterCard check card. If you have this Combined ATM/Point of Sale/Debit Card service, the following limitations and fees will apply to your account:

* For security purposes, there are limits on the frequency and amount of transfers you may make using ATMs and this Point of Sale service.

* We do not charge for ATM transactions at the present time.

* You may purchase up to a maximum of \$1055.00 worth of goods and services per day, exclusive of ATM withdrawals.

* We do not charge for any POS transactions.

RATE CHART

Account Product Name	Interest Rate	Annual Percentage Yield
Infinity Plus Checking - Business		
All Balances	0.25%	0.25%
3% Checking		
Portion of Your Daily Balance:		
\$500.00-500,000.00	2.96%	3.00%
Business Money Market		
Daily Balances		
of:		
up to \$9,999.99	0.05%	0.05%
\$10,000.00-24,999.99	0.15%	0.15%
\$25,000.00-99,999.99	0.20%	0.20%
\$100,000.00-499,999.99	0.30%	0.30%
\$500,000.00 and up	0.15%	0.15%
Business Savings		
All Balances	0.05%	0.05%
Sky Checking - Non Profits		
Daily Balances		

of: \$1,000.01-9,999.99 0.01%
 of: \$10,000.00-24,999.99 0.01%
 of: \$25,000.00 and up 0.01%

IOLTA / IRETA

All Balances 0.05%

03 Month CD

Daily Balances

of: up to \$ and up 1.49%

06 Month CD

Daily Balances

of: up to \$ and up 1.49%

09 Month CD

Daily Balances

of: up to \$ and up 1.98%

12 Month CD

Daily Balances

of: up to \$ and up 4.18%

15 Month CD

Daily Balances

of: up to \$ and up 2.97%

18 Month CD

Daily Balances

of: up to \$ and up 2.97%

24 Month CD

Daily Balances

of: up to \$ and up 2.97%

30 Month CD

Daily Balances

of: up to \$ and up 2.97%

36 Month CD

Daily Balances

of: up to \$ and up 3.26%

48 Month CD

Daily Balances

of: up to \$ and up 3.30%

60 Month CD

Daily Balances

of: up to \$ and up 4.14%

12 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.00%

15 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.00%

18 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.00%

24 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.15%

30 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.15%

36 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.25%

48 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.50%

60 Month Growth CD (Variable)

Daily Balances

of: up to \$-999,999,999.99 4.75%

Interest Rates and Annual Percentage Yields are current as of 02-08-2024.

For current rate information call (952) 920-8400.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT VISIONBANK. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our cut-off hours are as follows:

- 5:00 PM VisionBank, Saint Louis Park Location
- 3:00 PM Mobile Deposit Electronic Submission
- 3:00 PM Remote Deposit Electronic Submission

If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit, however, may be available

on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrafted your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. You can make deposits at ATMs, not owned or operated by us, that we have identified as part of the following systems: Shazam ATM Network.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the fifth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury

check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

SUBSTITUTE CHECK POLICY DISCLOSURE

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits credit unions and banks to replace original checks with "substitute checks". These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at VisionBank, 3059 Joppa Ave,

Saint Louis Park, MN, 55416, (952) 920-8400. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include—

- * A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- * An estimate of the amount of your loss;
- * An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- * Both a copy of the Substitute Check and the following information: Check Number and Amount of Check

DEPOSIT ACCOUNT AGREEMENT AND DISCLOSURE

INTRODUCTION. In this Deposit Account Agreement and Disclosure, each and all of the depositors are referred to as "you" and "your." The Financial Institution is referred to as "we," "our," and "us." The term "Agreement" means this Deposit Account Agreement and Disclosure, the signature card, a rate and fee schedule (which may be in the form of a Rate and Fee Schedule, Time Certificate of Deposit, or Confirmation of Time Deposit, hereinafter called the "Schedule"), Truth in Savings disclosures, a Funds Availability Policy Disclosure, and an Electronic Funds Transfer Agreement and Disclosure, if it applies. You agree that you received a copy of the Agreement. You agree to the terms of the Agreement. We may change the Agreement from time to time. If we choose, we don't have to collect any fee or charge or enforce the Agreement.

DATE ACCOUNT OPENED. If you open an account with us after 5:00 PM on a business day that we are open, we will consider that the transaction was made at the opening of the next business day for account opening, effective date and issue date purposes.

DEPOSIT ACCOUNTS. We may offer a variety of deposit accounts. Each of these accounts is covered by the general terms of the Agreement. Each type of account is also covered by specific terms in the Agreement for that type of account. If you open more than one account, you may receive a Schedule for each account. The Agreement covers all of your accounts with us. You will pay us all overdrafts, fees, charges, and our reasonable costs of collection and attorneys' fees relating to your accounts.

INTEREST. If your Account earns interest, the following information applies: **(A) Payment of Interest.** We will pay interest at the annual rate stated in the Schedule. The Schedule also states how often interest is paid, how often interest is compounded, the balance on which interest is paid, and any minimum balance for the account. **(B) Minimum Balance Requirements.** The Schedule may state a minimum balance that

you must keep in your Account. If you don't keep the minimum balance during a certain period, we may choose not to pay interest on your Account and we may charge you a fee for that period. You should review any minimum balance in the Schedule. (C) **Initial Interest Rate.** The initial interest rate is the current annual rate of interest that we will pay on the balance in your Account. We may pay interest at different rates, depending on the amount deposited and the type of depositor (individual, business, non-profit organization, etc.). (D) **Interest Compounding and Crediting.** Your Account has an interest compounding feature if a compounding frequency is stated in the Schedule. Interest compounding generally means that interest is being accrued on earned interest. We may compound interest more often than we pay interest on your Account. (E) **Interest Accrual.** We may accrue interest on your Account more often than we pay interest. For example, we may calculate interest daily and pay interest to your Account monthly or quarterly. The interest that has been calculated, but not paid to the account, is called accrued unpaid interest. (F) **Changes.** We may change the rates and fees according to the Schedule. We also may change any other term of this Agreement.

FEES AND CHARGES. You agree to pay us certain fees and charges for account and banking services, as allowed by law. We may take the fees and charges out of your Account. We also may charge you for other services such as wire transfers of funds and cashier's checks. Some of the fees and charges that we may require you to pay are stated in the Schedule. We may change the fees and charges at any time after notifying you of the changes, as allowed by law.

INSUFFICIENT FUNDS. If an item drafted by you (such as a check you write) or drafted by someone else with your permission (such as a remotely created check or preauthorized draft you authorize someone else to create), or a transaction you authorize (such as a preauthorized electronic fund transfer), is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you a fee for returning the payment. When we return a payment due to insufficient available funds, the person who submitted the item or transaction may re-submit the returned item or transaction to us for payment. You understand and agree that we may charge you a fee each time we return an item or transaction that is presented to us for payment because the amount of money available in your account at the time of presentation or re-presentation is not sufficient. See the Schedule of Fees for additional information.

BALANCE METHODS. As used in this Agreement, the "average daily balance" method means "the application of a periodic rate to the average daily balance in the account for the period, determined by adding the full amount of principal in the account for each day of the period and dividing that figure by the number of days in the period." The "daily balance" method means "the application of a daily periodic rate to the full amount of principal in the account each day."

DEPOSIT RULES. The following terms apply to deposits made to your Account: (A) **Endorsements.** You authorize us to accept transfers, checks, and other items for deposit to your Account if they are made payable to, or to the order of, any one or more of you, even if these items are not endorsed by any of

you. We may add missing endorsements. When you deposit items to your Account, you certify that all endorsements are genuine. You should endorse all checks and other items deposited to your Account payable to the order of us for deposit only, followed by your signature and Account number. We may permit you to deposit an electronic image or other electronic information related to a paper check through a service we provide that allows you to use a device, such as a mobile phone, to create and send to us such electronic image or information electronically. Before capturing an electronic image or electronic information of a paper check, you must endorse the check payable to the order of us "for mobile deposit only", followed by your signature and Account number, or any alternative restrictive endorsement we may allow and communicate to you. All endorsements must appear on the back of the check or other item within the first 1-1/2 inches from the left side of the item when looking at it from the front. Endorsements should be in black ink. We may accept items with endorsements that do not follow these rules. If any endorsement causes delay in processing or returning the item for payment, you will be responsible for our loss due to the delay. (B) **Final Payment.** If you deposit any item to your Account that is not cash, we post the deposit to your Account subject to final payment of the item. If we do not receive final payment, or if the amount of any item is charged back to us for any reason, we may charge you or any of your Accounts for the amount of the returned item plus any interest. We may also charge you or any of your Accounts a returned item fee and any other fee that we have to pay. If an item to be charged back is lost in the process of collection or unavailable for return, we may rely upon a photocopy of the item or upon any other generally accepted notification of return of the item, in charging you or any of your Accounts for the amount of the returned item. We may refuse to accept any item for deposit in your Account. (C) **Direct Deposits.** We may offer you direct deposit services. These services allow you to receive automatic preauthorized deposits to your Account, such as electronic transfers of Social Security payments or automatic transfers from your other accounts with us. You may cancel any direct deposit or transfer service by notifying us at least 30 days before the next scheduled direct deposit or preauthorized transfer. If any deposited amount is returned to the government for any reason, we may withdraw the amount from your Account. (D) **Crediting of Deposits.** The Funds Availability Policy Disclosure that we give you states our policies on when deposits may be withdrawn. (E) **Substitute Checks and Electronic Files Pertaining to Original Checks.** If you deposit a "substitute check" (as defined in Regulation CC § Section 229.2(aaa)) or a purported substitute check into your Account, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the item not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic representation of a substitute check for deposit into your account instead of an original check, you agree to reimburse us for losses, costs and expenses we may pay or incur associated with the substitute check resulting from the electronic representation not meeting applicable substitute check standards and/or from duplicate payments associated with the item. If you provide us with an electronic image or electronic information related to a paper check for deposit into your Account, you agree to reimburse us for losses, costs, and

expenses we may pay or incur associated with the electronic image or information not meeting applicable standards for such images and/or from duplicate payment associated with the check. (F) **Deposit Discrepancies.** When you make a deposit to your account, we will credit your account for the amount stated on your deposit slip and we may provide you with a deposit receipt. We reserve the right to review the deposit and confirm the amount of funds you deposited but are not required to do so. If after any review we determine that the amount credited to your account is incorrect, we may adjust your account for the amount of the discrepancy but reserve the right not to do so if the discrepancy would not be a disadvantage to you. This may be the case, for example, if the amount credited to your account was more than the amount actually deposited by you. Notwithstanding the foregoing, we are not required to adjust your account unless within one year of the date of your account statement that shows the deposit either you notify us of the discrepancy or we discover it on our own. If you do not notify us of the error or we do not discover it on our own during this notice period, the amount credited to the account will be considered final.

WITHDRAWAL RULES. The following terms apply to withdrawals from your Account: (A) **Manner of Withdrawal.** You may make withdrawals from your Account in any manner that we allow for the type of account that you have opened. Withdrawals by mail are posted to your Account as of the day we process the transaction. We may refuse to pay any check, except for checks that we give you and checks that we approve. Other provisions of the Agreement or the Schedule or applicable law may restrict withdrawals and transfers from your Account. (B) **Withdrawal Restrictions and Overdrafts.** We do not have to allow you to withdraw money from your Account if you don't have enough money in the account to cover the full amount of the withdrawal. If there is enough money to cover some, but not all, of the withdrawals or other debits (such as charges) to your Account, we may post those withdrawals or other debits for which there is enough money in any order we may choose at our sole discretion. If there are insufficient funds available in your Account to cover a withdrawal or debit presented against your Account, this is called an "overdraft". We will handle each overdraft in accordance with our Standard Overdraft Policy (described below) or in accordance with any other agreement you may have with us (such as an overdraft protection agreement). Even if we choose to pay one or more overdrafts, we are not obligated to cover any future overdrafts. When we determine whether payment of an item will create an overdraft, we may determine the balance of your account at any time between the time we receive the item and the deadline for us to take action on the item. We are not required to determine your account balance more than one (1) time during this period. (C) **Standard Overdraft Policy.** Unless we have agreed to a separate overdraft protection agreement with you, the following rules apply. We are not obligated to pay any overdraft. Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge on any withdrawal created by check, in-person withdrawal, ATM withdrawal, or other electronic means that results in an overdraft, whether we pay the overdraft or not. If we pay the overdraft, you agree, immediately upon notice from us, to deposit funds sufficient to cover the overdraft plus any service charge we impose. For consumer accounts, we may not impose a service charge in connection with an overdraft

that results from a transaction at an ATM or a one-time debit card transaction unless you have given us your consent to pay service charges in connection with overdrafts that result from these transactions and we have sent written confirmation of that consent to you. You may revoke that consent at any time.

(D) Notice Requirements. Federal regulations allow us to require you to give us at least 7 days notice, in writing, before you make a withdrawal from a savings, negotiable order of withdrawal ("NOW") or money market account. Although we usually pay withdrawals or checks without a 7 day notice on these accounts, doing so does not mean that we give up the right to the notice. **(E) Postdated Items.** If you write a check and date it in the future, it is a postdated check. You will not write a postdated check. If you write a postdated check and the check is presented for payment before the date of the check, we may choose to pay the check or return it unpaid. If we pay the check, we will post the check to your Account on the day we pay the check, even though that date is before the date of the check. We are not responsible for any loss to you by doing so. We will not honor a postdated check if we receive advance notice from you at such a time and in such a manner as to give us reasonable opportunity to act. The notice must be in a record (in writing or electronically), and it must specify the date, amount, and number of the check, along with the name of the payee. The notice must be in a format acceptable to us. Notices are effective for the time periods stated under STOP PAYMENT ORDERS. We may return a postdated check. **(F) Power of Attorney.** A person signing a power of attorney is called a principal. A person who acts for the principal is called the agent. We may refuse to comply with a power of attorney if we have a good reason. Also, we may require an affidavit by the agent stating that the power of attorney form is a true copy and that, to the best of the agent's knowledge, the principal is alive and that the powers of the agent have not been changed or cancelled. **(G) Signatures.** We may use the signature on your signature card to verify the signatures on items drawn on your Account. We may store the signature card information and signature in any reasonable form, including any digitized signature capture process. If you use any facsimile signature device, you must give us a sample of the signature. You agree to be responsible for any liability we may have that results from the use of any facsimile signature device, including attorneys' fees and legal expenses. **(H) Preauthorized Drafts.** If we are unable to enforce presentation and transfer warranties on remotely created checks under Regulation CC, then if you voluntarily give information about your Account (such as our routing number and your account number) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your account initiated by the party to whom you gave the information is deemed authorized by you. **(I) Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. The merchant or other payee uses the check information, along with the transaction amount, to initiate an ACH debit transaction. The transaction is electronically transferred through the ACH system and the funds will be debited directly from your account and deposited automatically into the merchant or payee's account. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. **A**

description of the transaction will appear on your statement from us. Checks used in these types of transactions will not be returned with your statement. This type of electronic funds transfer from a consumer account is governed by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosure(s). **(J) Re-presented Checks.** If a merchant electronically re-presents a check returned due to insufficient or uncollected funds, that transaction is not covered by the Electronic Funds Transfer Act. Checks involved in this type of transaction will not be included with your statement. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check. If a merchant electronically collects a fee associated with the re-presentation of a check, the fee transaction is covered by the Electronic Funds Transfer Act and subject to the Electronic Funds Transfer Agreement and Disclosures if the fee is debited as an electronic funds transfer from a consumer account. A description of the transaction will appear on your statement. **(K) Check Legends.** We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears on the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as, "Void after 90 Days," "Paid in Full," "Two Signatures Required," "Void Over \$100" or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and in our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems. We may agree to adhere to extraneous legends if you notify us of such legends and we have agreed in writing to honor such legends.

CHECKING ACCOUNTS. If your account is a checking account, the following terms may apply. If we offer NOW accounts, the account must consist solely of funds in which the entire beneficial interest is held by one or more individuals in an individual capacity, a sole proprietor, or a governmental unit, but not professional corporations or business partnerships. A NOW account may also be held by a for profit organization serving in a fiduciary or trustee capacity for an entity that is itself permitted to hold a NOW account. Otherwise, an organization may hold a NOW account only if it is operated primarily for religious, philanthropic, charitable, educational, or other similar purpose.

SAVINGS ACCOUNTS. If your account is an interest bearing account and is not a NOW account or time deposit, the following terms may apply. **(A) Transfers and Withdrawals.** If your Account is a money market or savings account, you can make no more than 6 preauthorized transfers in any calendar month, statement cycle (the period from one statement to the next) or similar period. Preauthorized transfers are transfers or withdrawals which you have authorized in advance to transfer money from your Account to someone else or to another account that you have with us. Preauthorized transfers include: (1) Transfers by check, draft, debit card, or other instrument paid to someone else. (2) Transfers to someone else that you ask for over the telephone. (3) Withdrawals by preauthorized or automatic transfer to someone else. **(B) Excess**

Transactions. We are not required by applicable law to enforce these transfer limits, but we are authorized by applicable law to enforce them if we so choose. If we elect to enforce these transfer limits, and if you have more than the allowable preauthorized transfers or preauthorized checks or drafts (for money market accounts) in any one period, we may elect to close your Account and place the funds in another account that you are eligible to maintain, or we may elect to take away the transfer and draft capabilities of the Account.

TIME DEPOSITS. If your Account is a time deposit, you agree to keep the money on deposit until maturity of your Account. If you withdraw any of the money before maturity, you may have to pay an early withdrawal penalty. We will consider your request for withdrawal before maturity. If we let you withdraw funds before maturity, the penalty in the Schedule will apply. **(A) Penalty.** By paying an early withdrawal penalty, you forfeit part of the interest that has been earned or would be earned on your Account. If your Account has not earned enough interest, or if the interest has been paid, we take the difference from the principal amount of your Account. For fixed rate accounts, we use the rate on your deposit. **(B) Exceptions.** We may let you withdraw money from your Account before the maturity date without an early withdrawal penalty: (1) when one or more of you dies or is ruled legally incompetent by a court or government body; (2) when the account is an Individual Retirement Account (IRA) established in accordance with 26 USC 408 and the funds are paid within 7 days after the account is opened; or (3) when the account is a Keogh Plan, if you forfeit at least the interest earned on the withdrawn funds; or (4) for a time deposit that is an IRA or Keogh Plan established pursuant to 26 USC 408 or 26 USC 401, when you reach age 59 1/2 or become disabled; or (5) within a certain grace period (if any).

STOP PAYMENT ORDERS. You may order us to stop payment of any check, automated clearing house/pre-authorized electronic funds transfer ("ACH/EFT"), or other item on your Account. Your right to stop payment may be limited. You may not stop payment of a certified check, a cashier's check, or a teller's check. Also, you may not stop payment of any item that is covered by a separate agreement, such as a check guarantee agreement. **(A) When Stop Payment Order is Effective.** You may not stop payment of an item after we have paid or accepted the item. Your order is effective only if we receive it soon enough to give us a reasonable time to act on it. If we receive a stop payment order, it does not mean that we have a reasonable time to act on it. **(B) How Long Does a Stop Payment Last for a Check.** A stop payment order is effective for 6 months. But an oral order is effective for 14 days unless you confirm it in writing or electronically within that time. During the 6 month period, you may renew a stop payment order for another 6 months by notifying us in writing or electronically. Your order and any writing and electronic message must be in a format that is acceptable to us. **(C) How Long Does a Stop Payment Last for an ACH/EFT.** For consumer accounts, a stop payment order against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, or (ii) the debit entry is returned, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific party, all such debit entries are returned. We may require you to provide us written confirmation of a verbal stop order request against an ACH/EFT

within fourteen (14) calendar days. Additionally, if you request us to stop all future payments pursuant to a specific ACH/EFT authorization involving a particular party, we may require you to confirm in writing that you have revoked such authorization. For business accounts, a stop payment against an ACH/EFT is effective until the earlier of: (i) you withdraw the stop payment order, (ii) the return of the debit entry; or (iii) six months from the date of the stop payment order, unless renewed in writing. (D) **Content of a Stop Payment Order.** Your stop payment order must contain the date, the amount, and the number of the item, and the name of the payee. If you give us incorrect or incomplete information, we are not responsible for failing to stop payment.

Based upon the type of account ownership that you have designated, the following terms and conditions apply.

SINGLE-PARTY ACCOUNTS. An account in the name of only one person as Account Holder is a Single-Party Account. Only that person may write checks on the Account or withdraw money. It does not matter who really owns the money in the Account. At the death of that person, ownership passes as part of the person's estate.

MULTIPLE-PARTY ACCOUNTS. This section pertains to Multiple-Party Accounts. An account with two or more Account Holders is a Multiple-Party Account. These accounts are also called joint Accounts and the Account Holders of these accounts are also called joint Account Holders.

(A) Multiple-Party Account With Right of Survivorship. If your Account is a Multiple-Party Account with right of survivorship, at the death of one of the joint Account Holders, the decedent's ownership interest in the Account will immediately pass to the other Account Holders unless there is a different disposition made by a valid will specifically referring to this Account. After the death of one of the joint Account Holders, the right of survivorship continues between the surviving Account Holders.

(B) Multiple-Party Account Without Right of Survivorship. If your Account is a Multiple-Party Account without right of survivorship, at the death of an Account Holder the deceased Account Holder's ownership interest passes as part of the deceased Account Holder's estate.

EACH JOINT ACCOUNT HOLDER INTENDS THAT EACH OF THEM BE FULL OWNERS OF ALL OF THE FUNDS IN THE ACCOUNT, IRRESPECTIVE OF WHO CONTRIBUTED THE FUNDS IN THE ACCOUNT. Each joint Account Holder, without the consent of any other Account Holder, may make any transaction allowed under the Agreement, including the following: (1) withdraw all or any part of the money in the Account; (2) pledge the Account as collateral to us for any obligation; (3) endorse and deposit checks and other items payable to any joint Account Holder; (4) give stop payment orders on any item, even if the item was drawn by someone else; (5) to consent to or revoke consent to payment of service charges on overdrafts that result from ATM transactions or one-time debit card transactions under the Standard Overdraft Policy; and (6) close the account, and decide how to pay the money in the Account. Any joint Account Holder may act for the other Account Holder(s). We may accept orders and instructions regarding the Account from any joint Account Holder. If we believe that there may be a dispute between joint Account Holders or if we receive inconsistent instructions, we

may suspend or close the Account (after giving any notice required by law), we may require a court order to act, and we may require that all joint Account Holders agree in writing to any transaction concerning the Account.

Your obligations under the Agreement are joint and several. This means that each joint Account Holder is fully and personally obligated under the Agreement for all of your obligations. This includes liability to us for overdrafts and account charges. Each joint Account Holder is liable for all overdrafts and account charges, even if only one Account Holder caused this to happen, knew about it, or received a benefit from any overdraft or account charges. Also, we may use our right of setoff against the Account. The right of setoff is explained in the Agreement.

(C) Totten Trust Account. A Totten Trust Account is an information trust account, without a written trust agreement. The trustee is the owner of the Account. The beneficiaries have no right to any funds in the Account while the trustee is living. As the owner of the Account, the trustee may withdraw money from the Account. Also, the trustee may change the beneficiary by notifying us in writing. When the trustee dies, the Account is owned by the named beneficiary or beneficiaries. If the Totten Trust Account is held by more than one trustee, the trustees are covered by the above rules for Multiple-Party Accounts. If there is no surviving beneficiary when the last trustee dies, state law will determine who owns the money in the Account.

(D) P.O.D. Account. A Payable on Death (P.O.D.) Account is an account payable to the Account Holder during his or her lifetime. As the owner of the Account, the Account Holder may withdraw money from the Account. Also the Account Holder may change the P.O.D. payee on the Account. When the Account Holder dies, the Account is owned by the P.O.D. payees. If the P.O.D. Account is held by more than one person, each Account Holder is covered by the above rules for Multiple-Party Accounts. If there is no surviving P.O.D. payee when the last Account Holder dies, state law will determine who owns the money in the Account.

ADDITIONAL ACCOUNT TYPES. This section applies to other deposit account types:

(A) Formal Trust Account. A Formal Trust Account is an account held by one or more trustees for the benefit of one or more beneficiaries according to a written trust agreement. The trustees must give us a copy of any trust agreement covering the Account if we ask for it. We act only as a custodian of the trust funds. We are not required to act as a trustee or to ask about the powers or duties of any trustee.

(B) Uniform Transfer to Minors. If you open the Account as a custodian for a minor beneficiary under the state's Uniform Transfers to Minors Act, your rights and duties are governed by the Act. You may not pledge the Account as collateral for any loan to you. We will hold all deposits in the Account only for the benefit of the minor.

(C) Agency Account. An Agency Account is an account with money deposited and withdrawn by an Agent. The owner of the funds chooses the Agent. The Agent has the right to deposit and withdraw money, but does not own the account. An Agency Account can be cancelled at any time by notifying us in writing. An Agent may be used with one of the other

types of account.

(D) Business Accounts. If the Account is not owned by a natural person, the Account Holder must give us a form that shows who can sign for the Account Holder. This applies to corporations, partnerships, sole proprietorships, associations, and similar organizations.

(E) Attorney Client Trust. Subject to applicable law, an Attorney Client Trust or IOLTA Trust Account is an account set up by an attorney or law firm to hold client or third party funds in trust, separate from the attorney's or law firm's funds. Upon our request, the authorized signers for an Attorney Client Trust or IOLTA Trust Account will provide documentation required by applicable state law and applicable bar association (or similar entity) rules. We act only as custodian of the trust funds and are under no obligation to act as a trustee or to inquire as to the powers or duties of the attorney or law firm as trustee(s). The attorney, law firm, or any authorized individual on the account agrees to indemnify and hold us harmless from and against any and all loss, costs, damage, liability, or exposure, including reasonable attorney's fees, we may suffer or incur arising out of any action or claim by any beneficiary or third party with respect to the authority, actions, or inaction taken by the trustee(s) or authorized individuals in handling or dealing with the account. Additional account terms are governed by a separate agreement. If this is an IOLTA Trust Account, we will not permit the lawyer or law firm to receive the interest. The interest (minus applicable fees) on an IOLTA Trust Account will be remitted to the Lawyer Trust Account Board, pursuant to your instructions and at your request. IOLTA Trust Accounts are used to hold an attorney's or law firm's client funds that are nominal in amount or held for short periods of time.

(F) Real Estate Broker Client Trust Accounts. A real estate broker may open account(s) to hold client or third party funds in trust apart from the broker's other funds. We act only as a custodian of the trust funds. We are not required to act as a trustee or to ask about the powers or duties of any broker as trustee. Upon our request, the broker will give us any documents required by law and/or real estate professional rules. This category of account includes Client Trust Accounts.

(G) Government/Municipal/Public Funds Accounts. This type of account is owned by a government or public entity. For this type of account, you must give us a form that lists us as a depository for the funds of the government or public entity. Also, the form must say who can sign for the government or public entity account holder. If required by law, you agree to enter into a Collateral Security Agreement regarding this type of account.

(H) Health Savings Account. A Health Savings Account (HSA) is a tax preferred account that you agree: a) you are eligible to open and maintain, b) to notify us when you are no longer eligible to maintain, c) will be used for contributions, withdrawals, and earnings for qualified medical expenses or as allowed by law, and d) you will execute and comply with the terms and conditions in the Health Savings Account Trust or Custodial Agreement. Consult your tax advisor about the tax treatment of contributions, withdrawals and earnings.

FINANCIAL INSTITUTION LIABILITY. If we do not properly complete a transaction according to the Agreement, we are not liable for losses or damages greater than the amount of the

transaction, or if money in your Account is affected by some legal process or other claim. We are not liable for consequential damages (indirect losses or injuries that result from an act). When we receive items from you for withdrawal or deposit, we are acting only as your agent. You are responsible for the condition of a check or item when you issue it. If a check or item is returned or payment is delayed as a result of any writing or marking that you or a prior endorser placed on the front or back of the check or item, you will be responsible for any cost and liabilities associated with such return or delay. If any deposited item is lost in the collection process, we may reverse credit for the deposited item or charge your Account for the item.

RIGHT OF SETOFF. We may use our right of setoff against any or all of your accounts (except IRA, HSA, Keogh plan and Trust Accounts) without notice, if allowed by law. This means that we may charge your deposit accounts for any of your liabilities or debts to us. If the Account is a joint account, we may set off against the entire balance of the Account, irrespective of who contributed the funds to the Account, as well as against any and all accounts of each Account Holder, even though only one Joint Account Holder owes us money. We may not exercise our right of setoff or security interest if prohibited by the Military Lending Act.

DORMANT ACCOUNTS. Your Account is dormant if you have not made a withdrawal from it or deposit to it for a long period of time and we have been unable to reach you. If your Account is dormant, we may, if allowed by law, charge a dormant account fee on your Account. Your Account is abandoned if you have not made a deposit or withdrawal and we have had no contact with you for a period of years set by the state law. Funds in abandoned accounts will be sent to a state agency, in accordance with state law. After the funds have been sent to the state, we are not responsible for them. If you choose to reclaim the funds, you may apply to the state agency. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ACCOUNT STATEMENTS. You are responsible for promptly examining each account statement and reporting any problems to us. Each account statement will be considered to correctly reflect your transactions, such as deposits, withdrawals, credits, refunds, imposition of fees, interest or dividends, and other additions and subtractions to your Account, unless you notify us in writing within certain time limits after the statement that incorrectly reflects your transactions is made available to you. We will not be liable for any altered check or any check with a forged signature unless you notify us within 30 calendar days after the statement and the altered or forged item(s) are made available. We are also not liable for any later items paid in good faith containing an unauthorized signature or alteration by the same person unless you notify us within 10 calendar days after the statement and the first altered or forged item were made available. You must report any other Account problem including errors involving additions or subtractions (debits and credits) not otherwise covered herein, including electronic transactions not covered by the Electronic Fund Transfer Act, within 60 calendar days. If the suspected account problem involves a substitute check that you receive, you may (under some circumstances) be entitled to make a claim for an expedited refund. Such a claim may be subject to different notification timeframes. See the Substitute Check

Policy Disclosure (if applicable) for further information. If you have asked us to hold your Account statements, we may mail them to you if you have not claimed them within 30 calendar days. We might not return the original checks to you with your statement. If we keep the checks, it does not change or reduce your responsibility to examine your statements, or change the time limits for notifying us of any errors.

WHOLESALE WIRE AND ACH TRANSACTIONS. From time to time you may be a party to an Automated Clearing House ("ACH") entry or a wholesale (wire) funds transfer which may be credited to your Account. The Uniform Commercial Code Article 4A governs wholesale wire transfers as well as any commercial ACH credit entry and any consumer ACH credit entry excluded from the Electronic Funds Transfer Act. The Electronic Funds Transfer Agreement and Disclosure provided to you (if applicable) reflects our policies relating to the electronic funds transfers governed by the Electronic Funds Transfer Act.

(A) Provisional Payment. Credit given by us to you with respect to an ACH credit or wholesale (wire) funds transfer entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to your Account in connection with such entry, and the party (the originator of the entry) making payment to you via such entry shall not be deemed to have paid you the amount of such entry.

(B) Notice of Receipt. We will notify you of the receipt of payments in the periodic account statements we provide to you. You acknowledge that we will not give next day notice to you of receipt of an ACH or wholesale (wire) funds transfer item.

UNLAWFUL INTERNET GAMBLING TRANSACTIONS PROHIBITED. If you are a commercial customer, you certify that you are not now engaged in, and during the life of this Agreement will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your Account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and this Agreement.

NOTICES. The following terms apply to notices relating to your Account. **(A) Notice of Amendments.** We may change the terms and conditions of the Agreement from time to time. We will notify you of any changes to the Agreement, if required by law. By using the Account after we notify you, you agree to all changes. We will send notices to the most recent address shown on our records for your Account. Notice to only one of you is required for a joint account. **(B) Account Changes.** Any account holder or person authorized to sign on an account is required to notify us in writing if any account holder or other person authorized to sign on an account dies or is declared incompetent by a court. You are responsible for notifying us of any change in your address or your name. We are required to pay items drawn only on the listed Account name. We are required to try to communicate with you only at the most recent address you have given to us.

ACCOUNT TERMINATION. We or you may close your Account at any time without reason. Before we close your Account, we will give you notice required by law. If we close your Account, we will send the balance on deposit to your most recent address shown on our records. We will consider your Account closed when your account is at a zero balance. When an interest bearing account is closed, there may be accrued interest that has not been credited to the account. In that case, we will pay you the interest UNLESS we have told you otherwise. You may close your Account by notifying us in writing. We are not responsible for payment of any check, withdrawal, or other item once your Account is closed.

GOVERNING LAW. The Agreement is governed by all applicable federal laws and regulations and laws and regulations of the state of Minnesota in which we are located and any local clearinghouse rules. You understand that we have to comply with these laws, regulations and rules. If the Agreement is not consistent with any law, regulation or rule, then the law, regulation or rule will govern.

FEES AND EXPENSES. If there is a legal action, or if there is a dispute involving your Account, you agree to pay us our reasonable attorneys' fees, legal expenses and costs, if allowed by law. This includes those fees, expenses and costs on any appeal. You also agree that we may deduct all of the fees, expenses and costs from your Account, or we may bill you. We do not have to notify you before we deduct those amounts from your Account.

SYSTEMS AND SOFTWARE. We shall not be responsible to you for any loss or damages suffered by you as a result of the failure of systems and software used by you to interface with our systems or systems and software utilized by you to initiate or process banking transactions whether such transactions are initiated or processed directly with our systems or through a third party service provider. You acknowledge that you are solely responsible for the adequacy of systems and software utilized by you to process banking transactions and the ability of such systems and software to do so accurately.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CREDIT VERIFICATION. We may request and obtain one or more credit reports and other information about you from one or more credit reporting agencies or financial institutions so we can consider your Account application, or review or collect your Account, or for any other legitimate business purpose.

MISCELLANEOUS PROVISIONS. If you or your Account are involved in any legal action, your use of the Account may be limited. You agree not to use the Account in any illegal activity. We may comply with any court order or other legal process that we receive. We will not be liable to you if we do so. Our managers may listen to your telephone conversations with us to make sure that you are treated accurately, courteously and

fairly. If you ask us to follow instructions that we believe may expose us to claim, action, suit, expense, liability, or damages, we may refuse to follow your instructions or may require a bond or other protection. An example of the kind of protection we may request would be your promise to defend us against such exposure and to pay all of our legal fees and costs for the defense. Any action by us for reimbursement from you for any costs or expenses may also be made against your estate, heirs and legal representatives, who shall be liable for any claims made against and expenses incurred by us. If a court finds that any provision of the Agreement is invalid or cannot be enforced, the rest of the Agreement will not be affected. If allowed by law, the invalid or unenforceable provision will be automatically changed so that it is enforceable or valid. If it cannot be made valid and enforceable, it will be automatically deleted from the Agreement. All other provisions of the Agreement will remain valid and enforceable.

Member
FDIC

FACTS

WHAT DOES VISIONBANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit history
- Credit scores and income assets
- Account balances

When you are *no longer* a customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons VisionBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VisionBank share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 952-920-8400 or go to www.bankwithvision.com

What we Do

How does VisionBank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does VisionBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or open an account • Give us your contact information or provide account information • Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • VisionBank has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • VisionBank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • VisionBank doesn't jointly market.

Other Important Information

VISIONBANK MISCELLANEOUS FEES

02/08/2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account Reconciliation:	\$30.00 per hour / \$10.00 minimum
Account Research:	\$30.00 per hour/\$10.00 minimum plus \$1.00 per page printed
Additional Statement:	\$5.00 per additional statement
Cashiers Check:	\$5.00 per check
Coin Counting:	\$20.00 per hour/\$5.00 minimum
Collections Items - Domestic:	\$25.00 per item plus third party processing costs
Collection Items - Foreign:	\$35.00 per item plus third party processing costs
Currency and Coin Order:	\$2.00 per order plus \$.10 per roll and \$.25 per strap
Garnishments and Levies:	\$75.00 per item Lost/Stolen
Check Book Fee:	\$20.00

Uncollected / Insufficient Funds

Items Returned (check, in-person withdrawal, or other electronic means) (Uncollected Funds) :	\$30.00 per item returned
Items Returned (check, in-person withdrawal, or other electronic means) (Insufficient Funds):	\$30.00 per item returned
Items Paid (check, in-person withdrawal, or other electronic means) :	\$35.00 per item paid

Safe Deposit Services

Lost Key Charge (one key lost):	\$25.00
Box Drilling Fee (both keys lost):	\$200.00
Safe Deposit Box Rental (5 x 5 - Direct Debit):	\$55.00
Safe Deposit Box Rental (5 x 5 - Billing Statement):	\$65.00
Safe Deposit Box Rental (3 x 10 - Direct Debit):	\$65.00
Safe Deposit Box Rental (3 x 10 - Billing Statement):	\$75.00
Safe Deposit Box Rental (5 x 10 - Direct Debit):	\$100.00
Safe Deposit Box Rental (5 x 10 - Billing Statement):	\$110.00
Safe Deposit Box Rental (10 x 10 - Direct Debit):	\$170.00
Safe Depoist Box Rental (10 x 10 - Billing Statement):	\$180.00

Wire Transfer Fees

Wire - Incoming:	\$10.00 per wire
Wire - Outgoing Domestic:	\$25.00 per wire
Wire - Outgoing Foreign:	\$60.00 per wire
Wire Transfer Research/Trace - Domestic:	\$10.00 per trace
Wire Transfer Research/Trace - Foreign:	\$25.00 per trace

Member
FDIC

VisionBank Loan Products
1-4 FAMILY RE FIXED
1-4 FAMILY RE VARIABLE
MULTI FAMILY RE FIXED
MULTI FAMILY RE VARIABLE
RESI RE CONSTRUCTION
RESI RE-SECONDARY MARKET
COMMERCIAL RE FIXED
COMMERCIAL RE VARIABLE
COMMERCIAL RE CONSTRUCTION
AG RE FIXED
AG RE VARIABLE
SBA RE FIXED
SBA RE VARIABLE
COMMERCIAL RE PARTICIPATIONS PURCHASED
HELOC
CONSUMER INSTALLMENT FIXED
CONSUMER INSTALLMENT VARIABLE
CONSUMER SINGLE PAY FIXED
CONSUMER SINGLE PAY VARIABLE
CONSUMER LINE OF CREDIT FIXED
CONSUMER LINE OF CREDIT VARIABLE
COMMERCIAL FLOOR PLAN LINES
COMMERCIAL FIXED
COMMERCIAL VARIABLE
SBA FIXED
SBA VARIABLE
COMMERCIAL PARTICIPATIONS PURCHASED
AG FIXED
AG VARIABLE
TAX EXEMPT COMMERCIAL
TAX EXEMPT RE



V I S I O N B A N K

Historical Loan-to-Deposit Ratio data

12/31/2021	
LTDR:	104.66%
3/31/2022	
LTDR:	104.07%
6/30/2022	
LTDR:	105.56%
9/30/2022	
LTDR:	106.08%
12/31/2022	
LTDR:	114.25%
3/31/2023	
LTDR:	120.37%
6/30/2023	
LTDR:	118.64%
9/30/2023	
LTDR:	120.97%
12/31/2023	
LTDR:	119.77%

	12/31/2010	
Total Loans:		\$ 27,726,203.00
Total Deposits		\$ 32,522,603.00
LTDR:		85%
	3/31/2011	
Total Loans:		\$ 26,950,626.00
Total Deposits		\$ 31,606,063.00
LTDR:		85%
	6/30/2011	
Total Loans:		\$ 27,057,375.00
Total Deposits		\$ 29,910,349.00
LTDR:		90%
	9/30/2011	
Total Loans:		\$ 25,221,204.00
Total Deposits		\$ 29,462,784.00
LTDR:		86%
	3/31/2012	
Total Loans:		\$ 25,296,000.00
Total Deposits		\$ 28,636,000.00
LTDR:		88%
	6/30/2012	
Total Loans:		\$25,894,000.00
Total Deposits		\$27,419,000.00
LTDR:		94%
	9/30/2012	
Total Loans:		\$25,628,000.00
Total Deposits		\$28,275,000.00
LTDR:		91%
	12/31/2012	
Total Loans:		\$25,464,645.00
Total Deposits		\$27,254,874.00
LTDR:		93%
	3/31/2013	
Total Loans:		\$25,902,326.00
Total Deposits		\$27,233,957.00
LTDR:		95%
	6/30/2013	
Total Loans:		\$28,132,062.00
Total Deposits		\$28,881,938.00

LTDR: 98%

9/30/2013

Total Loans: \$30,292,421.00
Total Deposits \$29,941,638.00
LTDR: 101%

12/31/2013

Total Loans: \$28,302,949.00
Total Deposits \$31,108,700.00
LTDR: 91%

3/31/2014

Total Loans: \$28,991,289.00
Total Deposits \$32,288,684.00
LTDR: 90%

6/30/2014

Total Loans: \$30,984,083.00
Total Deposits \$32,879,233.00
LTDR: 94%

9/30/2014

Net Loans and Leases: \$31,828,000.00
Total Deposits \$36,064,000.00
LTDR: 88.25%

12/31/2014

Net Loans and Leases: \$33,362,000.00
Total Deposits \$34,763,000.00
LTDR: 96.92%

3/31/2015

Net Loans and Leases: \$36,877,000.00
Total Deposits \$40,599,000.00
LTDR: 90.83%

6/30/2015

Total Loans: \$37,407,000.00
Total Deposits \$45,674,000.00
LTDR: 81.90%

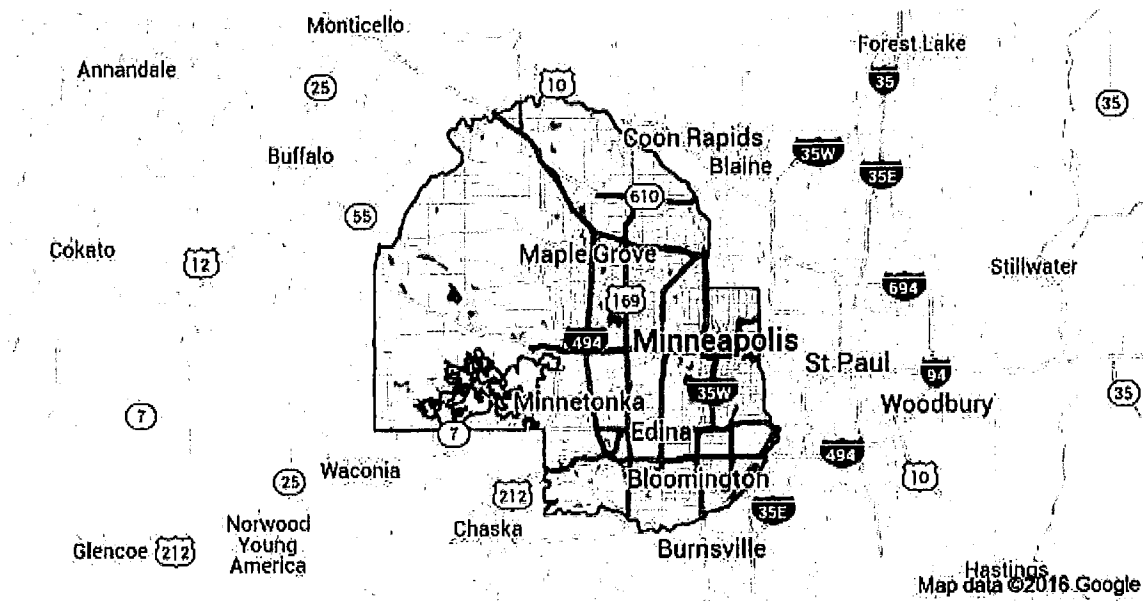
9/30/2015

Net Loans and Leases: \$44,079,000.00
Total Deposits \$44,908,000.00
LTDR: 98.15%

12/31/2015

Net Loans and Leases: \$47,273,000.00
Total Deposits \$50,575,000.00

VisionBank Assessment Area

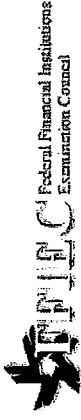


Hennepin County, MN

2023 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MIN)

County: 053 - HENNEPIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC ES/MS/MB	2023 EST. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	Total Family Units
27	053	0001.01	Moderate	No	79.00	\$124,300	\$98,197	\$82,143	3351	67.26	2254	951	1129
27	053	0001.02	Low	No	46.38	\$124,300	\$57,650	\$48,229	5178	65.01	3366	1132	1710
27	053	0003.00	Middle	No	85.45	\$124,300	\$106,214	\$88,854	3264	35.29	1152	1184	1421
27	053	0006.01	Middle	No	81.68	\$124,300	\$101,528	\$84,935	4760	26.53	1263	1460	1818
27	053	0006.03	Upper	No	136.64	\$124,300	\$169,844	\$142,083	2955	20.27	599	1268	1406
27	053	0011.00	Moderate	No	66.96	\$124,300	\$83,231	\$69,625	2219	31.91	708	467	846
27	053	0017.00	Moderate	No	65.82	\$124,300	\$81,814	\$68,438	2482	48.39	1201	403	797
27	053	0022.00	Low	No	45.76	\$124,300	\$56,880	\$47,583	1695	88.08	1493	164	395
27	053	0024.00	Moderate	No	79.55	\$124,300	\$98,881	\$82,714	2746	28.26	776	346	851
27	053	0027.00	Moderate	No	62.89	\$124,300	\$78,172	\$65,398	2816	82.46	2322	572	820
27	053	0032.00	Moderate	No	58.41	\$124,300	\$72,604	\$60,742	1844	71.37	1316	457	642
27	053	0033.00	Low	No	36.88	\$124,300	\$45,842	\$38,355	2633	91.80	2417	279	660
27	053	0038.01	Moderate	No	64.14	\$124,300	\$79,726	\$66,700	3085	34.75	1072	34	154
27	053	0038.02	Unknown	No	0.00	\$124,300	\$0	\$0	3462	23.60	817	0	247
27	053	0059.01	Low	No	32.42	\$124,300	\$40,298	\$33,715	3069	61.84	1898	30	103
27	053	0059.02	Low	No	39.09	\$124,300	\$48,589	\$40,648	3619	79.97	2894	71	369
27	053	0068.00	Low	No	15.77	\$124,300	\$19,602	\$16,402	4211	41.44	1745	168	443
27	053	0077.00	Unknown	No	0.00	\$124,300	\$0	\$0	5710	41.45	2367	221	400
27	053	0078.01	Low	No	43.16	\$124,300	\$53,648	\$44,886	1972	70.89	1398	75	199
27	053	0081.00	Moderate	No	66.90	\$124,300	\$83,157	\$69,563	3497	19.27	674	441	1001
27	053	0082.00	Moderate	No	54.93	\$124,300	\$68,278	\$57,119	4277	56.65	2423	290	556
27	053	0083.00	Low	No	45.80	\$124,300	\$56,929	\$47,622	2106	71.84	1513	207	529
27	053	0084.00	Moderate	No	71.93	\$124,300	\$89,409	\$74,792	2896	72.03	2086	406	749
27	053	0085.00	Moderate	No	50.30	\$124,300	\$62,523	\$52,308	4069	59.50	2421	829	1312
27	053	0095.00	Moderate	No	70.25	\$124,300	\$87,321	\$73,047	2865	58.74	1683	589	962
27	053	0096.00	Middle	No	88.30	\$124,300	\$109,757	\$91,818	3321	37.55	1247	964	1198

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
27	053	0106.00	Upper	No	137.45	\$124,300	\$170,850	\$142,917	2844	12.48	355	916	1124
27	053	0107.00	Upper	No	161.20	\$124,300	\$200,372	\$167,619	2491	12.65	315	716	868
27	053	0110.00	Upper	No	122.24	\$124,300	\$151,944	\$127,105	3539	23.40	828	1218	1468
27	053	0117.03	Upper	No	149.42	\$124,300	\$185,729	\$155,363	4274	13.76	588	1500	1610
27	053	0117.04	Upper	No	146.89	\$124,300	\$182,584	\$152,742	3379	21.07	712	1175	1275
27	053	0118.00	Upper	No	131.27	\$124,300	\$163,169	\$136,500	4721	17.28	816	1838	1912
27	053	0119.98	Middle	No	95.32	\$124,300	\$118,483	\$99,114	4292	21.46	921	1454	1587
27	053	0120.01	Upper	No	131.86	\$124,300	\$163,902	\$137,105	6331	18.97	1201	2066	2451
27	053	0120.03	Middle	No	90.37	\$124,300	\$112,330	\$93,972	5290	44.80	2370	1211	1625
27	053	0121.01	Middle	No	89.63	\$124,300	\$111,410	\$93,203	3004	49.33	1482	557	834
27	053	0121.02	Middle	No	98.77	\$124,300	\$122,771	\$102,705	2935	29.71	872	1065	1374
27	053	0201.01	Upper	No	131.63	\$124,300	\$163,616	\$136,875	3386	16.42	556	1130	1192
27	053	0201.02	Middle	No	91.98	\$124,300	\$114,331	\$95,645	2226	15.36	342	761	694
27	053	0202.01	Moderate	No	72.90	\$124,300	\$90,615	\$75,808	2996	74.20	2223	277	425
27	053	0202.02	Low	No	49.59	\$124,300	\$61,640	\$51,563	5278	72.93	3849	712	964
27	053	0203.01	Moderate	No	68.52	\$124,300	\$85,170	\$71,250	2973	63.57	1890	671	772
27	053	0203.02	Low	No	49.95	\$124,300	\$62,088	\$51,938	2670	68.95	1841	552	844
27	053	0203.03	Moderate	No	78.14	\$124,300	\$97,128	\$81,250	4361	65.86	2872	986	1167
27	053	0203.04	Moderate	No	58.63	\$124,300	\$72,877	\$60,972	3841	74.25	2852	676	704
27	053	0204.00	Moderate	No	64.26	\$124,300	\$79,875	\$66,818	5169	61.17	3162	972	1075
27	053	0205.00	Moderate	No	69.94	\$124,300	\$86,935	\$72,731	4090	62.20	2544	943	1120
27	053	0206.00	Moderate	No	73.16	\$124,300	\$90,938	\$76,071	2404	60.07	1444	509	615
27	053	0207.00	Middle	No	83.64	\$124,300	\$103,965	\$86,974	4342	38.48	1671	1444	1506
27	053	0208.01	Moderate	No	74.02	\$124,300	\$92,007	\$76,964	2167	36.09	782	711	845
27	053	0208.04	Middle	No	87.80	\$124,300	\$109,135	\$91,300	3037	39.64	1204	818	1050
27	053	0209.02	Middle	No	102.06	\$124,300	\$126,861	\$106,125	2314	26.66	617	853	904
27	053	0209.03	Middle	No	91.81	\$124,300	\$114,120	\$95,469	3263	27.86	909	988	1121
27	053	0210.01	Moderate	No	76.51	\$124,300	\$95,102	\$79,557	5835	31.14	1817	1854	2159
27	053	0210.02	Middle	No	85.44	\$124,300	\$106,202	\$88,839	2104	34.70	730	409	486

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract?	Tract Median Family Income %	2023 FFIEC ES/MS/MD Non-Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owned Occupied Units	1-to-4 Family Units
27	053	0211.00	Moderate	No	76.10	\$124,300	\$94,592	\$79,132	1957	32.55	637	576	696
27	053	0212.00	Middle	No	92.48	\$124,300	\$114,953	\$96,167	4532	24.74	1121	1548	1581
27	053	0213.00	Moderate	No	79.82	\$124,300	\$99,216	\$83,002	4853	39.62	1923	1110	1260
27	053	0214.00	Middle	No	85.71	\$124,300	\$106,538	\$89,120	3304	34.84	1151	861	1141
27	053	0215.01	Middle	No	98.04	\$124,300	\$121,864	\$101,944	4550	39.23	1785	971	1041
27	053	0215.02	Low	No	45.47	\$124,300	\$56,519	\$47,287	3965	58.79	2331	523	529
27	053	0215.03	Moderate	No	74.30	\$124,300	\$92,355	\$77,258	5203	38.67	2012	919	1033
27	053	0215.04	Moderate	No	71.28	\$124,300	\$88,601	\$74,125	3717	30.62	1138	1091	1220
27	053	0215.05	Middle	No	97.14	\$124,300	\$120,745	\$101,005	4819	34.59	1667	1059	1176
27	053	0216.01	Middle	No	85.12	\$124,300	\$105,804	\$88,512	4573	21.82	998	1688	1721
27	053	0216.02	Upper	No	122.81	\$124,300	\$152,653	\$127,695	5984	23.45	1403	1614	1933
27	053	0217.00	Upper	No	149.30	\$124,300	\$185,580	\$155,245	5160	18.91	976	1917	2126
27	053	0218.00	Upper	No	162.76	\$124,300	\$202,311	\$169,234	2351	16.33	384	743	868
27	053	0219.00	Upper	No	140.25	\$124,300	\$174,331	\$145,833	4484	16.84	755	1021	1024
27	053	0220.00	Upper	No	123.58	\$124,300	\$153,610	\$128,500	2119	19.21	407	620	399
27	053	0221.01	Middle	No	106.20	\$124,300	\$132,007	\$110,430	2990	30.74	919	581	651
27	053	0221.02	Middle	No	106.09	\$124,300	\$131,870	\$110,313	2647	27.05	716	969	889
27	053	0222.00	Middle	No	102.45	\$124,300	\$127,345	\$106,528	4888	20.34	994	1526	1368
27	053	0223.01	Upper	No	136.34	\$124,300	\$169,471	\$141,765	2506	16.60	416	719	713
27	053	0223.02	Moderate	No	61.31	\$124,300	\$76,208	\$63,750	3315	43.44	1440	762	716
27	053	0224.00	Middle	No	90.00	\$124,300	\$111,870	\$93,586	3863	27.05	1045	1276	1462
27	053	0227.00	Middle	No	94.58	\$124,300	\$117,563	\$98,347	3632	25.44	924	1099	1260
27	053	0228.01	Upper	No	158.82	\$124,300	\$197,413	\$165,139	2235	8.95	200	1045	1086
27	053	0228.02	Upper	No	142.20	\$124,300	\$176,755	\$147,857	3703	21.58	799	515	534
27	053	0229.01	Upper	No	144.07	\$124,300	\$179,079	\$149,808	5635	18.30	1031	941	894
27	053	0229.02	Upper	No	151.12	\$124,300	\$187,842	\$157,139	1837	9.96	183	699	727
27	053	0230.00	Middle	No	113.70	\$124,300	\$141,329	\$118,229	4609	18.92	872	1086	1344
27	053	0231.00	Upper	No	191.94	\$124,300	\$238,581	\$199,583	1943	13.84	269	654	717

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
27	053	0232.01	Middle	No	118.69	\$124,300	\$147,532	\$123,419	2357	29.32	691	379	484
27	053	0232.02	Moderate	No	58.51	\$124,300	\$72,728	\$60,841	3926	53.90	2116	177	612
27	053	0233.00	Middle	No	97.25	\$124,300	\$120,882	\$101,125	6362	29.80	1896	1253	1756
27	053	0234.01	Moderate	No	57.63	\$124,300	\$71,634	\$59,922	4521	37.12	1678	777	721
27	053	0234.02	Moderate	No	67.07	\$124,300	\$83,368	\$69,744	1913	45.22	865	335	497
27	053	0235.01	Middle	No	112.40	\$124,300	\$139,713	\$116,875	3864	20.55	794	1023	1010
27	053	0235.02	Upper	No	132.00	\$124,300	\$164,076	\$137,250	6434	16.75	1078	1997	1740
27	053	0236.00	Upper	No	240.43	\$124,300	\$298,854	\$250,001	3900	10.74	419	1356	1408
27	053	0237.00	Upper	No	198.16	\$124,300	\$246,313	\$206,042	5366	13.01	698	1750	1763
27	053	0238.01	Upper	No	207.29	\$124,300	\$257,661	\$215,536	5439	15.94	867	1742	1914
27	053	0238.02	Upper	No	143.81	\$124,300	\$178,756	\$149,531	3064	18.31	561	834	1047
27	053	0239.01	Upper	No	145.58	\$124,300	\$180,956	\$151,375	3715	17.63	655	1343	1413
27	053	0239.02	Upper	No	192.53	\$124,300	\$239,315	\$200,188	2071	23.80	493	598	664
27	053	0239.03	Upper	No	131.61	\$124,300	\$163,591	\$136,845	3513	26.10	917	1179	903
27	053	0240.03	Middle	No	111.40	\$124,300	\$138,470	\$115,833	4886	43.29	2115	919	714
27	053	0240.04	Moderate	No	57.75	\$124,300	\$71,783	\$60,050	4473	30.14	1348	885	378
27	053	0240.05	Middle	No	106.91	\$124,300	\$132,889	\$111,171	2748	29.69	816	440	181
27	053	0240.06	Upper	No	187.88	\$124,300	\$233,535	\$195,357	2078	14.73	306	793	732
27	053	0241.00	Middle	No	83.70	\$124,300	\$104,039	\$87,038	3432	31.29	1074	1024	1119
27	053	0242.00	Middle	No	111.49	\$124,300	\$138,582	\$115,924	3190	21.13	674	1055	1217
27	053	0243.00	Middle	No	84.33	\$124,300	\$104,822	\$87,684	4510	42.46	1915	892	1096
27	053	0244.00	Moderate	No	69.12	\$124,300	\$85,916	\$71,875	4335	33.47	1451	1200	678
27	053	0245.00	Middle	No	97.91	\$124,300	\$121,702	\$101,813	2328	27.58	642	781	891
27	053	0246.00	Middle	No	92.16	\$124,300	\$114,555	\$95,833	4069	37.90	1542	1055	1162
27	053	0247.00	Middle	No	81.49	\$124,300	\$101,292	\$84,737	3433	35.80	1229	1009	1171
27	053	0248.01	Moderate	No	70.20	\$124,300	\$87,259	\$73,000	2576	49.30	1270	722	917
27	053	0248.02	Moderate	No	59.03	\$124,300	\$73,374	\$61,384	3106	62.04	1927	473	603
27	053	0249.03	Moderate	No	64.11	\$124,300	\$79,689	\$66,667	2378	66.65	1585	337	476
27	053	0249.04	Moderate	No	77.07	\$124,300	\$95,798	\$80,136	3637	50.78	1847	1023	1194

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC EST/MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to-4 Family Units
27	053	0251.00	Middle	No	83.11	\$124,300	\$103,306	\$86,420	3343	46.75	1563	354	329
27	053	0252.01	Moderate	No	68.95	\$124,300	\$85,705	\$71,696	5225	67.29	3516	790	1074
27	053	0252.05	Middle	No	80.87	\$124,300	\$100,521	\$84,088	5234	42.72	2236	1351	1568
27	053	0253.01	Middle	No	111.27	\$124,300	\$138,309	\$115,703	3208	18.77	602	865	799
27	053	0253.02	Moderate	No	71.21	\$124,300	\$88,514	\$74,049	4438	41.96	1862	1118	1299
27	053	0254.01	Moderate	No	77.17	\$124,300	\$95,922	\$80,244	4165	47.47	1977	1051	1104
27	053	0254.03	Moderate	No	57.07	\$124,300	\$70,938	\$59,344	4089	45.44	1858	777	738
27	053	0256.01	Middle	No	96.82	\$124,300	\$120,347	\$100,679	2679	33.74	904	593	732
27	053	0256.03	Middle	No	97.20	\$124,300	\$120,820	\$101,071	3849	21.75	837	1246	1250
27	053	0256.05	Middle	No	86.15	\$124,300	\$107,084	\$89,583	3874	25.14	974	1007	938
27	053	0257.02	Middle	No	112.10	\$124,300	\$139,340	\$116,563	4989	24.69	1232	1496	1671
27	053	0257.03	Upper	No	125.42	\$124,300	\$155,897	\$130,417	2329	22.58	526	610	610
27	053	0257.04	Middle	No	98.52	\$124,300	\$122,460	\$102,443	4894	31.06	1520	1217	1147
27	053	0258.01	Middle	No	86.95	\$124,300	\$108,079	\$90,417	3448	32.77	1130	718	832
27	053	0258.02	Middle	No	110.00	\$124,300	\$136,730	\$114,375	2443	16.99	415	871	905
27	053	0258.03	Middle	No	80.69	\$124,300	\$100,298	\$83,902	3296	29.16	961	925	1117
27	053	0258.05	Middle	No	109.33	\$124,300	\$135,897	\$113,682	2931	17.64	517	879	1001
27	053	0259.05	Upper	No	125.61	\$124,300	\$156,133	\$130,606	3745	11.96	448	1200	1117
27	053	0259.06	Middle	No	97.27	\$124,300	\$120,907	\$101,141	6099	27.05	1650	1791	1872
27	053	0259.07	Upper	No	122.02	\$124,300	\$151,671	\$126,875	4952	18.30	906	1819	1679
27	053	0259.08	Upper	No	133.29	\$124,300	\$165,679	\$138,594	4026	16.87	679	1130	1208
27	053	0259.09	Middle	No	110.96	\$124,300	\$137,923	\$115,377	3024	26.75	809	1056	1086
27	053	0260.05	Middle	No	96.24	\$124,300	\$119,626	\$100,068	4005	27.14	1087	1171	1320
27	053	0260.06	Middle	No	100.46	\$124,300	\$124,872	\$104,464	3126	31.41	982	790	1094
27	053	0260.07	Upper	No	134.50	\$124,300	\$167,184	\$139,858	5072	30.56	1550	1083	1129
27	053	0260.13	Upper	No	148.71	\$124,300	\$184,847	\$154,625	4571	17.92	819	1662	1738
27	053	0260.14	Upper	No	127.75	\$124,300	\$158,793	\$132,833	5214	18.53	966	1786	1882
27	053	0260.15	Upper	No	128.14	\$124,300	\$159,278	\$133,237	5548	27.88	1547	1568	1696

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27	053	0260.19	Moderate	No	73.59	\$124,300	\$91,472	\$76,525	5123	67.50	3458	300	333
27	053	0260.20	Middle	No	94.87	\$124,300	\$117,923	\$98,648	4848	35.87	1739	1255	1456
27	053	0260.21	Upper	No	190.67	\$124,300	\$237,003	\$198,259	4136	19.17	793	1320	1407
27	053	0260.23	Middle	No	114.52	\$124,300	\$142,348	\$119,082	3810	35.28	1344	1142	1119
27	053	0260.24	Upper	No	124.25	\$124,300	\$154,443	\$129,194	3644	18.69	681	1425	1530
27	053	0260.25	Upper	No	196.65	\$124,300	\$244,436	\$204,479	2800	22.86	640	817	817
27	053	0260.26	Upper	No	236.76	\$124,300	\$294,293	\$246,181	4868	33.79	1645	1714	1779
27	053	0260.27	Upper	No	157.94	\$124,300	\$196,319	\$164,222	4267	19.17	818	1541	1591
27	053	0260.28	Upper	No	170.39	\$124,300	\$211,795	\$177,170	3166	44.95	1423	977	1091
27	053	0261.01	Middle	No	99.91	\$124,300	\$124,188	\$103,889	3487	14.48	505	1267	1325
27	053	0261.03	Upper	No	125.32	\$124,300	\$155,773	\$130,313	2830	12.16	344	1139	1227
27	053	0261.04	Middle	No	83.68	\$124,300	\$104,014	\$87,014	4433	26.82	1189	1048	1175
27	053	0262.01	Upper	No	145.86	\$124,300	\$181,304	\$151,667	3240	11.85	384	1288	1355
27	053	0262.02	Upper	No	159.62	\$124,300	\$198,408	\$165,972	2936	12.84	377	1096	1153
27	053	0262.05	Upper	No	147.86	\$124,300	\$183,790	\$153,750	3295	13.32	439	1081	1149
27	053	0262.06	Upper	No	143.72	\$124,300	\$178,644	\$149,444	3320	10.36	344	946	972
27	053	0262.07	Upper	No	124.28	\$124,300	\$154,480	\$129,231	4140	22.95	950	954	1177
27	053	0262.08	Upper	No	136.10	\$124,300	\$169,172	\$141,520	3141	11.24	353	1157	1196
27	053	0263.01	Upper	No	196.73	\$124,300	\$244,535	\$204,564	3820	12.93	494	983	973
27	053	0263.02	Middle	No	119.41	\$124,300	\$148,427	\$124,167	3417	9.92	339	1225	1375
27	053	0264.03	Middle	No	92.18	\$124,300	\$114,580	\$95,852	3551	33.85	1202	823	832
27	053	0264.04	Upper	No	145.03	\$124,300	\$180,272	\$150,806	5598	13.88	777	1934	2035
27	053	0264.05	Middle	No	106.27	\$124,300	\$132,094	\$110,500	2501	25.75	644	624	691
27	053	0264.06	Moderate	No	64.31	\$124,300	\$79,937	\$66,875	4072	25.86	1053	1038	426
27	053	0265.05	Upper	No	127.94	\$124,300	\$159,029	\$133,036	3581	19.63	703	1200	1519
27	053	0265.07	Middle	No	110.40	\$124,300	\$137,227	\$114,801	5185	24.59	1275	1040	1217
27	053	0265.08	Upper	No	132.01	\$124,300	\$164,088	\$137,262	4930	18.60	917	1523	1609
27	053	0265.09	Upper	No	148.78	\$124,300	\$184,934	\$154,702	4497	14.14	636	1692	1800
27	053	0265.10	Middle	No	98.42	\$124,300	\$122,336	\$102,344	3439	23.35	803	937	755

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27	053	0265.11	Moderate	No	66.73	\$124,300	\$82,945	\$69,391	3532	40.83	1442	736	786
27	053	0265.14	Middle	No	91.31	\$124,300	\$113,498	\$94,946	4801	38.87	1866	780	863
27	053	0265.15	Middle	No	104.80	\$124,300	\$130,266	\$108,971	2072	20.08	416	578	675
27	053	0265.16	Middle	No	109.74	\$124,300	\$136,407	\$114,107	3931	20.07	789	1064	1126
27	053	0266.05	Upper	No	145.77	\$124,300	\$181,192	\$151,577	4207	22.75	957	1292	1340
27	053	0266.06	Upper	No	141.10	\$124,300	\$175,387	\$146,719	5030	17.20	865	1329	1459
27	053	0266.09	Upper	No	126.39	\$124,300	\$157,103	\$131,420	3009	13.43	404	1095	1257
27	053	0266.10	Upper	No	174.97	\$124,300	\$217,488	\$181,932	4411	16.28	718	1500	1708
27	053	0266.11	Upper	No	136.46	\$124,300	\$169,620	\$141,892	4902	27.93	1369	1562	1959
27	053	0266.14	Upper	No	162.40	\$124,300	\$201,863	\$168,869	3925	19.49	765	1218	1240
27	053	0266.15	Upper	No	158.85	\$124,300	\$197,451	\$165,170	7806	31.87	2488	2080	2224
27	053	0266.16	Upper	No	195.20	\$124,300	\$242,634	\$202,965	9818	44.30	4349	2804	2905
27	053	0266.17	Upper	No	133.93	\$124,300	\$166,475	\$139,259	2287	25.97	594	599	789
27	053	0267.02	Moderate	No	69.54	\$124,300	\$86,438	\$72,308	2688	20.57	553	599	714
27	053	0267.06	Middle	No	115.51	\$124,300	\$143,579	\$120,104	3360	15.63	525	1338	1410
27	053	0267.07	Middle	No	103.34	\$124,300	\$128,452	\$107,457	5188	18.75	973	1859	1943
27	053	0267.08	Middle	No	106.89	\$124,300	\$132,864	\$111,143	5399	17.56	948	2082	2280
27	053	0267.11	Middle	No	98.82	\$124,300	\$122,833	\$102,756	3068	19.85	609	1454	1534
27	053	0267.12	Middle	No	88.46	\$124,300	\$109,956	\$91,984	3233	27.65	894	967	1186
27	053	0267.13	Upper	No	122.74	\$124,300	\$152,566	\$127,625	4190	19.36	811	1578	1705
27	053	0267.17	Upper	No	126.11	\$124,300	\$156,755	\$131,134	6408	29.71	1904	1958	2181
27	053	0267.18	Upper	No	127.31	\$124,300	\$158,246	\$132,375	3725	21.69	808	1001	1090
27	053	0267.19	Upper	No	157.14	\$124,300	\$195,325	\$163,395	5783	16.10	931	1863	1896
27	053	0267.20	Upper	No	146.93	\$124,300	\$182,634	\$152,780	5143	21.99	1131	1824	1878
27	053	0267.21	Middle	No	110.52	\$124,300	\$137,376	\$114,922	2833	12.71	360	1227	1242
27	053	0267.22	Upper	No	178.41	\$124,300	\$221,764	\$185,509	5286	32.56	1721	1632	1794
27	053	0267.23	Upper	No	191.51	\$124,300	\$238,047	\$199,132	4647	22.32	1037	1579	1655
27	053	0267.24	Upper	No	136.30	\$124,300	\$169,421	\$141,724	4134	31.16	1288	913	889

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27	053	0267.25	Middle	No	101.36	\$124,300	\$125,990	\$105,399	3591	23.61	848	1040	1288
27	053	0267.26	Middle	No	119.01	\$124,300	\$147,929	\$123,750	4265	27.50	1173	1413	1621
27	053	0268.07	Moderate	No	70.09	\$124,300	\$87,122	\$72,884	5977	48.32	2888	1122	1341
27	053	0268.09	Moderate	No	51.08	\$124,300	\$63,492	\$53,120	4834	85.58	4137	395	579
27	053	0268.11	Moderate	No	72.81	\$124,300	\$90,503	\$75,714	6398	69.74	4462	1365	1728
27	053	0268.12	Middle	No	97.97	\$124,300	\$121,777	\$101,875	8840	49.29	4357	2048	2124
27	053	0268.14	Middle	No	86.15	\$124,300	\$107,084	\$89,577	7225	69.62	5030	1969	2117
27	053	0268.15	Middle	No	84.73	\$124,300	\$105,319	\$88,100	5648	59.01	3333	1399	1497
27	053	0268.16	Middle	No	83.53	\$124,300	\$103,828	\$86,860	7087	71.12	5040	1543	1991
27	053	0268.18	Moderate	No	67.92	\$124,300	\$84,425	\$70,625	5255	70.49	3704	1286	1769
27	053	0268.19	Low	No	43.36	\$124,300	\$53,896	\$45,085	4578	84.82	3883	493	601
27	053	0268.22	Middle	No	100.56	\$124,300	\$124,996	\$104,567	5158	39.47	2036	1520	1507
27	053	0268.23	Upper	No	126.34	\$124,300	\$157,041	\$131,369	5133	51.14	2625	1575	1637
27	053	0268.24	Upper	No	131.90	\$124,300	\$163,952	\$137,146	6023	41.36	2491	1284	1378
27	053	0268.25	Middle	No	118.34	\$124,300	\$147,097	\$123,056	3337	56.19	1875	772	902
27	053	0268.26	Upper	No	158.07	\$124,300	\$196,481	\$164,364	4452	45.08	2007	1062	1141
27	053	0268.27	Low	No	30.85	\$124,300	\$38,347	\$32,087	2078	76.42	1588	451	467
27	053	0268.28	Moderate	No	52.89	\$124,300	\$65,742	\$55,000	4455	77.17	3438	676	876
27	053	0269.03	Middle	No	85.83	\$124,300	\$106,687	\$89,250	4696	19.27	905	1524	1619
27	053	0269.06	Middle	No	93.46	\$124,300	\$116,171	\$97,183	7580	24.20	1834	2700	2767
27	053	0269.07	Upper	No	133.19	\$124,300	\$165,555	\$138,490	5596	19.07	1067	1811	1945
27	053	0269.08	Middle	No	101.12	\$124,300	\$125,692	\$105,145	6047	23.66	1431	2050	2225
27	053	0269.10	Upper	No	121.35	\$124,300	\$150,838	\$126,184	7212	20.69	1492	2127	2279
27	053	0269.11	Upper	No	126.53	\$124,300	\$157,277	\$131,571	5250	14.17	744	1127	1340
27	053	0269.12	Upper	No	146.65	\$124,300	\$182,286	\$152,483	8711	9.08	791	2730	2956
27	053	0270.01	Upper	No	128.03	\$124,300	\$159,141	\$133,125	3358	9.74	327	1106	1205
27	053	0270.02	Upper	No	131.18	\$124,300	\$163,057	\$136,406	5498	8.44	464	1459	1644
27	053	0271.01	Upper	No	168.84	\$124,300	\$209,868	\$175,563	7483	18.12	1356	2351	2491
27	053	0271.02	Upper	No	141.72	\$124,300	\$176,158	\$147,361	6185	19.51	1207	2155	2307

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27	053	0272.02	Middle	No	114.80	\$124,300	\$142,696	\$119,375	1741	13.21	230	466	598
27	053	0272.03	Upper	No	124.78	\$124,300	\$155,102	\$129,750	3691	8.64	319	1001	1224
27	053	0272.04	Upper	No	195.54	\$124,300	\$243,056	\$203,320	3867	8.12	314	1298	1446
27	053	0272.05	Upper	No	230.92	\$124,300	\$287,034	\$240,104	3037	8.46	257	1064	1153
27	053	0273.00	Upper	No	124.56	\$124,300	\$154,828	\$129,514	4434	13.04	578	1363	1376
27	053	0274.00	Upper	No	158.37	\$124,300	\$196,854	\$164,676	4283	6.93	297	1509	1777
27	053	0275.01	Upper	No	139.85	\$124,300	\$173,834	\$145,417	4523	11.96	541	1240	1583
27	053	0275.03	Upper	No	172.18	\$124,300	\$214,020	\$179,028	4376	9.41	412	1501	1722
27	053	0275.04	Upper	No	170.43	\$124,300	\$211,844	\$177,212	3403	10.20	347	1299	1338
27	053	0276.01	Middle	No	108.89	\$124,300	\$135,350	\$113,221	4057	12.92	524	1361	1655
27	053	0276.02	Middle	No	113.96	\$124,300	\$141,652	\$118,500	5341	11.59	619	2003	2222
27	053	0277.01	Upper	No	178.61	\$124,300	\$222,012	\$185,714	3789	7.60	288	1214	1304
27	053	0277.02	Middle	No	110.56	\$124,300	\$137,426	\$114,958	2307	9.84	227	771	845
27	053	0277.03	Upper	No	139.24	\$124,300	\$173,075	\$144,778	4473	9.79	438	1400	1570
27	053	1002.00	Moderate	No	68.08	\$124,300	\$84,623	\$70,793	3764	55.05	2072	1191	1406
27	053	1004.00	Low	No	35.91	\$124,300	\$44,636	\$37,340	3388	75.30	2551	660	1073
27	053	1005.00	Moderate	No	65.31	\$124,300	\$81,180	\$67,917	1978	30.94	612	582	885
27	053	1007.00	Moderate	No	65.09	\$124,300	\$80,907	\$67,679	3139	54.09	1698	820	1189
27	053	1008.00	Moderate	No	69.45	\$124,300	\$86,326	\$72,222	4209	73.15	3079	909	1423
27	053	1009.00	Moderate	No	58.66	\$124,300	\$72,914	\$61,000	5005	78.20	3914	912	1541
27	053	1012.00	Middle	No	102.89	\$124,300	\$127,892	\$106,985	4913	21.62	1062	1667	1855
27	053	1013.00	Moderate	No	57.30	\$124,300	\$71,224	\$59,583	1887	83.89	1583	354	587
27	053	1016.00	Low	No	42.87	\$124,300	\$53,287	\$44,583	3174	83.59	2653	271	665
27	053	1018.00	Moderate	No	59.76	\$124,300	\$74,282	\$62,146	4153	47.34	1966	703	1382
27	053	1019.00	Middle	No	100.61	\$124,300	\$125,058	\$104,615	2833	30.57	866	542	1009
27	053	1020.00	Moderate	No	69.01	\$124,300	\$85,779	\$71,757	2317	72.12	1671	563	842
27	053	1021.00	Low	No	32.45	\$124,300	\$40,335	\$33,750	2809	84.76	2381	328	797
27	053	1025.00	Unknown	No	0.00	\$124,300	\$0	\$0	2746	29.61	813	372	864

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MS/AM/MD non-MS/AM/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
27	053	1026.00	Moderate	No	79.58	\$124,300	\$98,918	\$82,747	2023	37.77	764	340	732
27	053	1028.00	Low	No	43.71	\$124,300	\$54,332	\$45,455	2999	83.79	2513	454	808
27	053	1030.00	Upper	No	136.01	\$124,300	\$169,060	\$141,420	1779	22.60	402	323	539
27	053	1031.00	Middle	No	87.19	\$124,300	\$108,377	\$90,658	2161	31.56	682	403	708
27	053	1034.00	Low	No	34.06	\$124,300	\$42,337	\$35,417	3063	91.61	2806	464	291
27	053	1036.00	Upper	No	138.79	\$124,300	\$172,516	\$144,313	3093	16.17	500	914	673
27	053	1037.00	Upper	No	123.26	\$124,300	\$153,212	\$128,170	4282	27.37	1172	410	623
27	053	1039.00	Unknown	No	0.00	\$124,300	\$0	\$0	4320	27.64	1194	39	240
27	053	1040.01	Unknown	No	0.00	\$124,300	\$0	\$0	2756	35.16	969	82	476
27	053	1040.02	Moderate	No	67.82	\$124,300	\$84,300	\$70,524	4309	33.40	1439	250	876
27	053	1041.00	Low	No	46.63	\$124,300	\$57,961	\$48,487	3245	65.24	2117	378	921
27	053	1044.00	Upper	No	120.35	\$124,300	\$149,595	\$125,139	2576	49.57	1277	119	54
27	053	1048.01	Low	No	20.94	\$124,300	\$26,028	\$21,777	4314	95.83	4134	22	262
27	053	1048.02	Low	No	39.24	\$124,300	\$48,775	\$40,809	4709	50.14	2361	389	333
27	053	1049.01	Unknown	No	0.00	\$124,300	\$0	\$0	6900	29.38	2027	10	94
27	053	1049.02	Low	No	46.35	\$124,300	\$57,613	\$48,203	6121	53.52	3276	191	461
27	053	1051.00	Upper	No	126.60	\$124,300	\$157,364	\$131,635	2768	15.50	429	1154	1324
27	053	1052.01	Middle	No	105.45	\$124,300	\$131,074	\$109,647	3008	26.16	787	640	114
27	053	1052.04	Upper	No	142.04	\$124,300	\$176,556	\$147,697	2865	40.21	1152	212	80
27	053	1054.00	Middle	No	112.70	\$124,300	\$140,086	\$117,188	4440	41.01	1821	547	185
27	053	1055.00	Upper	No	209.82	\$124,300	\$260,806	\$218,173	3822	16.98	649	889	826
27	053	1056.00	Moderate	No	79.30	\$124,300	\$98,570	\$82,454	4920	38.52	1895	568	189
27	053	1057.00	Middle	No	99.78	\$124,300	\$124,027	\$103,750	3062	47.65	1459	354	199
27	053	1060.00	Low	No	32.13	\$124,300	\$39,938	\$33,417	3431	82.89	2844	136	583
27	053	1062.00	Moderate	No	51.84	\$124,300	\$64,437	\$53,906	3817	66.68	2545	239	538
27	053	1064.00	Upper	No	165.22	\$124,300	\$205,368	\$171,801	1817	53.94	980	474	600
27	053	1065.00	Upper	No	240.43	\$124,300	\$298,854	\$250,001	4872	14.59	711	1174	1186
27	053	1066.00	Upper	No	130.23	\$124,300	\$161,876	\$135,417	2517	16.33	411	597	602
27	053	1067.00	Middle	No	103.98	\$124,300	\$129,247	\$108,125	5075	23.57	1196	566	1042

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC ES/MSA/MD Non-MSA/MD Median Family Income	2023 FFIEC Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	15-04 Family Units
27	053	1069.00	Moderate	No	64.91	\$124,300	\$80,683	\$67,500	2842	40.53	1152	215	326
27	053	1070.00	Moderate	No	63.86	\$124,300	\$79,378	\$66,406	3971	51.60	2049	303	763
27	053	1074.00	Moderate	No	65.36	\$124,300	\$81,242	\$67,961	1799	43.41	781	467	696
27	053	1075.00	Middle	No	89.70	\$124,300	\$111,497	\$93,274	1882	22.32	420	540	831
27	053	1076.00	Middle	No	97.67	\$124,300	\$121,404	\$101,563	3566	17.92	639	1293	1537
27	053	1080.00	Upper	No	187.69	\$124,300	\$233,299	\$195,156	3585	19.30	692	517	824
27	053	1086.00	Moderate	No	53.01	\$124,300	\$65,891	\$55,125	2944	59.48	1751	587	976
27	053	1087.00	Middle	No	81.97	\$124,300	\$101,889	\$85,238	4013	45.18	1813	976	1184
27	053	1088.00	Moderate	No	55.70	\$124,300	\$69,235	\$57,917	3698	43.78	1619	753	1047
27	053	1089.00	Middle	No	83.17	\$124,300	\$103,380	\$86,488	2310	20.69	478	980	1129
27	053	1090.00	Upper	No	150.96	\$124,300	\$187,643	\$156,964	1805	14.52	262	811	848
27	053	1091.00	Upper	No	127.21	\$124,300	\$158,122	\$132,276	4998	15.93	796	1123	1043
27	053	1092.00	Middle	No	106.99	\$124,300	\$132,989	\$111,250	3473	22.63	786	527	640
27	053	1093.00	Middle	No	98.37	\$124,300	\$122,274	\$102,292	4032	32.81	1323	891	1246
27	053	1094.00	Moderate	No	63.71	\$124,300	\$79,192	\$66,250	2192	76.32	1673	289	545
27	053	1097.00	Middle	No	91.18	\$124,300	\$113,337	\$94,808	2311	44.40	1026	673	953
27	053	1098.00	Upper	No	166.70	\$124,300	\$207,208	\$173,333	4412	17.32	764	1063	1229
27	053	1099.00	Middle	No	116.86	\$124,300	\$145,257	\$121,510	4034	22.43	905	1057	1535
27	053	1100.00	Moderate	No	63.90	\$124,300	\$79,428	\$66,447	1683	70.89	1193	389	576
27	053	1101.00	Middle	No	101.20	\$124,300	\$125,792	\$105,234	2845	30.37	864	1015	1180
27	053	1102.00	Middle	No	88.38	\$124,300	\$109,856	\$91,895	3667	23.13	848	1342	1455
27	053	1104.00	Middle	No	86.18	\$124,300	\$107,122	\$89,609	3351	37.12	1244	1044	1208
27	053	1105.00	Middle	No	97.97	\$124,300	\$121,777	\$101,875	5250	18.88	991	1497	1755
27	053	1108.00	Middle	No	99.22	\$124,300	\$123,330	\$103,173	4331	20.80	901	1497	1778
27	053	1109.00	Middle	No	110.60	\$124,300	\$137,476	\$115,000	3497	41.44	1449	1359	1508
27	053	1111.00	Middle	No	119.95	\$124,300	\$149,098	\$124,727	3375	21.39	722	1266	1470
27	053	1112.00	Upper	No	151.52	\$124,300	\$188,339	\$157,554	3333	12.78	426	1265	1360
27	053	1113.00	Upper	No	179.48	\$124,300	\$223,094	\$186,625	5210	14.63	762	1750	1990

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State County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSAMD non- MSAMD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
27 053	1114.00	Upper	No	182.54	\$124,300	\$226,897	\$189,810	4014	14.23	571	1438	1528
27 053	1115.00	Upper	No	155.10	\$124,300	\$192,789	\$161,277	5651	19.89	1124	1640	1924
27 053	1116.00	Upper	No	144.20	\$124,300	\$179,241	\$149,943	3214	18.45	593	1280	1366
27 053	1225.00	Middle	No	95.76	\$124,300	\$119,030	\$99,575	3584	28.57	1024	1006	1081
27 053	1226.00	Upper	No	121.72	\$124,300	\$151,298	\$126,563	2447	19.08	467	881	920
27 053	1255.00	Moderate	No	71.45	\$124,300	\$88,812	\$74,293	3707	43.76	1622	892	939
27 053	1256.00	Upper	No	125.26	\$124,300	\$155,698	\$130,250	5233	40.78	2134	745	923
27 053	1257.00	Low	No	49.19	\$124,300	\$61,143	\$51,148	3852	81.93	3156	563	1067
27 053	1258.00	Moderate	No	50.90	\$124,300	\$63,269	\$52,926	5208	78.92	4110	658	1065
27 053	1259.00	Low	No	49.88	\$124,300	\$62,001	\$51,866	4904	84.62	4150	578	942
27 053	1260.00	Low	No	44.63	\$124,300	\$55,475	\$46,410	5056	79.43	4016	275	660
27 053	1261.01	Middle	No	102.78	\$124,300	\$127,756	\$106,875	2746	35.18	966	757	97
27 053	1261.02	Upper	No	179.56	\$124,300	\$223,193	\$186,708	6867	34.21	2349	785	120
27 053	1262.01	Upper	No	177.03	\$124,300	\$220,048	\$184,079	3153	33.11	1044	296	52
27 053	1262.02	Upper	No	126.61	\$124,300	\$157,376	\$131,652	4387	16.59	728	1003	468
27 053	1263.00	Middle	No	89.68	\$124,300	\$111,472	\$93,250	2679	78.57	2105	478	691
27 053	9800.00	Unknown	No	0.00	\$124,300	\$0	\$0	8	50.00	4	0	0
27 053	9801.00	Unknown	No	0.00	\$124,300	\$0	\$0	432	41.44	179	0	25

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2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts		Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	REMOTE RURAL	DISTRESSED	UNDERSERVED			
OSCODA	MI	X	X	X			X	26	135	9702.01
OSCODA	MI	X	X				X	26	135	9702.02
OSCODA	MI	X	X				X	26	135	9703.00
OTSEGO	MI	X					X	26	137	9501.00
OTSEGO	MI	X					X	26	137	9502.00
OTSEGO	MI	X					X	26	137	9504.00
OTSEGO	MI	X					X	26	137	9505.00
OTSEGO	MI	X					X	26	137	9506.00
PRESQUE ISLE	MI	X	X		X		X	26	141	9501.00
PRESQUE ISLE	MI	X	X		X		X	26	141	9502.00
PRESQUE ISLE	MI	X	X		X		X	26	141	9503.00
PRESQUE ISLE	MI	X	X		X		X	26	141	9505.00
ROSCOMMON	MI	X				X	X	26	143	9703.00
ROSCOMMON	MI	X				X	X	26	143	9704.01
ROSCOMMON	MI	X				X	X	26	143	9705.00
ROSCOMMON	MI	X				X	X	26	143	9706.00
ROSCOMMON	MI	X				X	X	26	143	9707.00
ROSCOMMON	MI	X				X	X	26	143	9710.03
SCHOOLCRAFT	MI	X					X	26	153	0001.00
SCHOOLCRAFT	MI	X					X	26	153	0002.00
SCHOOLCRAFT	MI	X					X	26	153	0003.00
TUSCOLA	MI	X						26	157	0001.00
TUSCOLA	MI	X						26	157	0002.00
TUSCOLA	MI	X						26	157	0003.00
TUSCOLA	MI	X						26	157	0004.00
TUSCOLA	MI	X						26	157	0005.00
TUSCOLA	MI	X						26	157	0006.00
TUSCOLA	MI	X						26	157	0007.00
TUSCOLA	MI	X						26	157	0008.00
TUSCOLA	MI	X						26	157	0009.00

2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts		Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED			
TUSCOLA	MI	X						26	157	0011.00
TUSCOLA	MI	X						26	157	0012.00
TUSCOLA	MI	X						26	157	0013.00
BIG STONE	MN				X		X	27	011	9501.00
BIG STONE	MN				X		X	27	011	9502.00
BIG STONE	MN				X		X	27	011	9503.00
CLEARWATER	MN	X			X		X	27	029	0001.00
CLEARWATER	MN	X			X		X	27	029	0002.00
CLEARWATER	MN	X			X		X	27	029	0003.00
COOK	MN				X		X	27	031	4801.01
COOK	MN				X		X	27	031	4801.02
COOK	MN				X		X	27	031	4802.00
FARIBAULT	MN			X	X		X	27	043	4601.00
FARIBAULT	MN			X	X		X	27	043	4602.00
FARIBAULT	MN			X	X		X	27	043	4603.00
FARIBAULT	MN			X	X		X	27	043	4604.00
FARIBAULT	MN			X	X		X	27	043	4605.00
FARIBAULT	MN			X	X		X	27	043	4606.00
GRANT	MN						X	27	051	0701.00
GRANT	MN						X	27	051	0702.00
KITSON	MN			X	X		X	27	069	0901.00
KITSON	MN			X	X		X	27	069	0902.00
LAC QUI PARLE	MN			X	X		X	27	073	1801.00
LAC QUI PARLE	MN			X	X		X	27	073	1802.00
LAC QUI PARLE	MN			X	X		X	27	073	1803.00
LAKE OF THE WOODS	MN			X	X		X	27	077	4604.01
LAKE OF THE WOODS	MN			X	X		X	27	077	4604.02
LINCOLN	MN				X		X	27	081	2010.01
LINCOLN	MN				X		X	27	081	2010.02
MARSHALL	MN				X		X	27	089	0801.00

2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts		Previous Year Designation		STATE COUNTY TRACT CODE	CODE	TRACT CODE
		POVERTY UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	REMOVED	DISTRESSED	SERVED			
MARSHALL	MN			X			X	27	089	0802.00
MARSHALL	MN			X			X	27	089	0803.00
MARSHALL	MN			X			X	27	089	0804.00
MARTIN	MN			X			X	27	091	7901.00
MARTIN	MN			X			X	27	091	7902.00
MARTIN	MN			X			X	27	091	7903.00
MARTIN	MN			X			X	27	091	7904.00
MARTIN	MN			X			X	27	091	7905.02
MURRAY	MN			X			X	27	101	9001.00
MURRAY	MN			X			X	27	101	9002.00
MURRAY	MN			X			X	27	101	9003.00
NORMAN	MN			X			X	27	107	9601.00
NORMAN	MN			X			X	27	107	9602.00
NORMAN	MN			X			X	27	107	9603.00
RED LAKE	MN			X			X	27	125	0101.00
RED LAKE	MN			X			X	27	125	0102.00
RENVILLE	MN		X				X	27	129	7901.00
RENVILLE	MN		X				X	27	129	7902.00
RENVILLE	MN		X				X	27	129	7903.00
RENVILLE	MN		X				X	27	129	7904.00
RENVILLE	MN		X				X	27	129	7905.00
RENVILLE	MN		X				X	27	129	7906.00
ROSEAU	MN			X			X	27	135	9701.00
ROSEAU	MN			X			X	27	135	9702.00
ROSEAU	MN			X			X	27	135	9703.00
ROSEAU	MN			X			X	27	135	9704.00
ROSEAU	MN			X			X	27	135	9705.00
STEVENS	MN			X			X	27	149	4801.00
STEVENS	MN			X			X	27	149	4802.00
STEVENS	MN			X			X	27	149	4803.00

2023 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2023

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts		Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED				
SWIFT	MN			X			X		27	151	9601.00
SWIFT	MN			X			X		27	151	9602.00
SWIFT	MN			X			X		27	151	9604.00
TRAVERSE	MN			X			X		27	155	4601.00
TRAVERSE	MN			X			X		27	155	4602.00
ADAMS	MS						X		28	001	0001.01
ADAMS	MS			X			X		28	001	0006.00
ADAMS	MS			X			X		28	001	0007.00
ADAMS	MS			X			X		28	001	0008.00
ADAMS	MS			X			X		28	001	0009.00
AMITE	MS			X			X		28	005	9501.00
AMITE	MS			X			X		28	005	9503.01
ATTALA	MS			X			X		28	007	0601.00
ATTALA	MS			X			X		28	007	0604.00
BOLIVAR	MS			X		X	X		28	011	9503.00
BOLIVAR	MS			X		X	X		28	011	9505.00
CALHOUN	MS			X			X		28	013	9501.00
CALHOUN	MS			X			X		28	013	9502.00
CALHOUN	MS			X			X		28	013	9503.00
CALHOUN	MS			X			X		28	013	9504.00
CALHOUN	MS			X			X		28	013	9505.00
CHICKASAW	MS			X			X		28	017	9502.00
CHICKASAW	MS			X			X		28	017	9503.00
CHICKASAW	MS			X			X		28	017	9504.01
CHICKASAW	MS			X			X		28	017	9504.02
CHOCTAW	MS			X			X		28	019	9501.00
CLAIBORNE	MS			X	X		X		28	021	9503.00
CLAY	MS			X			X		28	025	9502.00
CLAY	MS			X			X		28	025	9504.00
CLAY	MS			X			X		28	025	9505.00

Helping Your

Business Grow

MCCD's Emerging Small Business Program helps new and early stage businesses access the information and capital they need to grow and prosper.

Working through our member organizations, we offer loans for businesses located in the City of Minneapolis, suburban Hennepin County and other selected communities. Financing is only part of the work we do. We also provide counseling and technical assistance that can mean the difference between success and failure.



For more information about the Emerging Small Business Program, contact Rob Smolund at (612) 789-7337 ext. 11.
www.mccdmmn.org

THE Emerging Small BUSINESS PROGRAM

Business Counseling,
Technical Assistance
and Financing



Minneapolis Consortium
of Community Developers

3137 Chicago Avenue South
Minneapolis, MN 55407

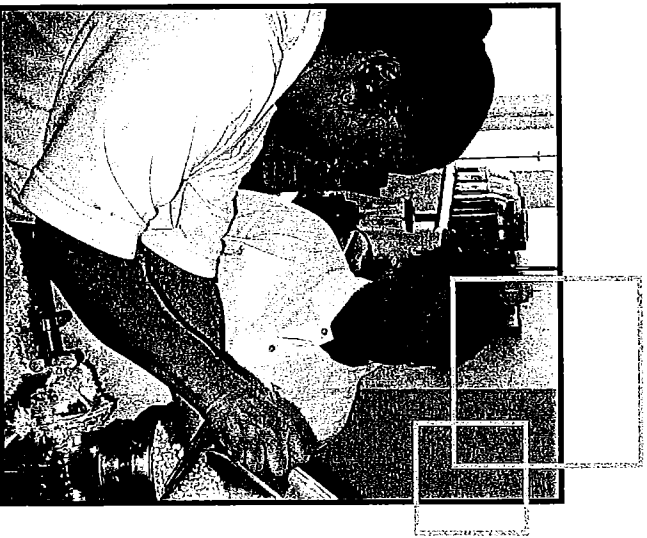


Minneapolis Consortium
of Community Developers

MCCD is an association of nonprofit community development organizations serving the Twin Cities.

The Emerging Small

Business Program is one of the key tools we use to achieve our mission: To work collectively to build strong stable communities by leveraging resources for the development of people and places.



Our Loan Terms and Conditions

Direct MCCD loans range from \$2,000 to \$25,000. Larger loans are available when MCCD partners with a local bank to provide financing.

Loan repayment terms on direct loans of up to \$25,000 generally range from three to five years.

Interest rates for most loans are currently set at 10%.

Our Capital Sources

We draw on a variety of capital sources to fund our loan program.

These sources include:

- Minneapolis Community Planning and Economic Development
- The Minneapolis Empowerment Zone
- The Minnesota Department of Employment and Economic Development
- Wells Fargo Community Development Corporation
- U.S. Bancorp Community Development Corporation

What We Do

We help you achieve your personal economic goals and determine the feasibility of your plan. We also provide assistance in the following areas:

- Financial management
- Accounting
- Marketing
- Product development
- Business regulations



PUBLIC DISCLOSURE

January 11, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

VisionBank
Certificate Number: 58063

4725 Highway 7
Saint Louis Park, Minnesota 55416

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

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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 COMMUNITY REINVESTMENT ACT (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.

Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following points summarize the bank's performance.

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank originated a substantial majority of its small business loans within the assessment area.
- The geographic distribution of loans reflects a reasonable dispersion throughout the assessment area.
- The distribution of borrowers, given the demographics of the assessment area, reflects poor penetration of loans among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

SCOPE OF EVALUATION

General Information

This evaluation is from October 21, 2010, the date of the previous evaluation, to January 11, 2016, the date of the current evaluation. Examiners used the Interagency Small Bank Examination Procedures to evaluate VisionBank's CRA performance. The bank maintains one assessment area located in the Minneapolis-St.Paul-Bloomington MN Metropolitan Statistical Area (MSA). Examiners used full-scope review procedures to analyze the bank's performance within this assessment area. The evaluation did not include any affiliate lending activity.

This evaluation considered the institution's performance according to the following criteria:

- LTD Ratio
- Assessment Area Concentration
- Geographic Distribution
- Borrower Profile
- Response to CRA-related Complaints

Loan Products Reviewed

Commercial loans reflect the primary business focus of the institution and comprise the most significant portion of its overall loan portfolio. According to the September 30, 2015, Consolidated Reports of Condition and Income (Call Report) by dollar amount, commercial loans comprise 71.7 percent, home mortgage loans comprise 18.7 percent, and agricultural loans comprise 1.9 percent of the total loan portfolio. Bank records indicated that the product mix has remained consistent throughout the evaluation period

To evaluate the bank's CRA performance examiners focused solely on the bank's small business loans. Home mortgage loans were not reviewed because the bank did not meet the Home Mortgage Disclosure Act threshold reporting requirements in 2014 or 2015, and too few consumer residential real estate loans were originated during the review period to provide a meaningful evaluation. Small farms were not reviewed as they are not a focus of the lending program. Refer to the Glossary for the definitions of small business, home mortgage, and small farm loans.

The small business loan analysis considered a sample of loans originated or renewed from January 1, 2015, to December 31, 2015. The universe included 68 small business loans totaling approximately \$14,648,000, of which 40 loans totaling \$9,866,000 were randomly sampled for review. This sample was analyzed to determine the distribution of lending in geographies of different income levels and to determine the distribution of lending among businesses of different revenue sizes, and is considered representative of the bank's performance during the entire evaluation period.

All reviewed loans were used to evaluate the assessment area concentration. To determine the geographic distribution of lending and the borrower profile distribution (lending among businesses of different revenue sizes and individuals of different income levels), examiners analyzed only those loans originated within the assessment area.

Examiners reviewed the number and dollar volume of small business loans to determine the bank's CRA performance. Although both the number and dollar volume of loans are presented, emphasis is placed on the number of loans as the number of loans is a better indicator of the number of businesses served. In addition to the loan analysis described above, examiners evaluated the bank's quarterly net LTD ratio performance since the previous evaluation to determine the bank's willingness to extend credit in relation to its financial capacity and available lending opportunities.

DESCRIPTION OF INSTITUTION

Background

VisionBank is a full-service financial institution owned by Vision Bancshares, Inc., a one-bank holding company based in Saint Louis Park, Minnesota. There have been no changes in ownership, no branch openings or closings, and no involvement in any merger or acquisition activities since the previous evaluation. The institution received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation on October 21, 2010, based on Interagency Small Bank Examination Procedures.

Operations

VisionBank operates its sole office in the Southeast portion of Hennepin County, Minnesota. The bank offers a variety of deposit- and lending-related products and services, primarily established to meet the banking needs of local area business owners and entrepreneurs. The bank does minimal advertising, as the majority of the bank's customers have been acquired on a referral basis. Although the bank primarily services commercial customers gained from these referrals, the goal is to acquire the entire banking relationship. Therefore, consumer-based products and services are also offered.

Business and consumer deposit products include checking, savings, money market, and certificates of deposit accounts. Business lending products include commercial real estate purchase, equity, and improvement loans; construction financing; letters of credit; and working capital loans and lines of credit. Consumer lending products include home and personal loans, and home equity and overdraft lines of credit. In addition to traditional banking services, customers have access to online and mobile banking, remote deposit capture, and automated teller machines.

Ability and Capacity

The September 30, 2015, Call Report lists total assets of \$50,284,000; total loans of \$44,642,000; and total deposits of \$44,908,000. The following table illustrates the bank's loan portfolio.

Loan Portfolio Distribution as of 09/30/2015		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	960	2.2
Secured by Farmland	858	1.9
Secured by 1-4 Family Residential Properties	8,360	18.7
Secured by Multi-family (5 or more) Residential Properties	1,024	2.3
Secured by Non-farm Non-Residential Properties	17,462	39.1
Total Real Estate Loans	28,664	64.2
Commercial and Industrial Loans	14,543	32.6
Agricultural Production and Other Loans to	0	0.0
Consumer	1,435	3.2
Obligations of States and Political Subdivisions in the United States	0	0.0
Other Loans	0	0.0
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	44,642	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect its ability to meet the assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. VisionBank designated one assessment area that includes all of Anoka, Carver, Dakota, Ramsey, Scott, and Washington counties located in the Minneapolis-St. Paul-Bloomington MN MSA.

Economic and Demographic Data

According to the 2010 U.S. Census, VisionBank's assessment area contains 704 census tracts, comprised of 63 low-income, 137 moderate-income, 294 middle-income, and 206 upper-income census tracts. Four census tracts have no reported income. The Office of Management and Budget changes effective January 1, 2014, had a relatively small impact on the assessment area. Specifically, there were 2 census tracts reclassified from low- to moderate-income, 17 census tracts reclassified from moderate- to middle-income, and 19 census tracts reclassified from middle to upper-income. The bank's sole office in Saint Louis Park, Minnesota is located in a middle-income census tract. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	704	8.9	19.4	41.8	29.3	0.6
Population by Geography	2,849,567	7.2	17.1	42.8	32.8	0.1
Housing Units by Geography	1,177,896	7.2	18.3	43.9	30.6	0.0
Owner-Occupied Units by	790,821	2.9	13.9	46.2	37.0	0.0
Occupied Rental Units by	319,896	16.5	28.2	39.2	16.1	0.0
Vacant Units by Geography	67,179	13.2	23.7	38.6	24.5	0.0
Businesses by Geography	227,888	5.1	15.5	42.2	37.2	0.0
Farms by Geography	5,532	1.6	9.7	49.5	39.2	0.0
Family Distribution by Income	705,812	19.1	17.2	22.6	41.1	0.0
Household Distribution by Income	1,110,717	22.9	16.4	19.2	41.5	0.0
Median Family Income FFIEC-Estimated Median Family Income for 2014		79,301 83,900	Median Housing Value Median Gross Rent Families Below Poverty Level			\$258,801 \$865 9.2%

Source: 2010 U.S. Census, 2015 D&B Data, and 2014 FFIEC Estimated Median Family Income; () The NA category consists of geographies that have not been assigned an income classification.*

According to 2015 D&B business demographic data, there are 227,888 businesses in the assessment area. Of these, approximately 79.7 percent had gross annual revenues of \$1 million or less, 5.9 percent reported gross revenues greater than \$1 million, and 14.4 percent did not report revenue numbers. Service industries represent the largest portion of businesses at 52.8 percent; followed by retail trade at 10.8, finance/insurance/real estate at 9.3 percent and construction at 8.2 percent. In addition, approximately 72.9 percent of area businesses have four or fewer employees, and 90.9 percent operate from a single location. Major employers include Target Corporation, 3M, UnitedHealth Group, and Cargill.

Assessment area unemployment rates for the month of November 2015 are lower than both the State of Minnesota and the United States rates. Although the annual average rates for assessment area counties have fluctuated since the previous evaluation, 2015 monthly data indicates declining rates. In addition, the annual average State of Minnesota rate also continues to decline. Decreasing unemployment rates, related demographic data, and industry perspectives all indicate a stable and improved area economy. There were no significant unemployment anomalies apparent that would impact credit needs in the assessment area

The following table presents the annual average unemployment rates since the previous evaluation for the assessment area counties, State of Minnesota, and United States, according to the United States Department of Labor.

Unemployment Rates				
Area	2012	2013	2014	November 2015
	%	%	%	%
Anoka County	4.0	5.0	5.8	2.8
Carver County	3.6	4.3	4.8	2.4
Dakota County	3.7	4.5	5.2	2.6
Hennepin County	3.7	4.6	5.2	2.7
Ramsey County	3.9	4.9	5.7	2.8
Scott County	3.5	4.4	5.0	2.4
Washington County	3.6	4.4	5.1	2.5
Minnesota	5.6	4.9	4.1	3.0
National Average	6.2	7.4	8.1	4.8

Source: Bureau of Labor Statistics 2012, 2013, & 2014 Annual Average Rate, and 2015 Monthly Rate

Competition

The bank operates in a highly competitive banking environment. Competition in the assessment area includes small community banks, credit unions, large national banking chains, and forms of other alternative financing. According to the June 30, 2014, FDIC Summary of Deposits, there are 120 financial institutions with 677 branches operating within the assessment area. These financial institutions hold approximately \$165.2 billion in FDIC-insured deposits within the assessment area. Measuring by deposit market share, VisionBank ranks 82nd, holding 0.03 percent of deposits in the assessment area. In comparison, the two largest institutions hold 80.7 percent of the market share for deposits.

The bank's sole location in the Southeast portion of Hennepin County, is in a highly competitive environment. According to the June 30, 2014, FDIC Summary of Deposits, there are 72 financial institutions with 284 branches operating just in Hennepin County. These financial institutions hold approximately \$101.2 billion in FDIC-insured deposits within the assessment area. Measuring by deposit market share, VisionBank ranks 40th, holding 0.05 percent of deposits in the county. In comparison, the two largest institutions hold 83.9 percent of the market share for deposits in Hennepin County.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in gathering information about the community, in identifying community credit needs, and in assessing credit opportunities available to local area financial institutions.

For this evaluation, examiners reviewed information recently provided by two community contacts with ties to local community and economic development organizations. Both contacts are familiar with and operate within the assessment area.

The contacts stated that the business and economic conditions in the assessment area continue to improve, as evidenced by the limited number of business failures, a large turnaround in housing stock, and a lower rate of unemployment. The contacts also noted that lending competition in the assessment area includes not only financial institutions, but also alternative lenders. In

relation to assessment area businesses, one of the contacts noted loan demand has grown substantially in the last two years and credit conditions for obtaining credit have loosened. However, the loan request amounts have decreased and the greatest credit needs still remain small business working capital lines of credit to finance growth, receivables, and inventory.

In addition, one contact stated that although the area contains an adequate amount of affordable housing stock, local rents remain especially high and housing sales tend to be investment related. The contact expressed concern regarding the challenges facing individuals with less than perfect credit history or financial constraints that prohibit them from obtaining credit. The contact stated there is a need for more programs to assist borrowers with credit issues to obtain home mortgage loans.

Both contacts identified reasonable level of lending and community development opportunities in the assessment area. However, both stated they have had positive experiences with area financial institutions, indicating a noted responsiveness to the credit needs of the community.

Credit and Community Development Needs and Opportunities

Considering the above information, discussions with management, as well as demographic and economic data, examiners determined that small business loans and alternative home mortgage loans for borrowers who don't qualify for traditional mortgages are currently the assessment area's credit needs.

CONCLUSIONS ON PERFORMANCE CRITERIA

VisionBank demonstrated reasonable performance under the Lending Test. The LTD ratio, assessment area concentration, and geographic distribution performance primarily support this conclusion.

Loan-to-Deposit Ratio

VisionBank's LTD ratio performance is more than reasonable given the institution's size, financial condition, and assessment area credit needs. Examiners evaluated the reasonableness of the LTD ratio by comparing it to those of similarly situated institutions. Similarly situated institutions are those that serve some portion of the assessment area and have comparable asset sizes and loan portfolio compositions. As indicated in the table below, the bank's average net LTD ratio is higher than most of the other similarly situated financial institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2015 \$(000s)	Average Net LTD Ratio (%)
	\$ (000s)	
Vision Bank	50,284	91.2
Maple Bank	45,585	78.8
First Resource Bank	72,535	69.2
First Advantage Bank	77,638	60.7
Key Community Bank	44,716	70.3
Equity Bank	50,434	98.5

Source: Reports of Income and Condition 12/31/2010 through 09/20/2015

According to Call Report data, VisionBank's net LTD averaged 91.2 percent over the past 22 calendar quarters, ranging from a low of 81.9 percent as of June 30, 2015, to a high of 100.2 percent as of September 30, 2013. Although VisionBank's LTD ratio fluctuated slightly throughout the 22 quarters, it is generally stable and consistently exceeded the ratios of four of the five similarly situated institutions.

Assessment Area Concentration

The bank originates a substantial majority of small business loans, by number and dollar volume, in the assessment area. The level of lending within the assessment area is reasonable given the size of the assessment area and the lending opportunities available. Examiners reviewed small business activity described within the Scope of Evaluation section to draw this conclusion. The following table details the results.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small	66	97.1	2	2.9	68	14,380	98.2	268	1.8	14,648

Source: 2015 Bank Records

Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. For this analysis, examiners reviewed a sample of 40 small business loans originated from January 1, 2015, to December 31, 2015, which were extended within the assessment area. Examiners considered the bank's office locations, marketing efforts, competing institutions, and assessment area demographics in evaluating this criterion. The table below shows the distribution of these small business loans among the different census tract income levels in the assessment area, compared to the percentage of businesses located in these census tracts.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.1	1	2.5	200	2.0
Moderate	15.5	8	20.0	1,810	18.4
Middle	42.2	15	37.5	4,492	45.5
Upper	37.2	16	40.0	3,364	34.1
Total	100.0	40	100.0	9,866	100.0

Source: 2015 D&B Data, Bank Records

According to the 2015 Dunn & Bradstreet (D&B) data, 5.1 percent of assessment area businesses are located in low-income census tracts and 15.5 percent in moderate-income census tracts. The bank originated or renewed 2.5 percent of the small business loans sampled to businesses located in low-income census tracts, which is lower than demographic data and 20.0 percent in moderate-income census tracts, which exceeds demographic data. The low-income census tracts nearest the bank's office are primarily in the city of Minneapolis. There are 8 financial institutions with 16 branches located in these low-income census tracts. In addition, the bank's office is located in a middle-income census tract and is surrounded by moderate- and middle-income census tracts. Considering the location of the bank, area demographics, and the availability of financing, the geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area.

Borrower Profile

The bank's distribution of borrowers reflects poor penetration among businesses of different revenue sizes. Based on the sampling procedures discussed previously, examiners reviewed a sample of small business loans extended to businesses of different revenue levels operating within the bank's assessment area. Particular emphasis was placed on the bank's record of lending to businesses with gross annual revenues of \$1 million or less. The table below shows the percentage of all businesses by gross annual revenue located within the assessment area, including those that did not report revenues.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	79.7	16	40.0	4,093	41.0
> \$1,000,000	5.9	24	60.0	5,773	59.0
Revenue Not	14.4	0	0.0	0	0.0
Total	100.0	40	100.0	9,866	100.0

Source: 2015 D&B Data, Bank Records

VisionBank's small business lending trails D&B demographic data in the assessment area. According to 2015 D&B data, 79.7 percent of businesses in the assessment area reported gross annual revenues of \$1 million dollars or less. Furthermore, 77.4 percent of businesses located in the same census tract as the bank reported gross annual revenues of \$1 million dollars or less,

68.1 percent have four or fewer employees, and 93 percent operate from a single location located in this tract. In comparison, the bank originated or renewed just 40.0 percent of their small business loans sampled to businesses with gross annual revenues of \$1 million or less.

The bank does very limited marketing, and relies on referrals and repeat business from existing customers for much of its loan business. Management stated they are more than willing to work with business of all sizes, but the majoring of the referrals received tend to be from larger businesses. Given assessment area business demographics and the lack of marketing efforts and outreach to local small businesses, the bank's record of lending to businesses of different sizes is considered poor.

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

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.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide non-metropolitan 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. Census tract boundaries normally follow visible features, but they may follow governmental unit boundaries and other non-visible features in some instances. They always nest within counties. Census tracts average about 4,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogenous for population characteristics, economic status, and living conditions to allow for statistical comparisons.

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

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved non-metropolitan middle-income geographies; or
- (5) Enable or facilitate projects or activities that address needs regarding foreclosed or abandoned residential properties in designated target areas.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) an unemployment rate of at least 1.5 times the national average;

(2) a poverty rate of 20 percent or more; or,

(3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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).

Family Income: Includes the income of all members of a family that are age 15 and older.

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and non-metropolitan 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: Performance under the applicable tests is analyzed considering performance context, quantitative factors (geographic loan distribution, borrower profile loan distribution, and total number and dollar amount of investments), and qualitative factors (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 Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

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: Performance under the applicable tests is analyzed using only quantitative factors (for example, geographic loan distribution, borrower profile loan distribution, 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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.

Non-metropolitan Area: All areas outside of metropolitan areas. The definition of non-metropolitan 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 non-metropolitan 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.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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 Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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.

Underserved middle-income nonmetropolitan geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for

- Population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and
- Distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

PUBLIC DISCLOSURE

October 21, 2010

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

VisionBank
Certificate Number 58063

4725 Highway 7
Saint Louis Park, Minnesota 55416

Federal Deposit Insurance Corporation
2345 Grand Boulevard, Suite 1200
Kansas City, Missouri 64108

NOTE: 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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GENERAL INFORMATION

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the Community Reinvestment Act (CRA) performance of **VisionBank, Saint Louis Park, Minnesota** prepared by the **Federal Deposit Insurance Corporation**, the institution's supervisory agency, as of **October 21, 2010**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 345.

INSTITUTION RATING

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

VisionBank demonstrates a satisfactory record of helping to meet the credit needs of its assessment area,¹ including moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The bank's rating is primarily based on lending performance and was determined by analyzing small business² lending. The evaluation revealed the following:

- A majority of the small business loans the bank originated are within the assessment area.
- An analysis of the small business loans revealed a majority of loans are in the institution's assessment area.
- The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area.
- The average net loan-to-deposit ratio is reasonable and demonstrates a willingness to extend credit in relation to its financial condition and size.
- The bank has not received any CRA-related complaints since the last evaluation; therefore, this performance criterion was not evaluated.

¹ An assessment area always consists of one or more whole census tracts, which are subdivisions of counties. The financial institution delineates the area to include the census tracts where the bank has its main office, its branches, and other deposit-taking remote service facilities, and the surrounding census tracts where the bank has originated or purchased a substantial portion of its loans.

² A small business loan is included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1,000,000 or less and are typically secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

SCOPE OF EXAMINATION

The CRA evaluation was conducted using Small Bank Evaluation procedures. The evaluation covers performance since the previous CRA evaluation dated September 12, 2007, through October 21, 2010, the date of this evaluation. Examiners based the analysis on small business loans originated between January 1, 2008, and September 30, 2010. Specifically, the universe consisted of 52 small business loans totaling approximately \$17,157,000. Commercial loans represent the largest number of loans (65 percent) in the loan portfolio. Residential lending was not evaluated because the bank did not meet the Home Mortgage Disclosure Act (HMDA) threshold reporting requirements in 2008 and 2009. Moreover, too few consumer residential real estate loans were originated during the review period to provide a meaningful evaluation. Agricultural and consumer loans were not reviewed because these products are not a focus of the lending program. The bank does not have any affiliates that would be considered for this performance evaluation.

Examiners analyzed the loans to determine the amount of lending within the assessment area, the distribution of lending among businesses of different revenue sizes, and lending among different income geographies.

DESCRIPTION OF INSTITUTION

VisionBank is a community bank established in September 2005. It operates one office in Saint Louis Park, Minnesota. The office is located in a middle-income census tract. The bank's focus is on commercial lending to small and medium businesses. The bank is wholly owned by Vision Bancshares, Inc., Saint Louis Park, Minnesota, a one-bank holding company.

VisionBank offers a range of deposit products to meet consumer and business banking needs including checking, savings, money market, certificates of deposit, and health savings accounts. Customers have access to online banking services.

VisionBank offers products for both business and consumer customers. Products for business customers include commercial real estate, construction financing, installment loans, and unsecured lines of credit. Consumer loan products include residential real estate loans for purchase, home improvement, and refinance, home equity lines of credit, vehicle secured loans, debt consolidation, and overdraft protection.

The June 30, 2010, Report of Condition lists total assets of \$43 million, total loans of \$30 million, and total deposits of \$39 million. The largest lending concentration is commercial lending,³ comprising 65 percent of gross loans. Table 1 provides a breakdown of the loan portfolio.

³ Total commercial loans include those listed in Table 1 under "Non-farm, Nonresidential Properties" and "Commercial and Industrial."

Table 1 – Loan Distribution as of June 30, 2010		
Loan Type	Dollar Amount (000s)	Percent of Total Loans
Construction and Land Development	\$2,062	7%
Secured by Farmland	\$2,078	7%
Residential (1-4 Family) - Open-End Loans	\$1,076	3%
Residential (1-4 Family) – Closed-End	\$3,803	13%
Multifamily (5 or more) Residential	\$262	<1%
Non-farm, Nonresidential Properties	\$15,804	53%
Total Real Estate Loans	\$25,085	84%
Commercial and Industrial	\$3,613	12%
Consumer	\$1,351	4%
Total Loans	\$30,049	100%

Source: June 30, 2010, Report of Condition

VisionBank does not have any apparent legal impediments that would preclude it from meeting the credit needs of its assessment area. The institution received a “Satisfactory” rating at the previous CRA Performance Evaluation, dated September 12, 2007.

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DESCRIPTION OF ASSESSMENT AREA

Vision Bank's assessment area includes 7 counties within the Minneapolis-Saint Paul MSA. Specifically, the counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington are included in the assessment area. The assessment area includes 689 census tracts, which according to the 2000 Census is comprised of 47 low-income tracts, 143 moderate-income tracts, 319 middle-income tracts, and 176 upper income tracts. There are 4 census tracts in the assessment area where no income is available. The bank's only office is located in a middle-income census tract. The assessment area does not arbitrarily exclude any low- or moderate-income areas.

Table 2 provides the number and percentage of low-, moderate-, middle-, and upper-income census tracts in the assessment area, and the percentage of families living in each census tract.

Table 2 - Census Tracts in the Assessment Area			
Census Tract Income Level	Number of Tracts	Percentage of Tracts	Percentage of Families Living in the Tracts
Low	47	7%	4%
Moderate	143	21%	16%
Middle	319	46%	50%
Upper	176	25%	30%
NA	4	1%	0%
Totals	689	100%	100%

Source: Department of Housing and Urban Development

According to the 2000 Census, the population of the assessment area is 2,642,056. The projected Census data for 2009 estimates the population has increased to 2,879,264. This reflects a population increase of 9 percent. Of the 662,720 families living in the assessment area, 4 percent are classified as low income,⁴ 16 percent are moderate income, 50 percent are middle income, and 30 percent are upper income.

The percentage of people in the assessment area living below the poverty level is slightly higher than the Minneapolis-Saint Paul MSA and lower than the overall State of Minnesota figure. As of the 2000 Census, the percentage of families below the poverty level in the assessment area was 4.39 percent compared to 4.24 percent for the MSA and 5.08 percent for the State of Minnesota. The Census Bureau updates the poverty level

⁴ A family's income level is determined by comparing the 2000 median family income (MFI) for each family with the 2000 MFI for the Minneapolis-St. Paul Minnesota MSA (\$64,885). The breakdown is as follows: Low Income: <50 percent of the MFI; Moderate Income: ≥50 percent and <80 percent of the MFI; Middle Income: ≥80 percent and <120 percent of the MFI; and Upper Income: ≥120 percent of the MFI.

threshold annually which varies based on the size of the family unit. For example, a family of 4 (including 2 children under the age 18) earning less than \$21,756 in 2009 is considered to be below the poverty level.⁵

In conjunction with Community Reinvestment Act evaluations, regulatory agencies may interview representatives in the assessment area to gather perceptions on credit needs and the performance of local banks in meeting those needs. Examiners may also review pertinent local information available from previous interviews conducted by the FDIC or other regulatory agencies within 12 months of the evaluation. In addition to identifying credit needs, community members provide general economic and demographic information, as well as any other information impacting the banking environment in the assessment area.

Examiners did not conduct a community contact during the examination but reviewed three completed community contacts. The contacts indicate the economic downturn has adversely affected small businesses within the assessment area. Additionally, one contact stated access to credit has tightened while another notes that small business owners seem reluctant to take on additional debt. One contact states a major credit need of the community continues to be access to credit for small business loans. The contacts stated that banks are meeting the overall credit needs of the community.

According to the June 2010 Moody's Analytics, the Minneapolis-Saint Paul MSA is on course for recovery with most economic indicators pointing in that direction. There has been steady job growth in manufacturing and the unemployment rate has fallen to approximately 7 percent. While the housing market has seen a sharp drop in sales recently, it is unlikely there will be a serious housing slump. Bank management indicates the current economy has taken a toll on business owners and reduced the demand for loan products. Based on comments from the community contact and management, examiners determined the primary credit needs of the assessment area to be small business loans.

The assessment area includes a variety of industries due to its inclusion in a densely populated metropolitan area. Those industries include education, government, health service, manufacturing, and retail. The bank has 1 office in Saint Louis Park but according to community contacts, residents of the assessment area commute to employment throughout the MSA. According to the June 2010 Moody's Analytics, some of the top employers for the Minneapolis-Saint Paul MSA are 3M Corporation (16,500), Allina Health System (23,653), Fairview Health System (20,148), Federal Government (21,850), HealthPartners (9,980), Local Government (148,918), Northwest Airlines Corporation (11,512), State Government (69,742), Target Corporation (22,756), University of Minnesota (18,470), and Wells Fargo & Company (20,884). Overall, no specific concentration in any particular industry is noted.

⁵ Poverty information from U.S. Census Bureau, Housing and Household Economics Statistics Division at <http://www.census.gov/hhes/www/poverty/data/threshld/thresh09.html>.

As of September 2010, unemployment rates for the 7 counties comprising the assessment area are Anoka (7.1 percent), Carver (6.2 percent), Dakota (6.7 percent), Hennepin (6.7 percent), Ramsey (7.1 percent), Scott (6.2 percent), and Washington (6.4 percent). Unemployment rates are similar to the Minneapolis/Saint Paul MSA (6.7 percent) and State of Minnesota (6.7 percent), but lower than the national rate (9.2 percent). Anoka and Ramsey County’s unemployment rates (7.1 percent) are higher than the Minneapolis/Saint Paul MSA and State of Minnesota according to the Minnesota Department of Economic Development.⁶

The bank operates in a competitive banking environment. The assessment area includes other community banks and multi-billion dollar national banking chains. Some of the largest competing institutions in the assessment area include Wells Fargo Bank, U.S. Bank, TCF National Bank M&I Bank, and Bremer Bank. These 5 banks operate 342 offices in the assessment area.

Competition within the assessment area is evidenced by the June 30, 2010, FDIC Deposit Market Share Report. There are 134 institutions with 707 offices in the 7 county assessment area. These 134 institutions hold approximately \$86 billion in deposits. The Deposit Market Share Report for the 7 counties ranks VisionBank at number 99, with approximately 0.05 percent of the deposit market share.

CONCLUSIONS WITH RESPECT TO LENDING PERFORMANCE CRITERIA

Lending Within the Assessment Area

The level of lending within the assessment area is reasonable given the size of the assessment area, lending opportunities, and competition from other financial institutions. The bank originates a majority of small business loans, by number and dollar volume, in the assessment area. Table 3 describes the specific findings.

Table 3 – Distribution of Loans Inside and Outside of the Assessment Area										
Loan Sample	Number of Loans					Dollars in Loans				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$ (000s)	%	\$ (000s)	%	
Small Business	47	90%	5	10%	52	\$15,154	88%	\$2,003	12%	\$17,157

Source: Bank Records

The bank’s performance demonstrates it is helping to meet the credit needs of its assessment area.

⁶ State of Minnesota web site at www.deed.state.mn.us/lmi/tools/laus/default.aspx.

Lending to Businesses of Different Sizes

Distribution of lending among small businesses of different revenue sizes is reasonable. Examiners based the distribution on a sample of 47 small business loans located within the assessment area. Table 4 illustrates the distribution of these loans based on the gross annual revenue of the business. Additionally, the table shows the percentage of businesses by gross annual revenue located within the assessment area, based on D&B survey data.

The D&B data includes all businesses in a given area that voluntarily respond to a survey request, including a large number of very small businesses with limited or no credit needs. As a result, the business survey data regularly indicates a majority of the businesses in a given area are the smallest businesses. Therefore, D&B data is only used as an indicator of business demographics within the assessment area.

Table 4 – Distribution of Small Business Loans by Gross Annual Revenues					
Gross Annual Revenues	Number of Loans		Dollar Volume of Loans		Percent of Assessment Area Businesses
	Number	Percentage	Amount \$ (000s)	Percentage	
<\$99,000	9	19%	\$1,441	10%	55%
\$100,000 - <\$249,999	6	13%	\$3,398	22%	26%
\$250,000 - <\$499,999	6	13%	\$2,279	15%	8%
\$500,000 - <\$999,999	5	11%	\$1,507	10%	5%
\$1,000,000 - <\$4,999,999	16	33%	\$3,695	24%	4%
≥\$5,000,000	5	11%	\$2,834	19%	2%
Totals	47	100%	\$15,154	100%	100%

Source: Bank Records and 2009 D&B Business Survey Data

Table 4 illustrates the majority of lending by number and dollar volume is to smaller businesses. The bank originated 56 percent by number and 57 percent by dollar volume of its small business loans to businesses with gross annual revenues under \$1,000,000. By comparison, business survey information provided by D&B shows that the majority (94 percent) of businesses within the assessment area have gross annual revenues of less than \$1 million.

VisionBank's lending performance to smaller businesses is reasonable. Current economic conditions have resulted in a decline in demand for small business loans. Furthermore, a lack of financing need can limit lending opportunities to smaller entities. Smaller businesses often utilize home equity or other personal loans to meet their credit needs. VisionBank's overall lending performance is reasonable and demonstrates a commitment to meeting the credit needs of small businesses within their assessment area.

Geographic Distribution of Lending

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. All loans originated within the assessment area between January 1, 2008, and September 30, 2010, were analyzed to determine the geographic distribution of small business lending. Table 5 provides the results of the small business analyses.

Census Tract Income Level	Percentage of Businesses	Number of Loans		Dollar Volume of Loans (000s)	
		Number	Percentage	Amount	Percentage
Low	4%	0	0%	\$0	0%
Moderate	17%	3	6%	\$632	4%
Middle	49%	30	64%	\$11,713	77%
Upper	29%	14	30%	\$2,809	19%
NA	1%	0	0%	\$0	0%
Totals	100%	47	100%	\$15,154	100%

Source: Bank Records, 2009 D&B Business Survey Data, and 2000 US Census Data

The bank did not originate any small business loans in low-income census tracts. The bank is located in a middle-income census tract surrounded by moderate-, middle-, and upper-income census tracts. The low-income tracts are located some distance from the bank's office in Saint Louis Park. Additionally, the bank does not conduct a marketing program, and numerous competing financial institutions operate within closer proximity to the low-income census tracts. The geographical analysis is reasonable given the distance of the low-income census tracts to the bank location, the location of the bank in a middle-income census tract, and the presence of competing institutions.

Net Loan-to-Deposit Ratio

The average net loan-to-deposit (NLTD) ratio⁷ is reasonable and reflects a willingness and ability to provide credit given its size, financial condition, and community credit needs. According to June 30, 2010, Report of Condition data, the bank's net LTD ratio, averaged over the last 12 quarters is 99 percent. The NLTD ratio as of June 30, 2010, is 75 percent.

To evaluate the reasonableness of the bank's NLTD ratio, examiners compared it to the ratio of similarly situated banks (banks with similar asset size, banks that opened for business in the Minneapolis-Saint Paul MSA during 2003 – 2008, loan portfolio composition, and those that serve some portion of the assessment area). Table 6 provides the net LTD ratios of VisionBank and six other similarly situated banks. Institutions are listed in alphabetical order by city.

⁷The *Net Loan to Deposit Ratio* is calculated by dividing total loans and leases minus the allowance for loan and lease losses, by total deposits.

Table 6 - Loan To Deposit Ratios for Similarly Situated Institutions				
Bank Name Location (sorted by city name)	County	Total Assets as of 06/30/2010 (\$000)	Average Net LTD (Last 12 Quarters)	Net LTD Ratio as of 06/30/2010
Maple Bank Champlin	Hennepin	\$63,812	89%	70%
First Advantage Bank Coon Rapids	Anoka	\$51,673	106%	90%
First Western Bank & Trust Eden Prairie	Hennepin	\$44,597	133%	111%
Minnesota Bank & Trust Edina	Hennepin	\$55,722	99%	60%
Lakeview Bank Lakeville	Dakota	\$60,016	97%	88%
Summit Community Bank Maplewood	Ramsey	\$79,983	122%	65%
Vision Bank Saint Louis Park	Hennepin	\$43,269	99%	75%

Source: June 30, 2010, Report of Condition

As demonstrated in Table 6, VisionBank's ratio of 99 percent is in the mid-range of the other similarly situated banks. The 6 similarly situated institutions have an average NLTD ratio of 108 percent. Overall, the bank's NLTD ratio performance is reasonable and demonstrates a commitment to meet the credit needs of the assessment area.

Response to CRA-Related Complaints

Vision Bank has not received any CRA-related complaints since the previous examination; therefore, this performance criterion was not evaluated.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet the community needs was identified.

PUBLIC DISCLOSURE

September 12, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Vision Bank
Certificate Number 58063

4725 Highway 7
Saint Louis Park, Minnesota 55416

Federal Deposit Insurance Corporation

2345 Grand Boulevard, Suite 1200
Kansas City, Missouri 64108

NOTE:

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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Federal Deposit Insurance Corporation
9220 Bass Lake Road, Suite 220, New Hope, Minnesota 55428

FDIC ✓
MG ✓
JB ✓
Board packet
CRA file

October 2, 2007

Board of Directors
Vision Bank
4725 Highway 7
Saint Louis Park, Minnesota 55416-2203

Re: Compliance Report and CRA Performance Evaluation

Members of the Board:

Enclosed is a copy of the Compliance Report and Community Reinvestment Act Performance Evaluation prepared as of September 12, 2007, by Examiner Mark Goetzmann. The results of the compliance examination, including the Consumer Compliance rating, are subject to the confidentiality restrictions of Part 309 of the FDIC Rules and Regulations. Management's attention is directed to the enclosed report where specific areas of noncompliance are revealed.

Within thirty (30) business days of its receipt, the enclosed Performance Evaluation must be placed in the institution's CRA public file. The format and content of this evaluation may not be altered or abridged in any manner. Upon request, a copy of your current evaluation must be provided to the public. You are authorized to charge a fee not to exceed the cost of reproduction and mailing (if applicable).

Please review the enclosures at an official meeting of the Board of Directors. If there are any questions regarding the enclosed report or CRA Performance Evaluation, please contact Review Examiner Lance Jameson or me at (763) 531-0440.

Sincerely,

Daniel Engen
Field Supervisor

Enclosures

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

Vision Bank demonstrates a satisfactory record of helping to meet the credit needs of its assessment area,¹ in a manner consistent with its resources and capabilities. The bank's rating is primarily based on its lending performance, which was determined by analyzing the bank's small business lending. The evaluation revealed the following:

- ❑ Vision Bank originates a majority of its loans, by number and dollar volume, within its assessment area.
- ❑ The bank's small business lending is reasonably distributed among businesses of different sizes and demonstrates a good concentration of loans among small businesses.
- ❑ The bank's net loan-to-deposit (LTD) ratio is excellent, indicating a willingness to extend credit.
- ❑ The bank has not received any written complaints concerning its CRA performance.

SCOPE OF EXAMINATION

This is Vision Bank's first CRA evaluation and was conducted using Small Bank Performance Evaluation procedures. The evaluation covers the bank's CRA performance since the bank opened on September 12, 2005, through September 12, 2007, the date of this evaluation.

The examination focused on reviewing loans to determine the institution's performance in meeting the credit needs of the assessment area. Specifically, loans were analyzed to determine the amount of lending within the assessment area, the distribution of lending among businesses of different sizes and borrowers of different incomes, and the distribution of lending among different income geographies. The bank's net loan-to-deposit ratio performance was also evaluated to determine the institution's willingness to extend credit.

¹ An *Assessment Area* is delineated by the financial institution and includes the geographies in which the bank has its main office, its branches, and other deposit-taking remote service facilities, as well as the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans. The assessment area always consists of one or more whole census tracts, which are statistical subdivisions of counties.

The lending analysis concentrated on the bank's small business² lending. Closed-end real estate loans only account for 2 percent of the loan portfolio and although agricultural loans represent 9 percent of the loan portfolio, they only consist of a few large-dollar loans. Management does not consider either of these as primary loan products, and therefore they will not be reviewed for this evaluation.

The lending analyses considered all currently outstanding small business loans originated or purchased by the bank between September 12, 2005, and September 12, 2007. The small business lending analysis consisted of all 51 loans available totaling \$13,077,331. The dollar figures for this analysis include the maximum credit amount available for lines of credit and the total loan amount for participations sold.

DESCRIPTION OF INSTITUTION

Vision Bank is a community bank that was established in September 2005 as a commercial bank. Vision Bank has one office located in Saint Louis Park, Minnesota. The office is located in a middle-income census tract. The bank is wholly owned by Vision Bancshares, Inc., St. Louis Park, Minnesota.

The institution is a commercial bank with \$22,386,000 in total loans, \$18,849,000 in total deposits, and \$24,631,000 in total assets as of June 30, 2007. Management stated that the bank's primary lending focus is commercial loans³ (45 percent). Management stated that real estate lending is not a primary loan product as nearly all are open-end lines of credit. Management also stated that agricultural lending is also not a primary business focus. Although agricultural loans represent 9 percent of the portfolio, they are comprised of only a few loans. The bank offers a range of loan products. Table 1 provides a specific breakdown of the bank's loan portfolio.

² A small business loan is 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 typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

³ Commercial loans represent the aggregate of Secured by Nonfarm Nonresidential properties and Commercial & Industrial categories as defined in the Call Report. Residential real estate loans represent the aggregate of Multifamily Residential and 1-4 Family Residential categories. Agricultural loans represent the aggregate of Secured by Farmland and Loans to Finance Agricultural Production and Other Loans to Farmers.

Table 1 – Loan Distribution as of June 30, 2007		
Loan Type	Dollar Amount (000s)	Percent of Total Loans
Construction and Land Development	\$6,925	31%
Secured by Farmland	\$1,909	9%
Residential (1-4 Family) - Open-End Loans	\$1,646	7%
Residential (1-4 Family) – Closed-End Loans	\$469	2%
Multifamily Residential	\$288	1%
Commercial Real Estate	\$4,612	21%
Total Real Estate Loans	\$15,849	71%
Commercial and Industrial	\$5,411	24%
Loans to Finance Agricultural Production	\$0	0%
Consumer	\$1,126	5%
Other	\$0	0%
Total Loans	\$22,386	100%

Source: June 30, 2007, Report of Condition

Vision Bank offers a range of products and services to meet consumer, residential, and business banking needs. Bank customers have access to internet banking at www.evisionbank.com, 24-hour automatic teller machines (ATMs), telephone banking, direct deposit, and automatic bill payment services. Deposit products include checking account products, savings account products, certificates of deposit, and IRA certificates of deposit.

Vision Bank is primarily a commercial and residential lender, but does offer consumer installment and other types of loans. Included among the loan products for business customers are construction financing, equipment financing, operating lines of credit, letters of credit, and commercial real estate loans. Residential real estate loans include mortgages for purchase, home improvement, construction, refinance of one-to-four family homes, home equity loans, and a secondary market loan program. Consumer loans include automobile, personal, and student loans, as well as overdraft protection.

The bank does not face any legal or financial impediments that would prohibit it from meeting the credit needs of its assessment area. This is the bank's first CRA evaluation since the bank opened for business on September 12, 2005.

DESCRIPTION OF VISION BANK'S ASSESSMENT AREA

The bank's assessment area is comprised of seven counties within the Minneapolis-Saint Paul MSA. Specifically, the counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington are included in the assessment area. These counties include approximately 54 percent of the population of the entire State of Minnesota according to 2000 Census data. The

assessment area is comprised of 689 census tracts, of which 47 are low-income (7 percent) census tracts⁴, 143 are moderate-income (21 percent), 319 are middle-income (46 percent), and 176 are upper-income (26 percent) census tracts. The assessment area does not arbitrarily exclude any low- or moderate-income areas. The assessment area is in conformance with the requirements of CRA.

According to 2000 Census data, the assessment area's population was 2,642,056. This represents a population increase of 15 percent from the 1990 Census. The population has increased significantly in three counties (Anoka, Dakota, and Washington) which include suburban and rural areas of the MSA. The populations in these three counties increased by 22 percent, 29 percent, and 38 percent, respectively, between 1990 and 2000. However, Hennepin County maintains the largest county population with 1,116,200 residents, as reported in the 2000 Census.

The bank's only office is located in a middle-income census tract. Table 2 provides the breakdown for the median family income (MFI) categories for the Minneapolis/Saint Paul MSA.

Table 2 – Median Family Income Ranges			
Income Category	2005 Minneapolis/St. Paul, MN Metropolitan Statistical Area MFI (\$77,000)	2006 Minneapolis/St. Paul, MN Metropolitan Statistical Area MFI (\$78,500)	2007 Minneapolis/St. Paul, MN Metropolitan Statistical Area MFI (\$77,600)
Low (< 50%)	< \$38,500	< \$39,250	< \$38,800
Moderate (50 - < 80%)	\$38,500 - < \$61,600	\$39,250 - < \$62,800	\$38,800 - < \$62,080
Middle (80 - < 120%)	\$61,600 - < \$92,400	\$62,800 - < \$94,200	\$62,080 - < \$93,120
Upper (≥ 120%)	≥ \$92,400	≥ \$94,200	≥ \$93,120

The bank operates in a competitive market. The competitiveness of the assessment area is confirmed by deposit market share information from the FDIC/OTS Summary of Deposits. This information is compiled annually, as of June 30 each year. The information can be accessed through the Internet at <http://www2.fdic.gov/sod/sodMarketBank.asp?barItem=2>. In the seven counties comprising the bank's assessment area, 153 different FDIC-insured banks with 696 banking offices compete for loans and deposits. Competitors include Wells Fargo Bank, NA (99 offices and total deposits of \$16 billion); US Bank, NA (85 offices and total deposits of \$15 billion); and TCF National Bank (96 offices and total deposits of \$3.7 billion). Vision Bank is ranked 127th in terms of market share within the bank's assessment area, representing .02 percent of total deposits.

⁴ Census tracts are grouped into four income categories based on the median family income for the larger area where the geography is located. Geographies located within an MSA are categorized based on the 2000 MSA median family income. Low-income geographies have an income of less than 50 percent of the area median family income. Moderate-income geographies have incomes of 50 to less than 80 percent of the area median family income. Middle-income geographies have incomes of 80 to less than 120 percent of the area median family income. Upper-income geographies have incomes of 120 percent or more of the area median family income. The 2000 median family income for the Minneapolis/Saint Paul MSA was \$64,885.

In conjunction with Community Reinvestment Act evaluations, regulatory agencies may interview members of the bank's assessment area to gather perceptions on credit needs and the performance of local banks in meeting those needs. Examiners may also review pertinent local information available from previous interviews conducted by the FDIC or other regulatory agencies within 12-months of the evaluation. In addition to identifying credit needs, community members provide general economic and demographic information, as well as any other information impacting the banking environment in the assessment area. The examiners reviewed several recent interviews of community members located within the bank's assessment area.

Based on information from the interviews and discussions with bank management, the examiners ascertained that the demand for credit appears good for commercial and residential loans in the bank's assessment area, with a strong need for affordable housing and small business loans.

Table 3 provides Vision Bank's assessment area demographic information from the 2000 Census.

Table 3—Demographic Information for Assessment Area	
Demographic Characteristic	2000 Census Data
Population	2,642,056
Number of Families	662,720
Percent of Household that are Families	65%
Percent of Owner-Occupied Housing	70%
Percent of Housing that is Vacant	2%
Median Housing Age (years)	30
Median Housing Value	\$152,022
Median Family Income	\$68,378
Percentage of Families that are:	
Low-Income	17%
Moderate-Income	18%
Middle-Income	26%
Upper-Income	39%

The bank's assessment area covers a large geographic area with numerous industries. The assessment area contains a very dynamic area including Minneapolis, Saint Paul, and the greater metropolitan area. The business community contains a full spectrum of business sizes.

The assessment area consists largely of management/professional, sales, and service jobs, as well as manufacturing and industrial jobs. The largest employers in the cities where the bank has offices are listed below. The examiners compiled this information from community profiles prepared by the Minnesota Department of Employment and Economic Development:

Employer	City	Products/Service	Number of Employees
Seagate Technologies	Bloomington	Computer Equipment	4,000
Jerry's Enterprises, Inc.	Edina	Grocery Stores	4,500
Fairview Southdale Hospital	Edina	General Medical & Surgical Hospital	2,500
General Mills, Inc.	Golden Valley	Grain & Oilseed Milling	3,000
SuperValu	Hopkins	Grocery Merchandising	1,540
University of Minnesota	Minneapolis	Education	30,240
Target Corporation	Minneapolis	General Merchandise Stores	24,294
Cargill	Minnetonka	Support Activities for Crop Production	3,400
Best Buy	Richfield	Electronics Stores	6,000
Park Nicollet Health Services	St. Louis Park	Offices of Physicians	8,116

The Minneapolis-Saint Paul MSA contains diverse industries. According to the Minnesota Department of Economic Security, the July 2007 unemployment rates for Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties are 4.3 percent, 3.6 percent, 3.9 percent, 4.1 percent, 4.5 percent, 3.8 percent, and 3.8 percent, respectively. In comparison, the State of Minnesota has an unemployment rate of 4.3 percent and the United States has an unemployment rate of 4.9 percent. The unemployment percentages have generally remained stable over the past three years.

The percentage of people in the assessment area living below the poverty level has remained relatively consistent with overall State of Minnesota figures. Specifically, as of the 2000 Census, the percentage of families below the poverty level in the assessment area was 4.7 percent, which was slightly lower than the statewide level of 5.1 percent. The poverty level threshold is updated annually by the Census Bureau and varies based on the size of the family unit. For example, a family of four (including two children under the age of 18) earning less than \$20,000 in 2006 was considered to be below the poverty level.⁵ The poverty level threshold is a national figure and is not adjusted by state or region.

⁵ Poverty information retrieved on February 15, 2007 from United States Department of Health & Human Services at <http://aspe.hhs.gov/poverty/figures-fed-reg.shtml>.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Lending Within the Assessment Area

The bank's level of lending within the assessment area is reasonable considering the size of the area, lending opportunities, and competition from other financial institutions. The sampling of small business loans revealed that the bank originates a majority of its loans by number and dollar volume within the assessment area. The specific findings are provided in Table 4 below.

Table 4 – Distribution of Loans Inside and Outside of the Assessment Area										
Loan Sample	Number of Loans					Dollars in Loans				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
Small Business Loan Total	47	92%	4	8%	51	\$11,457,331	88%	\$1,620,000	12%	\$13,077,331

Source – Bank Records

Given the large size of the assessment area, the higher percentage of lending within the assessment area is expected and is considered reasonable.

Lending to Businesses of Different Sizes

The bank's distribution of lending among businesses of different sizes is reasonable. The bank's small business lending is consistent with assessment area business demographics and indicates a commitment to meet the credit needs of businesses of all sizes, especially small businesses.

All loans located within the assessment area from the small business loan sample were analyzed and categorized based on the gross annual revenue of the business. Table 5 shows the results of this analysis.

Table 5 – Distribution of Small Business Loans by Gross Annual Revenues

Gross Annual Revenues	Number of Loans		Dollar Volume of Loans		Percent of Assessment Area Businesses
	#	%	\$	%	
<\$100,000	21	45%	\$3,475,354	30%	48%
\$100,000 - <\$250,000	4	8%	\$1,815,976	16%	25%
\$250,000 - <\$500,000	4	8%	\$1,039,500	9%	11%
\$500,000 - <\$1,000,000	6	13%	\$2,175,000	19%	6%
>\$1,000,000	12	26%	\$2,951,501	26%	10%
Totals	47	100%	\$11,457,331	100%	100%

Source – Bank Records and 2005 D & B Business Survey Data

The above table demonstrates that the majority of the bank's lending by number and dollar volume is to small businesses (revenues less than \$1,000,000). The bank originated 74 percent of its small business loans by number and dollar volume to businesses with gross annual revenues under \$1,000,000. This is lower but comparable to D & B Corporation data that indicated the majority of businesses within the assessment area have gross annual revenues of less than \$500,000, and 90 percent have revenues of less than \$1,000,000. The D&B data is only used as an indicator of business demographics in the assessment area and is not considered an absolute distribution. The D & B data includes all businesses in a given area that voluntarily respond to a survey request, including a large number of very small businesses that have limited or no credit needs. The business survey data regularly indicates that the vast majority of businesses in a given area are small businesses.

Overall, the bank's level of lending to small businesses is good and reasonably consistent with the business demographics of the assessment area. This is enhanced by the fact that many smaller businesses do not need financing, while credit needs for other smaller businesses often are met by home equity or other personal loans. The sample only includes small business loans. Considering these facts, the bank's lending reflects a reasonable distribution of loans among businesses of different sizes.

Geographic Distribution of Loans

The bank's dispersion of small business loans throughout the assessment area is adequate. All small business loans originated with the assessment area were analyzed to determine the bank's geographic distribution of lending performance. The results of the analysis are presented in Table 7.

Table 7 – Geographic Distribution of Small Business Loans						
Census Tract Income Level	Number of Loans		Dollar Volume of Loans (000)		Percent of Assessment Area Businesses	Percent of Assessment Area Census Tracts
	#	%	\$	%		
Low	0	0%	\$0	0%	4%	7%
Moderate	4	9%	\$1,063,240	9%	17%	21%
Middle	19	40%	\$3,104,490	27%	50%	46%
Upper	24	51%	\$7,289,601	64%	29%	26%
Totals	47	100%	\$11,457,331	100%	100%	100%

Source – Bank Records, 2005 D&B Business Survey Data, and 2000 US Census Data

As shown in Table 7, the bank has not originated any small business loans in low-income census tracts. This is not unreasonable given the fact that the bank is located in a middle-income census tract and is surrounded by mostly middle- and upper-income census with a few moderate-income tracts. Moreover, numerous competing financial institutions are located between Vision Bank and the nearest low-income census tract. Therefore, it is reasonable to expect that the substantial majority of loans would be originated near its office location. The bank has originated 9 percent of small business loans in moderate-income census tracts which is lower than the 17 percent of businesses in moderate-income tracts. This distribution is also adequate considering the location of the office and its proximity to moderate-income census tracts.

Net Loan-to-Deposit Ratio

The bank's average net LTD ratio⁶ is excellent and demonstrates a willingness to extend credit in relation to its financial capacity and lending opportunities. The bank's net LTD ratio, averaged over the 8 quarters since the bank opened for business in September 2005 (through June 30, 2007), is 120 percent. The net LTD ratio currently stands at 116 percent as of June 30, 2007.

The reasonableness of the bank's net LTD ratio was partially evaluated by comparing it to similarly situated lenders in the area. Similarly situated institutions are those that serve some portion of the assessment area and have comparable asset sizes and loan portfolio compositions. Table 9 displays information for Vision Bank and similarly situated institutions as of June 30, 2007 (the most recent date that comparable information is available). Institutions are listed in alphabetical order by city.

⁶ The Net Loan-to-Deposit Ratio is calculated by dividing total loans and leases minus the allowance for loan and lease losses, by total deposits.

Table 9 - Loan To Deposit Ratios for Similarly Situated Institutions

Bank Name Location (sorted by city name)	Total Assets as of 06/30/2007 (\$000)	Average Net LTD (Last 8 Quarters)	Net LTD Ratio as of 06/30/2007
Bridgewater Bank Bloomington, Minnesota	\$208,345	106%	109%
Maple Bank Champlin, Minnesota	\$43,520	99%	93%
Tradition Capital Bank Edina, Minnesota	\$87,841	94%	104%
Eagle Community Bank Maple Grove, Minnesota	\$27,624	100%	107%
Stonebridge Bank Minneapolis, Minnesota	\$33,998	96%	103%
Signature Bank Minnetonka, Minnesota	\$131,246	98%	104%
<i>Vision Bank Saint Louis Park, Minnesota</i>	<i>\$24,631</i>	<i>120%</i>	<i>116%</i>

As demonstrated in Table 9, Vision Bank's average net loan-to-deposit ratio is 120 percent and ranks highest among the 7 similarly situated banks listed and is well above the 99 percent average for the other 6 banks.

Response to Complaints

The bank has not received any written complaints concerning its CRA performance.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified during the examination.