



**COMMUNITY REINVESTMENT ACT STATEMENT**  
**2017**

IN COMPLIANCE WITH THE COMMUNITY REINVESTMENT ACT (CRA), *COMMUNITY BANK OF THE MIDWEST* MAKES THE FOLLOWING CRA STATEMENT:

THE COMMUNITY REINVESTMENT ACT (12 U.S.C. 2901 et seq.) IS INTENDED TO ENCOURAGE *COMMUNITY BANK OF THE MIDWEST* TO HELP MEET THE CREDIT NEEDS OF ITS ENTIRE COMMUNITIES, INCLUDING LOW AND MODERATE INCOME NEIGHBORHOODS, WHILE PRESERVING THE FLEXIBILITY NECESSARY TO OPERATE IN A *SAFE AND SOUND* MANNER.

*COMMUNITY BANK OF THE MIDWEST* HAS DEFINED ITS CRA ASSESSMENT AREA TO INCLUDE THE SOUTHEAST QUARTER OF RUSH COUNTY AND ALL OF BARTON COUNTY, KANSAS. THE ASSESSMENT AREA IS DEFINED BY BLOCK NUMBERING AREA 9721 AND 9722 FOR RUSH COUNTY AND BLOCK NUMBERING AREA 9711 THROUGH 9718 FOR BARTON COUNTY AND BLOCK NUMBERING AREA 9561 THROUGH 9562 FOR NESS COUNTY.

**SPECIFIC CREDIT TYPES:**

THE FOLLOWING IS A LIST OF SPECIFIC TYPES OF CREDIT WITHIN CERTAIN CATEGORIES THAT *COMMUNITY BANK OF THE MIDWEST* IS PREPARED TO EXTEND WITHIN THE ABOVE DEFINED CRA ASSESSMENT AREA:

**AGRICULTURAL LOANS**

- 1) LIVESTOCK LOANS
- 2) MACHINERY & EQUIPMENT LOANS
- 3) OPERATING CAPITAL LOANS
- 4) REAL ESTATE (FARM LAND) LOANS

**COMMERCIAL LOANS**

- 1) INVENTORY LOANS
- 2) ACCOUNTS RECEIVABLE LOANS
- 3) CONSTRUCTION LOANS
- 4) VEHICLE & EQUIPMENT LOANS
- 5) OPERATING CAPITAL LOANS
- 6) REAL ESTATE LOANS
- 7) FURNITURE & FIXTURE LOANS
- 8) OIL & GAS (ENERGY) LOANS

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## CONSUMER LOANS

- 1) AUTOMOTIVE LOANS
- 2) PERSONAL LOANS
- 3) HOUSEHOLD GOODS
- 4) RECREATIONAL LOANS
- 5) RESIDENTIAL REAL ESTATE LOANS

## REAL ESTATE LOANS

*COMMUNITY BANK OF THE MIDWEST* OFFERS A WIDE ARRAY OF RESIDENTIAL REAL ESTATE LOANS INCLUDING CONVENTIONAL AND GUARANTEED RURAL HOUSING DEVELOPMENT (GRH) FINANCING.

## SMALL BUSINESS ADMINISTRATION (SBA), UNITED STATES DEPARTMENT OF AGRICULTURE BUSINESS & INDUSTRY (USDA B&I) AND FARM SERVICE AGENCY (FSA)

THE BANK IS ACTIVE IN PROVIDING OUR COMMUNITIES WITH FINANCING ALTERNATIVES THROUGH SBA, USDA B&I AND FSA. THE BANK CURRENTLY SPONSORS BUSINESSES AND FARMERS IN THESE PROGRAMS PROVIDING A VITAL RESOURCE TO OUR LOCAL ECONOMIES.

## OTHER CREDIT RELATED ACTIVITIES:

THE BANK PARTICIPATES FROM TIME TO TIME, IN OTHER CREDIT RELATED ACTIVITIES WITHIN OUR CRA ASSESSMENT AREA IN ADDITION TO LENDING. *COMMUNITY BANK OF THE MIDWEST* INVESTS IN LOCAL ECONOMIC DEVELOPMENT GROUPS THAT HELP FOSTER COMMUNITY REVITALIZATION AND GROWTH.

## OTHER COMMUNITY RELATED ACTIVITIES:

*COMMUNITY BANK OF THE MIDWEST* PROVIDES NUMEROUS COMMUNITY RELATED SERVICES WHICH ARE NOT LOAN RELATED. OUR CHECKING ACCOUNTS ARE DESIGNED TO MEET THE NEEDS OF CUSTOMERS WE SERVE IN AN ECONOMICAL MANNER. IN ADDITION, THE BANK OFFERS SPECIAL DEPOSIT ACCOUNT SERVICES TO OUR MATURE CUSTOMERS. FINANCIAL ASSISTANCE RANGES FROM DIRECT CONTRIBUTIONS TO COMMUNITY GROUPS AND PROJECTS TO PROVIDING FINANCIAL COUNSELING TO INDIVIDUALS IN THE COMMUNITIES WE SERVE.

THE DIRECTORS, OFFICERS AND EMPLOYEES OF THE BANK REPRESENT AN IMPORTANT COMMUNICATION LINK TO OUR TRADE TERRITORIES. OUR BANK PEOPLE ARE HEAVILY INVOLVED IN THE GREAT BEND, OTIS, ELLINWOOD AND NESS CITY COMMUNITIES.

## ASCERTAINING THE COMMUNITIES' FINANCIAL NEEDS:

*COMMUNITY BANK OF THE MIDWEST*, RELIES ON MANY DIFFERENT METHODS FOR DETERMINING THE FINANCIAL NEEDS OF THE COMMUNITIES IT SERVES. OFFICER, DIRECTOR AND EMPLOYEE COMMUNITY INVOLVEMENT, COMMUNITY SEMINARS, BANK SPONSORED COMMUNITY GATHERINGS, SURVEYS, AND THE STRATEGIC PLANNING PROCESS, ETC., ARE EXAMPLES OF METHODS THE BANK USES IN MEETING ITS COMMUNITY REINVESTMENT RESPONSIBILITIES. IF YOU DESIRE MORE INFORMATION ON HOW THE BANK DETERMINES THE FINANCIAL NEEDS OF ITS COMMUNITIES, PLEASE FEEL FREE TO VISIT WITH ANY OF OUR DIRECTORS, OFFICERS, OR EMPLOYEES.