



Clearwater Legion Post 323
*P.O. Box 102 * 505 Pine Street*
Clearwater, Mn 55358 320-558 6627

Date: 3/18/2026

American Heritage Bank

Clearwater, MN 55320

Dear Jenny,

The Clearwater American Legion would like to thank you for your \$ 2500.00 Sponsorship to our American Legion Post 323. Your generous donation will help to further improve our American Legion Club for all of our veterans and their family. It also gives service members and friends a pleasant place to gather.

The Clearwater Legion strives to provide support to veterans and other local service organizations. Your recent donation will help us continue to benefit these groups.

Sincerely Yours,

Janet Gohman,

Commander



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

September 22, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Heritage National Bank
Charter Number: 15037

24 2nd Street South
Long Prairie, MN 56347

Office of the Comptroller of the Currency

222 S 9th Street, Suite 800
Minneapolis, MN 55402

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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**

The lending test is rated: Satisfactory

The community development test is rated: Outstanding

The major factors that support this rating include:

- A majority of the bank's loans were inside its assessment areas (AA).
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- The distribution of loans throughout geographies of different income levels is excellent.
- The bank received no CRA related complaints.
- Community development (CD) performance shows excellent responsiveness to AA needs through CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

American Heritage National Bank (AHNB) had an average LTD ratio of 80.87 percent over the ten quarters since the previous CRA evaluation. The bank's LTD ratio showed increasing trends through the evaluation period due to loan growth. The bank's LTD ratio ranged from a low of 65.45 percent in the third quarter of 2022 to a high of 89.50 percent in the second quarter of 2024. The bank ranked third among five banks operating within at least one of the AHNB's AAs with total assets between \$300 million and \$980 million. Comparable banks had average LTD ratios between 76.61 percent and 102.34 percent.

Lending in Assessment Area

A majority of the bank's loans were inside its AAs. The bank originated 70.35 percent by number and 64.10 percent by dollar of its loans inside its AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. To evaluate the bank's lending inside and outside its AAs, we sampled 64 business loans and analyzed all home mortgage loans using Home Mortgage Disclosure Act (HMDA) data for the evaluation period. Sample sizes were 20 business loans per AA for the St. Cloud and MN Non-MSA AAs. For the Minneapolis MSA AA, we reviewed the full population of 24 business loans, and we analyzed 2024 separate from 2022-2023 given there were significant changes to the AA in 2024.

| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
|----------------|-----------------|--------------|------------|--------------|------------|---------------------------------|--------------|---------------|--------------|----------------|
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | 214 | 69.71 | 93 | 30.29 | 307 | 89,685 | 63.77 | 50,946 | 36.23 | 140,631 |
| Small Business | 47 | 73.44 | 17 | 26.56 | 64 | 21,641 | 65.47 | 11,416 | 34.53 | 33,058 |
| Total | 261 | 70.35 | 110 | 29.65 | 371 | 111,326 | 64.10 | 62,362 | 35.90 | 173,689 |

Source: 1/1/2022 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.0%

Description of Institution

AHNB is a single state national bank headquartered in Long Prairie, Minnesota (MN). AHNB is wholly owned by American Heritage Holding Company, a one bank holding company located in St. Cloud, MN. The bank does not have any affiliates or subsidiaries. The bank operates seven full-service branches in Minnesota. There was one change to the bank's branches since the prior CRA evaluation. The bank opened a new branch in Wayzata, MN in October 2023. For this evaluation, the bank had three AAs, and performance in the AAs was reflected in the state of Minnesota rating area.

The bank is a full-service community bank offering traditional products and services, such as consumer and business checking and savings accounts and retail and commercial lending products. As of December 31, 2024, the bank had total assets of \$557 million. The bank's loan portfolio totaled \$425 million and represented 76 percent of total assets. Business loans comprised 72 percent, home mortgages 26 percent, farm loans totaled one percent, and consumer loans totaled less one percent of the loan portfolio. Tier 1 capital totaled \$63.1 million.

The bank received a satisfactory rating at the prior CRA evaluation, dated September 19, 2022. There were no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated ANHB's performance using CRA intermediate small bank performance standards, which consisted of the lending test and CD test. The evaluation period was January 1, 2022, through December 31, 2024 for both tests. The lending test performance within the Minneapolis MSA AA was separated into two analysis periods, 2022-2023 and 2024, because the AA significantly expanded in 2024.

For the lending test, we selected the primary loan products for each AA based on the number and dollar volume of loan originations during the evaluation period. Business and home mortgage loans were the primary products in each AA because they represented the largest volumes. We used HMDA data to analyze home mortgage lending because we previously determined the data was accurate and reliable. We sampled business loans to evaluate business lending performance.

For the CD test, we reviewed CD loans, investments, and services submitted by bank management. Qualified activities are included in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable, are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State

Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating was based on the rating for the state of Minnesota. Minnesota was the bank's only rating area and had multiple AAs. A state rating area with multiple AAs is based on the weighted conclusions in those AAs. Refer to the "Scope" section under the state rating section for details regarding how the AAs were weighted in arriving at the respective rating.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Minnesota

CRA rating for the State of Minnesota: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- The distribution of loans throughout geographies of different income levels is excellent.
- CD performance shows excellent responsiveness to AA needs through CD loans, qualified investments, and CD services.

Description of Institution's Operations in Minnesota

During the evaluation period, AHNB had three AAs in Minnesota, which are referred to throughout this evaluation as the St. Cloud MSA, MN Non-MSA, and Minneapolis MSA AAs.

St. Cloud MSA

There are three branches within the AA, which include two branches in St. Cloud and one in Avon. During the evaluation period, the St. Cloud MSA AA included Benton and Stearns Counties, except for census tract (CT) 109.00 in the southwestern corner of Stearns County. The St. Cloud MSA AA consisted of 46 total CTs, which included one low-income, eight moderate-income, 29 middle-income, seven upper-income, and one unknown income level CTs. The bank's primary lending focus in the AA was business and home mortgage loans.

Competition within the bank's market was strong. The June 2024 FDIC Deposit Market Share Report showed 33 deposit-taking institutions with 59 locations in Stearns and Benton Counties. AHNB ranked sixth with a deposit market share of 4.12 percent. Competitors included community, regional, and large banks. The top three institutions by deposit share were Stearns Bank, Bremer Bank, and Wells Fargo. These institutions had a combined deposit market share of 44.33 percent.

We reviewed a community contact interaction that was completed during the evaluation period. The contact works at a CD organization that serves the St. Cloud MSA by providing small business financing and grants to local schools and nonprofits. The contact indicated that during the evaluation period, unemployment and poverty rates in the area were low. The housing market was difficult due to increasing home prices and inconsistencies in appraised value. The contact indicated needs and opportunities for home mortgage and business loans. The contact perceived moderate involvement by banks in community development and added that community banks tended to be more active in supporting the community than regional or nationwide banks.

The table below provides AA demographic and economic data.

| Assessment Area - St. Cloud MSA | | | | | | |
|--|---------|------------|-----------------|------------------------------|--------------|-------------|
| | | | | | | 2022 - 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 46 | 2.17 | 17.39 | 63.04 | 15.22 | 2.17 |
| Population by Geography | 196,056 | 1.22 | 16.86 | 63.60 | 17.29 | 1.03 |
| Housing Units by Geography | 80,753 | 1.11 | 18.43 | 64.62 | 15.21 | 0.63 |
| Owner-Occupied Housing by Geography | 50,793 | 0.05 | 12.24 | 67.80 | 19.81 | 0.10 |
| Occupied Rental Units by Geography | 23,779 | 2.88 | 33.21 | 55.69 | 6.59 | 1.62 |
| Vacant Units by Geography | 6,181 | 3.06 | 12.39 | 72.80 | 10.58 | 1.16 |
| Businesses by Geography | 7,066 | 0.17 | 12.50 | 65.65 | 17.82 | 3.86 |
| Farms by Geography | 590 | 0.00 | 5.25 | 76.78 | 17.97 | 0.00 |
| Family Distribution by Income Level | 47,124 | 18.46 | 18.57 | 24.09 | 38.88 | 0.00 |
| Household Distribution by Income Level | 74,572 | 22.89 | 16.92 | 18.66 | 41.53 | 0.00 |
| Unemployment rate (%) | 4.64 | 4.19 | 8.53 | 3.43 | 4.19 | 17.49 |
| Households Below Poverty Level (%) | 10.69 | 54.29 | 20.15 | 8.93 | 2.59 | 40.92 |
| Median Family Income (41060 - St. Cloud, MN MSA) | | \$80,403 | | Median Housing Value | | \$192,450 |
| Median Family Income (41060 - St. Cloud, MN MSA) for 2024 | | \$97,800 | | Median Gross Rent | | \$796 |
| | | | | Families Below Poverty Level | | 6.22 |
| FFIEC File - 2020 Census | | | | | | |
| FFIEC File - 2024 Census | | | | | | |
| 2024 Dun & Bradstreet SBSF Demographics | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | |
| (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

MN Non-MSA

The bank has two branches located within the AA. Branches are in Browerville and Long Prairie. During the evaluation period, the MN Non-MSA AA was comprised of six census tracts in Todd County, which included no low-income, one moderate-income tract, and five middle-income CTs. The bank’s primary lending focus in the AA was business and home mortgages.

Competition within the bank’s market was moderate. The June 2024 FDIC Deposit Market Share Report showed six deposit-taking institutions with ten locations in Todd County. AHNB ranked first with a deposit market share of 33.81 percent. Competitors included regional and community banks. The First International Bank & Trust and Minnesota National Bank held the second and third highest deposit shares. The top three institutions had a combined deposit market share of 69.38 percent.

We reviewed a community contact interaction that was completed during the evaluation period. The contact works at a small business development organization that serves the bank’s AA and several other counties in central Minnesota. The contact indicated local banks were meeting credit needs of the community. The contact stated there were opportunities for banks to provide general banking services to small businesses and financial literacy outreach to small businesses and consumers.

The table below provides AA demographic and economic data.

| Assessment Area - MN Non-MSA | | | | | | |
|-------------------------------------|--------|------------|-----------------|---------------|--------------|-------------|
| | | | | | | 2022 - 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 6 | 0.00 | 16.67 | 83.33 | 0.00 | 0.00 |
| Population by Geography | 19,194 | 0.00 | 16.61 | 83.39 | 0.00 | 0.00 |
| Housing Units by Geography | 10,447 | 0.00 | 14.19 | 85.81 | 0.00 | 0.00 |
| Owner-Occupied Housing by Geography | 6,296 | 0.00 | 17.15 | 82.85 | 0.00 | 0.00 |
| Occupied Rental Units by Geography | 1,175 | 0.00 | 16.09 | 83.91 | 0.00 | 0.00 |
| Vacant Units by Geography | 2,976 | 0.00 | 7.16 | 92.84 | 0.00 | 0.00 |

| Assessment Area - MN Non-MSA | | | | | | |
|--|-------|------------|-----------------|---------------|------------------------------|-------------|
| | | | | | | 2022 - 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Businesses by Geography | 635 | 0.00 | 15.59 | 84.41 | 0.00 | 0.00 |
| Farms by Geography | 139 | 0.00 | 23.74 | 76.26 | 0.00 | 0.00 |
| Family Distribution by Income Level | 5,125 | 23.02 | 19.86 | 25.13 | 31.98 | 0.00 |
| Household Distribution by Income Level | 7,471 | 23.42 | 18.32 | 19.66 | 38.59 | 0.00 |
| Unemployment rate (%) | 4.26 | 0.00 | 4.95 | 4.12 | 0.00 | 0.00 |
| Households Below Poverty Level (%) | 12.56 | 0.00 | 19.31 | 11.17 | 0.00 | 0.00 |
| Median Family Income (Non-MSAs - MN) | | \$74,710 | | | Median Housing Value | \$167,250 |
| Median Family Income (Non-MSAs - MN) for 2024 | | \$90,300 | | | Median Gross Rent | \$661 |
| | | | | | Families Below Poverty Level | 8.55 |
| FFIEC File - 2020 Census | | | | | | |
| FFIEC File - 2024 Census | | | | | | |
| 2024 Dun & Bradstreet SBSF Demographics | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | |
| (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

Minneapolis MSA

The bank operates two branches in the AA. The Clearwater branch was in operation for the full evaluation period, while the Wayzata branch opened in October 2023. The Minneapolis MSA AA changed during the evaluation period when the bank expanded its AA due to the Wayzata branch opening. For this evaluation, the expanded AA delineation was considered for 2024 only since analysis was performed using calendar years.

For 2022 and 2023, the Minneapolis MSA AA consisted of portions of Sherburne and Wright Counties. There were four CTs in total, which included three in Sherburne County and one in Wright County. There were no low-income, one moderate-income, three middle-income, and no upper-income or unknown level CTs in the AA.

For 2024, the AA consisted of portions of Sherburne, Wright, and Hennepin Counties. There was a total of 74 CTs, which included no low-income, four moderate-income, 25 middle-income, 45 upper-income, and no unknown level income CTs. The partial addition of Hennepin County in 2024 expanded the AA significantly with 70 additional CTs.

The bank's primary lending focus in the AA during the evaluation period was business and home mortgages. A small portion of the bank's total deposits were from the Minneapolis MSA AA. Deposits from the AA totaled \$24 million and represented 5.0 percent of total deposits based on the June 2024 FDIC Deposit Market Share Report.

Competition within the bank's market was strong. The June 2024 FDIC Deposit Market Share Report showed 84 deposit-taking institutions with 317 locations within Sherburne, Wright, and Hennepin Counties. AHNB ranked 76th with a deposit market share of 0.02 percent. Competitors included community, regional, and large banks. The top three institutions by deposit market share were U.S. Bank, Wells Fargo, and Ameriprise Bank. Those institutions had a combined deposit market share of 68.71 percent.

As part of this evaluation, we contacted a community member at an economic development organization serving Sherburne County. The organization supports business growth in the county through financing and technical assistance. The contact stated Sherburne County experienced population and business growth during the evaluation period. The contact indicated local banks generally met credit needs and

were active in the community, but there continued to be needs and opportunities for loans to small businesses and affordable housing. The contact perceived that people in the area generally preferred a local bank rather than a regional or nationwide bank.

We also reviewed a community contact interaction that was completed during the evaluation period. The contact worked at a community development organization that served the Twin Cities metropolitan area, including Hennepin County. The community contact noted that local lenders were responsive in helping meet the credit needs of the area. The contact identified small business loans as a primary credit need. The contact stated the local community has stabilized since the pandemic but has struggling to find skilled workers.

The tables below provide AA demographic and economic data for each analysis period.

| Assessment Area - Minneapolis MSA | | | | | | |
|--|--------|------------|-----------------|------------------------------|--------------|------------|
| 2022 - 2023 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 4 | 0.00 | 25.00 | 75.00 | 0.00 | 0.00 |
| Population by Geography | 19,659 | 0.00 | 38.64 | 61.36 | 0.00 | 0.00 |
| Housing Units by Geography | 8,174 | 0.00 | 38.81 | 61.19 | 0.00 | 0.00 |
| Owner-Occupied Housing by Geography | 5,153 | 0.00 | 22.39 | 77.61 | 0.00 | 0.00 |
| Occupied Rental Units by Geography | 2,376 | 0.00 | 79.67 | 20.33 | 0.00 | 0.00 |
| Vacant Units by Geography | 645 | 0.00 | 19.38 | 80.62 | 0.00 | 0.00 |
| Businesses by Geography | 618 | 0.00 | 18.45 | 81.55 | 0.00 | 0.00 |
| Farms by Geography | 63 | 0.00 | 11.11 | 88.89 | 0.00 | 0.00 |
| Family Distribution by Income Level | 4,934 | 25.84 | 20.65 | 23.57 | 29.94 | 0.00 |
| Household Distribution by Income Level | 7,529 | 29.31 | 18.00 | 19.39 | 33.30 | 0.00 |
| Unemployment rate (%) | 2.94 | 0.00 | 3.69 | 2.56 | 0.00 | 0.00 |
| Households Below Poverty Level (%) | 14.17 | 0.00 | 26.71 | 5.64 | 0.00 | 0.00 |
| Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA) | | \$103,977 | | Median Housing Value | | \$272,200 |
| Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA) for 2023 | | \$124,300 | | Median Gross Rent | | \$1,007 |
| | | | | Families Below Poverty Level | | 8.19 |
| FFIEC File - 2020 Census | | | | | | |
| 2023 Dun & Bradstreet SBSF Demographics | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | |
| (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

| Assessment Area - Minneapolis MSA | | | | | | |
|--|---------|------------|-----------------|---------------|--------------|------------|
| 2024 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 74 | 0.00 | 5.41 | 33.78 | 60.81 | 0.00 |
| Population by Geography | 325,638 | 0.00 | 6.06 | 29.21 | 64.73 | 0.00 |
| Housing Units by Geography | 136,313 | 0.00 | 7.00 | 31.48 | 61.52 | 0.00 |
| Owner-Occupied Housing by Geography | 97,723 | 0.00 | 3.79 | 29.05 | 67.15 | 0.00 |
| Occupied Rental Units by Geography | 31,917 | 0.00 | 16.77 | 38.38 | 44.85 | 0.00 |
| Vacant Units by Geography | 6,673 | 0.00 | 7.22 | 34.02 | 58.76 | 0.00 |
| Businesses by Geography | 18,932 | 0.00 | 2.29 | 35.65 | 62.06 | 0.00 |
| Farms by Geography | 609 | 0.00 | 2.63 | 28.74 | 68.64 | 0.00 |
| Family Distribution by Income Level | 87,866 | 13.13 | 13.97 | 17.98 | 54.92 | 0.00 |
| Household Distribution by Income Level | 129,640 | 17.21 | 14.04 | 16.02 | LA.73 | 0.00 |
| Unemployment rate (%) | 2.68 | 0.00 | 3.72 | 3.00 | 2.44 | 0.00 |

| Assessment Area - Minneapolis MSA | | | | | | |
|---|------|------------|-----------------|------------------------------|--------------|------------|
| | | | | | | 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Households Below Poverty Level (%) | 5.17 | 0.00 | 14.49 | 5.55 | 3.92 | 0.00 |
| Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA) | | \$103,977 | | Median Housing Value | | \$356,850 |
| Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA) for 2024 | | \$123,700 | | Median Gross Rent | | \$1,403 |
| | | | | Families Below Poverty Level | | 3.13 |
| FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

Scope of Evaluation in Minnesota

The Minnesota state rating is based on the performance in the St. Cloud MSA, MN Non-MSA, and Minneapolis MSA AAs. The St. Cloud MSA AA and the MN Non-MSA AA were selected for full-scope reviews and the Minneapolis MSA AA was a limited-scope review. Performance in the St. Cloud MSA AA carried the most weight when determining the state rating, followed by the MN Non-MSA and the Minneapolis MSA AAs, respectively. The St. Cloud MSA AA represented the largest portion of the bank’s branches, deposits, and loan volume within the state. The St. Cloud MSA AA represented 67 percent of the bank’s deposits in 2024 and 74 percent of the bank’s loan originations during the evaluation period. The MN Non-MSA AA accounted for 28 percent of deposits and 18 percent of lending, and the Minneapolis MSA AA accounted for five percent of deposits and eight percent of lending. Refer to Appendix A for a list of the AAs under review.

In the St. Cloud MSA and Minneapolis MSA AAs, business and home mortgage lending performance were weighted equally because lending volumes between products were comparable. Specifically, home mortgage lending in each AA represented the majority by number and business lending represented the majority by dollar. In the MN Non-MSA AA, home mortgage lending performance was weighted more heavily than business lending performance because there was more home mortgage activity by dollar and number.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MINNESOTA

LENDING TEST

The bank’s performance under the Lending Test in Minnesota is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank’s lending performance in the state of Minnesota was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in the state.

For the St. Cloud MSA AA, the bank's performance in moderate-income geographies carried more weight than performance in low-income geographies given the bank's AA included only one low-income CT and eight moderate-income CTs. For the MN Non-MSA and Minneapolis AAs, conclusions were based on lending in moderate-income geographies only since there were no low-income CTs in these AAs during the evaluation period.

Home Mortgage Loans

Refer to Table 7 in the state of Minnesota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

St. Cloud MSA

The bank exhibited excellent geographic distribution of home mortgage loans in the St. Cloud MSA AA. The bank's percentage of home mortgage loans in low- and moderate-income (LMI) CTs exceeded aggregate lending performance and the percentage of owner-occupied housing units (demographic comparator) in those geographies.

MN Non-MSA

The bank exhibited reasonable geographic distribution of home mortgage loans in the MN Non-MSA AA. The bank's percentage of home mortgage loans in moderate-income CTs was near aggregate lending and below the demographic comparator. More weight was placed on the bank's performance in comparison to aggregate lending because aggregate performance was more representative of the lending opportunities in the AA.

Small Loans to Businesses

Refer to Table 9 in the state of Minnesota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

St. Cloud MSA

The bank exhibited excellent geographic distribution of business loans in the St. Cloud MSA AA. The bank's percentage of business loans in moderate-income CTs exceeded aggregate lending performance and the percentage of businesses (demographic comparator) in moderate-income geographies. The bank did not make any business loans in the one low-income CT within the AA, which was reasonable given there were minimal lending opportunities as evidenced by the low aggregate and demographic comparators each at 0.49 percent.

MN Non-MSA

The bank exhibited excellent geographic distribution of business loans in the MN Non-MSA AA. The bank's percentage of business loans in moderate-income CTs exceeded aggregate lending performance and the demographic comparator.

Lending Gap Analysis

There were no unexplainable conspicuous gaps in lending to LMI geographies within the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Minnesota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

St. Cloud MSA

The bank exhibited poor distribution of home mortgage loans to individuals of different income levels in the St. Cloud MSA AA. The bank's percentage of home mortgage loans to LMI borrowers was significantly below the percentage of LMI families and aggregate lending to LMI borrowers in the AA.

MN Non-MSA

The bank exhibited reasonable distribution of home mortgage loans to individuals of different income levels in the MN Non-MSA AA. The bank's percentage of home mortgage loans to low-income borrowers was below the demographic and aggregate lending comparators. Within the AA, 8.55 percent of families are in poverty. Families in poverty were less likely to be able to afford a home, which limited lending opportunities to low-income borrowers. The bank's percentage of home mortgage loans to moderate-income borrowers was near the demographic and aggregate lending comparators.

Small Loans to Businesses

Refer to Table 10 in the state of Minnesota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

St. Cloud MSA

The bank exhibited excellent distribution of loans to businesses of different sizes in the St. Cloud MSA AA. The bank's percentage of loans to small businesses significantly exceeded aggregate lending to small businesses and was below the percentage of small businesses in the AA. We placed more weight on the bank's performance in comparison to aggregate lending since it was more representative of lending opportunities.

MN Non-MSA

The bank exhibited excellent distribution of loans to businesses of different sizes in the MN Non-MSA AA. The bank's percentage of loans to small businesses exceeded aggregate lending to small businesses and was near the percentage of small businesses in the AA. We placed more weight on the bank's performance in comparison to aggregate lending since it was more representative of lending opportunities.

Responses to Complaints

The bank received no CRA related complaints since the prior CRA evaluation.

Conclusions for Area Receiving a Limited Scope Review

The bank did not originate a sufficient volume of home mortgage or business loans in the Minneapolis MSA AA to conduct a meaningful analysis. For home mortgage, the bank made six loans inside the AA for 2022-2023 and eight loans in 2024. For business, the bank made eight business loans inside the AA during 2022-2023 and five in 2024.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Minnesota is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs. The bank exhibited excellent responsiveness in the St. Cloud MSA and adequate responsiveness in the MN Non-MSA AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

| Assessment Area | Total | | | |
|-----------------|-------|--------------|-----------|---------------|
| | # | % of Total # | \$(000's) | % of Total \$ |
| St Cloud MSA | 9 | 56.25 | 8,359 | 97.11 |
| MN Non-MSA | 7 | 43.75 | 249 | 2.89 |
| Minneapolis MSA | 0 | 0.00 | 0 | 0.00 |

St. Cloud MSA

The bank originated nine CD loans totaling \$8.36 million, which represented 19.84 percent of allocated tier one capital, in the St. Cloud MSA during the evaluation period. These CD loans supported economic development. Allocated capital was calculated using tier 1 capital, as of December 31, 2024, multiplied by the deposit percentage in the AA, based on deposit data from the June 2024 FDIC Deposit Market Share Report.

The following are examples of CD loans the bank originated in this AA:

- A \$4.24 million SBA 504 loan to a small business to promote economic development in St. Cloud.
- A \$40 thousand loan to a small business in a moderate-income CT, which helped support job creation for LMI individuals.

MN Non-MSA

The bank originated seven CD loans totaling \$249 thousand in the MN Non-MSA during the evaluation period, which represented 1.40 percent of allocated capital. These CD loans supported economic development.

The following are examples of CD loans the bank originated in this AA:

- A \$50 thousand loan to a small farm located in a moderate-income CT to fund crop inputs.
- A \$27 thousand loan to a small farm located in a moderate-income CT to purchase a tractor for farm work.

Number and Amount of Qualified Investments

| Assessment Area | Prior Period* | | Current Period | | Total | | | | Unfunded Commitments** | |
|------------------------------------|---------------|-----------|----------------|--------------|-----------|---------------|--------------|---------------|------------------------|-----------|
| | # | \$(000's) | # | \$(000's) | # | % of Total # | \$(000's) | % of Total \$ | # | \$(000's) |
| St. Cloud MSA | 0 | 0 | 12 | 3,245 | 12 | 60.00 | 3,245 | 99.75 | 0 | 0 |
| MN Non-MSA | 0 | 0 | 5 | 2 | 5 | 25.00 | 2 | 0.07 | 0 | 0 |
| Minneapolis MSA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0 | 0 |
| Broader Statewide or Regional Area | 0 | 0 | 3 | 6 | 3 | 15.00 | 6 | 0.18 | 0 | 0 |
| Total | 0 | 0 | 20 | 3,253 | 20 | 100.00 | 3,253 | 100.00 | 0 | 0 |

St Cloud MSA AA

AHNB made 12 qualified investments totaling \$3.25 million, or 7.70 percent of allocated capital, in the St. Cloud MSA AA during the evaluation period. Qualified investments were comprised of \$3.22 million in investments and \$22 thousand in donations. Qualified investments supported affordable housing for LMI individuals and economic development.

The following are examples of qualified investments in the AA:

- A \$1.19 million investment in a pool of mortgage-backed securities that supported affordable housing for LMI individuals in Stearns County.
- A \$2 thousand donation to a community development organization that supported economic development by providing technical assistance to small businesses in the St. Cloud area.

MN Non-MSA AA

AHNB made 5 qualified investments totaling \$2.2 thousand or 0.01 percent of allocated capital in the MN Non-MSA AA during the evaluation period. Qualified investments were comprised entirely of donations. Donations primarily supported economic development in LMI areas.

The following is an example of qualified investment in the AA:

- A \$500 dollar donation to an organization that supported economic and community development in Todd County through education, training, and other technical assistance for small businesses.

Broader Statewide and Regional Area

AHNB made three qualified donations totaling \$6 thousand to an organization that supports economic development in 14 counties in central Minnesota, including counties in each of the bank's AAs.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Extent to Which the Bank Provides Community Development Services

St Cloud MSA

Four employees provided 348 hours of CD service to three organizations in the St Cloud MSA AA. Organizations served promoted economic development and provided community services for LMI individuals. For example, one employee served at a local city chamber of commerce as a committee member and helped select candidates for a leadership development program that provided technical assistance to small businesses.

MN Non-MSA

Three employees provided 756 hours of CD service to four organizations in the MN Non-MSA AA. Organizations served promoted economic development and provided community services for LMI individuals. Strong leadership is evident through board participation in each of those activities. For example, one employee served as board chairman for a county development corporation that provided financing and technical assistance to small businesses.

Broader Statewide and Regional Area

Two employees provided 185 hours of CD service to an organization supporting economic development in 14 counties in central Minnesota, including counties in each of the bank's AAs. The organization provided business loans and bank employees served on the organization's loan review committee.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the CD Test in the Minneapolis MSA AA was weaker than the bank's overall performance under the CD Test in the full-scope areas. The bank did not originate any CD loans or make qualified investments in the Minneapolis MSA AA during the evaluation period. Two employees provided 360 hours of CD service to three different organizations supporting economic development in the Minneapolis MSA AA. The employees served in leadership roles at city and county economic development authorities in Sherburne and Wright Counties.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

| | | |
|---|--|--|
| Time Period Reviewed: | 12/01/2022-12/31/2024 | |
| Bank Products Reviewed: | Home mortgage and small business loans Community development loans, qualified investments, and community development services | |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| Minnesota: | | |
| St. Cloud MSA | Full-scope | Benton County Stearns County (partial) Includes CTs: 3.01, 3.02, 4.01, 4.02, 5, 6.01, 6.02, 7.01, 8.01, 9.01, 10.01, 101.01, 101.02, 102, 104.01, 104.02, 104.03, 105, 106, 110, 111, 112, 113.01, 113.02, 113.04, 114, 115, 116 |
| MN Non-MSA | Full-scope | Todd County (partial) Includes CTs: 7903, 7904, 7905, 7906, 7907, 7908 |
| Minneapolis MSA | Limited-scope | Sherburne County (partial) Includes 3 CTs: 303.01, 303.02, 315 Wright County (partial) Includes 1 CT: 1003 Hennepin (partial) --- 2024 ONLY Includes 70 CTs: 0232.01, 0233.00, 0234.01, 0261.04, 0262.01, 0262.02, 0262.05, 0262.06, 0262.07, 0262.08, 0263.01, 0263.02, 0264.03, 0264.04, 0264.05, 0264.06, 0265.05, 0265.07, 0265.08, 0265.09, 0265.10, 0265.11, 0265.14, 0265.15, 0265.16, 0266.05, 0266.06, 0266.09, 0266.10, 0266.11, 0266.14, 0266.15, 0266.16, 0266.17, 0267.07, 0267.08, 0267.11, 0267.12, 0267.13, 0267.17, 0267.18, 0267.19, 0267.20, 0267.21, 0267.22, 0267.23, 0267.24, 0267.25, 0267.26, 0269.10, 0269.11, 0269.12, 0270.01, 0270.02, 0271.01, 0271.02, 0272.02, 0272.03, 0272.04, 0272.05, 0273.00, 0274.00, 0275.01, 0275.03, 0275.04, 0276.01, 0276.02, 0277.01, 0277.02, 0277.03 |

Appendix B: Summary of MMSA and State Ratings

| RATINGS | | | |
|---------------------------------|----------------------|----------------|--------------------------------------|
| Overall Bank: | Lending Test Rating* | CD Test Rating | Overall Bank/State/Multistate Rating |
| American Heritage National Bank | Satisfactory | Outstanding | Satisfactory |
| State: | | | |
| Minnesota | Satisfactory | Outstanding | Satisfactory |

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

Multifamily: Refers to a residential structure that contains five or more units.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

Rating Area: A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. 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.

Small Loan(s) to Farm(s): 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 or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Minnesota

| Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | | 2022 - 2024 | | |
|--|---------------------------|---------------|-------------------|----------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|-------------|-------------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | | |
| | # | \$ | % of Total Number | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | | | |
| MN Non-MSA | 22 | 4,517 | 11.00 | 1,063 | 0.00 | 0.00 | 0.00 | 17.15 | 9.09 | 12.04 | 82.85 | 90.91 | 87.96 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| St. Cloud MSA | 178 | 77,164 | 89.00 | 13,580 | 0.05 | 7.30 | 0.58 | 12.24 | 21.35 | 16.18 | 67.80 | 44.38 | 65.42 | 19.81 | 26.97 | 17.75 | 0.10 | 0.00 | 0.07 | | | |
| Total | 200 | 81,681 | 100.00 | 14,643 | 0.05 | 6.50 | 0.53 | 12.79 | 20.00 | 15.52 | 69.46 | 49.50 | 67.80 | 17.63 | 24.00 | 16.09 | 0.09 | 0.00 | 0.06 | | | |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | | 2022 - 2023 | | |
|--|---------------------------|--------------|-------------------|----------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-------------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | | |
| | # | \$ | % of Total Number | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | | | |
| Minneapolis MSA | 6 | 3,413 | 100.00 | 1,054 | 0.00 | 0.00 | 0.00 | 22.39 | 16.67 | 26.00 | 77.61 | 83.33 | 74.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| Total | 6 | 3,413 | 100.00 | 1,054 | 0.00 | 0.00 | 0.00 | 22.39 | 16.67 | 26.00 | 77.61 | 83.33 | 74.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | | 2024 | | |
|--|---------------------------|--------------|-------------------|----------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|-------------|------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | | |
| | # | \$ (000s) | % of Total Number | Overall Market | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | % of Owner-Occupied Housing Units | % Bank Loans | % Aggregate | | | |
| Minneapolis MSA | 8 | 4,591 | 100.00 | 8,841 | 0.00 | 0.00 | 0.00 | 3.79 | 12.50 | 3.79 | 29.05 | 37.50 | 25.73 | 67.15 | 50.00 | 70.48 | 0.00 | 0.00 | 0.00 | | | |
| Total | 8 | 4,541 | 100.00 | 8,841 | 0.00 | 0.00 | 0.00 | 3.79 | 12.50 | 3.79 | 29.05 | 37.50 | 25.73 | 67.15 | 50.00 | 70.48 | 0.00 | 0.00 | 0.00 | | | |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2022 - 2024 | | |
|---|---------------------------|---------------|-------------------|----------------|----------------------|--------------|--------------|---------------------------|--------------|--------------|-------------------------|--------------|--------------|------------------------|--------------|--------------|--------------------------------|--------------|--------------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | | | |
| | # | \$ | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | | |
| MN Non-MSA | 22 | 4,517 | 11.00 | 1,063 | 23.02 | 4.55 | 14.68 | 19.86 | 18.18 | 23.99 | 25.13 | 27.27 | 22.67 | 31.98 | 45.45 | 27.85 | 0.00 | 4.55 | 10.82 | | |
| St. Cloud MSA | 178 | 77,164 | 89.00 | 13,580 | 18.46 | 3.93 | 9.48 | 18.57 | 8.99 | 26.27 | 24.09 | 8.99 | 23.43 | 38.88 | 25.84 | 26.26 | 0.00 | 52.25 | 14.56 | | |
| Total | 200 | 81,681 | 100.00 | 14,643 | 18.91 | 4.00 | 10.14 | 18.70 | 10.00 | 26.14 | 24.19 | 11.00 | 23.26 | 38.20 | 28.00 | 26.04 | 0.00 | 47.00 | 14.42 | | |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2022 - 2023 | | |
|---|---------------------------|--------------|-------------------|----------------|----------------------|--------------|--------------|---------------------------|--------------|--------------|-------------------------|--------------|--------------|------------------------|--------------|--------------|--------------------------------|--------------|--------------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | | | |
| | # | \$ | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | | |
| Minneapolis MSA | 6 | 3,413 | 100.00 | 1,054 | 25.84 | 0.00 | 18.79 | 20.65 | 50.00 | 29.13 | 23.57 | 0.00 | 20.97 | 29.94 | 0.00 | 18.41 | 0.00 | 50.00 | 12.71 | | |
| Total | 6 | 3,413 | 100.00 | 1,054 | 25.84 | 0.00 | 18.79 | 20.65 | 50.00 | 29.13 | 23.57 | 0.00 | 20.97 | 29.94 | 0.00 | 18.41 | 0.00 | 50.00 | 12.71 | | |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2024 | | |
|---|---------------------------|--------------|-------------------|----------------|----------------------|--------------|-------------|---------------------------|--------------|--------------|-------------------------|--------------|--------------|------------------------|--------------|--------------|--------------------------------|--------------|--------------|--|--|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | | | |
| | # | \$ (000s) | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | | |
| Minneapolis MSA | 8 | 4,591 | 100.00 | 8,841 | 13.13 | 0.00 | 5.34 | 13.97 | 37.50 | 15.48 | 17.98 | 0.00 | 20.22 | 54.92 | 50.00 | 45.23 | 0.00 | 12.50 | 13.59 | | |
| Total | 8 | 4,591 | 100.00 | 8,841 | 13.13 | 0.00 | 5.34 | 13.97 | 37.50 | 15.48 | 17.98 | 0.00 | 20.22 | 54.92 | 50.00 | 45.23 | 0.00 | 12.50 | 13.59 | | |

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022-2024 | | |
|--|---------------------------------|---------------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|--------------|-----------------------------|--------------|-------------|--|--|
| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | |
| | # | \$ (000s) | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | | |
| MN Non-MSA | 20 | 3,380 | 50.00 | 337 | 0.00 | 0.00 | 0.00 | 15.59 | 20.00 | 13.65 | 84.41 | 80.00 | 86.35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| St. Cloud MSA | 20 | 19,965 | 50.00 | 5,970 | 0.49 | 0.00 | 0.49 | 12.50 | 15.00 | 14.76 | 65.65 | 60.00 | 64.34 | 17.59 | 25.00 | 18.14 | 3.86 | 0.00 | 2.28 | | |
| Total | 40 | 23,345 | 100.00 | 6,307 | 0.16 | 0.00 | 0.45 | 12.75 | 17.50 | 14.70 | 67.20 | 70.00 | 65.51 | 16.35 | 12.50 | 17.17 | 3.54 | 0.00 | 2.16 | | |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022-2023 | | |
|--|---------------------------------|--------------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|--------------|----------------------|---------------|--------------|---------------------|--------------|-------------|-----------------------------|--------------|-------------|--|--|
| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | |
| | # | \$ (000s) | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | | |
| Minneapolis MSA | 8 | 3,351 | 100.00 | 516 | 0.00 | 0.00 | 0.00 | 24.31 | 0.00 | 15.50 | 75.69 | 100.00 | 84.50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| Total | 8 | 3,351 | 100.00 | 516 | 0.00 | 0.00 | 0.00 | 24.31 | 0.00 | 15.50 | 75.69 | 100.00 | 84.50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2024 | | |
|--|---------------------------------|--------------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|-------------|----------------------|--------------|-------------|---------------------|--------------|-------------|-----------------------------|--------------|-------------|--|--|
| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | | | |
| | # | \$ (000s) | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | | |
| Minneapolis MSA | 5 | 2,235 | 100.00 | 516 | 0.00 | 0.00 | -- | 2.29 | 0.00 | -- | 35.65 | 60.00 | -- | 62.06 | 40.00 | -- | 0.00 | 0.00 | -- | | |
| Total | 5 | 2,235 | 100.00 | 516 | 0.00 | 0.00 | -- | 2.29 | 0.00 | -- | 35.65 | 60.00 | -- | 62.06 | 40.00 | -- | 0.00 | 0.00 | -- | | |

Source: FFIEC File - 2020, 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

| Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2022-2024 |
|--|---------------------------------|---------------|-------------------|----------------|---------------------------------|--------------|--------------|--------------------------------|--------------|--|--------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$ (000s) | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| MN Non-MSA | 20 | 3,380 | 50.00 | 337 | 87.09 | 75.00 | 55.19 | 2.99 | 15.00 | 9.92 | 10.00 |
| St. Cloud MSA | 20 | 19,965 | 50.00 | 5,970 | 85.42 | 65.00 | 47.76 | 4.94 | 35.00 | 9.64 | 0.00 |
| Total | 40 | 23,345 | 100.00 | 6,307 | 85.56 | 70.00 | 48.15 | 4.78 | 25.00 | 9.66 | 5.00 |

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

| Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2022-2023 |
|--|---------------------------------|--------------|-------------------|----------------|---------------------------------|--------------|--------------|--------------------------------|--------------|--|--------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$ (000s) | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Minneapolis MSA | 8 | 3,351 | 100.00 | 516 | 86.73 | 75.00 | 53.10 | 7.12 | 25.00 | 6.15 | 0.00 |
| Total | 8 | 3,351 | 100.00 | 516 | 86.73 | 75.00 | 53.10 | 7.12 | 25.00 | 6.15 | 0.00 |

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

| Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2024 |
|--|---------------------------------|--------------|-------------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|--------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$ (000s) | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Minneapolis MSA | 5 | 2,325 | 100.00 | -- | 81.98 | 80.00 | -- | 9.97 | 20.00 | 8.25 | 0.00 |
| Total | 5 | 2,235 | 100.00 | -- | 81.98 | 80.00 | -- | 9.97 | 20.00 | 8.25 | 0.00 |

Source: FFIEC File - 2020, 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

AMERICAN HERITAGE NATIONAL BANK
24 2ND ST. S.
PO BOX 509
LONG PRAIRIE, MN 56347-0509
PH: 320-732-6131 FAX: 320-732-6136

BANKING HOURS:

| | | |
|----------|---------------|------------------------|
| LOBBY | MON. – THURS. | 9:00 A.M. – 3:00 P.M. |
| | FRI. | 9:00 A.M. – 5:00 P.M. |
| DRIVE-UP | MON. – FRI. | 8:00 A.M. – 5:00 P.M. |
| | SAT. | 9:00 A.M. – 12:00 P.M. |
| WALK-UP | MON. – THURS. | 8:00 A.M. – 9:00 A.M. |
| | | 3:00 P.M. – 5:00 P.M. |
| | FRI. | 8:00 A.M. – 9:00 A.M. |
| | SAT. | 9:00 A.M. – 12:00 P.M. |

TODD COUNTY CENSUS TRACT #: 7903, 7904, 7905, 7906, 7907, 7908

AMERICAN HERITAGE NATIONAL BANK
502 SOUTH MAIN ST.
PO BOX 211
BROWERVILLE, MN 56438-0211
PH: 320-594-2215 FAX: 320-594-2218

BANKING HOURS:

| | | |
|----------|-------------|------------------------|
| LOBBY | MON. – FRI. | 10:00 A.M. – 3:00 P.M. |
| DRIVE-UP | MON. – FRI. | 10:00 A.M. – 3:00 P.M. |

TODD COUNTY CENSUS TRACT #: 7903, 7904, 7905, 7906, 7907, 7908

AMERICAN HERITAGE NATIONAL BANK
2915 2ND ST. S.
PO BOX 160
ST. CLOUD, MN 56302-0160
PH: 320-654-9555 FAX: 320-654-2759

BANKING HOURS

| | | |
|----------|-------------|------------------------|
| LOBBY | MON. – FRI. | 9:00 A.M. – 4:00 P.M. |
| DRIVE-UP | MON. – FRI. | 7:30 A.M. – 5:00 P.M. |
| | SAT. | 9:00 A.M. – 12:00 P.M. |

STEARNS COUNTY CENSUS TRACT #: 3.01, 3.03, 3.04, 4.01, 4.02, 5.01, 5.02, 6.01, 6.02, 7.01, 8.01, 9.01,
10.02, 10.03, 101.01, 101.03, 101.04, 102, 104.01, 104.02, 104.03, 105, 106, 110, 111.01, 111.02,
112.01, 112.02, 113.02, 113.05, 113.06, 113.07, 113.08, 114, 115,
BENTON COUNTY CENSUS TRACT #: 201, 202.02, 202.03, 202.05, 202.06, 203, 211.02, 211.03, 211.04,
212.01,
SHERBURNE COUNTY CENSUS TRACT #: 303.01, 303.02, 315,
WRIGHT COUNTY CENSUS TRACT #:1003

AMERICAN HERITAGE NATIONAL BANK
525 HWY 10 S.
PO BOX 160
ST. CLOUD, MN 56302-0160
PH: 320-257-5000 FAX: 320-257-5001

BANKING HOURS

| | | |
|----------|-------------|------------------------|
| LOBBY | MON. – FRI. | By Appointment Only |
| DRIVE-UP | MON. – FRI. | 11:00 A.M. – 4:00 P.M. |

STEARNS COUNTY CENSUS TRACT #: 3.01, 3.03, 3.04, 4.01, 4.02, 5.01, 5.02, 6.01, 6.02, 7.01, 8.01, 9.01,
10.02, 10.03, 101.01, 101.03, 101.04, 102, 104.01, 104.02, 104.03, 105, 106, 110, 111.01, 111.02,
112.01, 112.02, 113.02, 113.05, 113.06, 113.07, 113.08, 114, 115,
BENTON COUNTY CENSUS TRACT #: 201, 202.02, 202.03, 202.05, 202.06, 203, 211.02, 211.03, 211.04,
212.01,
SHERBURNE COUNTY CENSUS TRACT #: 303.01, 303.02, 315,
WRIGHT COUNTY CENSUS TRACT #:1003

**AMERICAN HERITAGE NATIONAL BANK
800 NELSON DR. SUITE 007
PO BOX 296
CLEARWATER, MN 55320-0296
PH: 320-558-2021 FAX: 320-558-2027**

BANKING HOURS

| | | |
|----------|-------------|-----------------------|
| LOBBY | MON. – FRI. | 9:00 A.M. – 4:00 P.M. |
| DRIVE-UP | MON. – FRI. | 7:30 A.M. – 5:00 P.M. |

STEARNS COUNTY CENSUS TRACT #: 3.01, 3.03, 3.04, 4.01, 4.02, 5.01, 5.02, 6.01, 6.02, 7.01, 8.01, 9.01,
10.02, 10.03, 101.01, 101.03, 101.04,
BENTON COUNTY CENSUS TRACT #: 201, 202.02, 202.03, 202.05, 202.06, 203, 211.02, 211.03, 211.04,
212.01,
SHERBURNE COUNTY CENSUS TRACT #: 303.01, 303.02, 315,
WRIGHT COUNTY CENSUS TRACT #:1003

**AMERICAN HERITAGE NATIONAL BANK
104 AVON AVE N
PO BOX 8
AVON, MN 56310-0008
PH: 320-356-7334 FAX: 320-356-7328**

BANKING HOURS

| | | |
|----------|-----------------------|--|
| LOBBY | MON. – FRI. | 9:00 A.M. – 4:00 P.M. |
| DRIVE-UP | MON. – THURS. FRI. | 7:30 A.M. – 5:00 P.M. 7:30 A.M. – 6:00 P.M. |

| | | |
|---------|-----------------------|--|
| WALK-UP | MON. – THURS. FRI. | 4:00 P.M. – 5:00 P.M. 4:00 P.M. – 6:00 P.M. |
|---------|-----------------------|--|

STEARNS COUNTY CENSUS TRACT #: 102, 104.01, 104.02, 104.03, 105, 106, 110, 111.01, 111.02, 113.02,
113.05, 113.06, 113.07, 113.08, 115

**AMERICAN HERITAGE NATIONAL BANK
1000 TWELVE OAKS CENTER DR. SUITE 100
WAYZATA, MN 55391-4704
PH: 952-767-0413**

BANKING HOURS

LOBBY

MON. – FRI.

9:00 A.M. – 3:00 P.M.

HENNEPIN COUNTY CENSUS TRACT: #0232.01, 0233.00, 0234.01, 0261.04, 0262.01, 0262.02, 0262.05, 0262.06, 0262.07, 0262.08, 0263.01, 0263.02, 0264.03, 0264.04, 0264.05, 0264.06, 0265.05, 0265.07, 0265.08, 0265.09, 0265.10, 0265.11, 0265.14, 0265.15, 0265.16, 0266.05, 0266.06, 0266.09, 0266.10, 0266.11, 0266.14, 0266.15, 0266.16, 0266.17, 0267.07, 0267.08, 0267.11, 0267.12, 0267.13, 0267.17, 0267.18, 0267.19, 0267.20, 0267.21, 0267.22, 0267.23, 0267.24, 0267.25, 0267.26, 0269.10, 0269.11, 0269.12, 0270.01, 0270.02, 0271.01, 0271.02, 0272.02, 0272.03, 0272.04, 0272.05, 0273.00, 0274.00, 0275.01, 0275.03, 0275.04, 0276.01, 0276.02, 0277.01, 0277.02, 0277.03

As always, call anytime for appointments. MEMBER FDIC

Other Retail Banking Services Available:

ATM Machines are located at both St. Cloud Offices, Clearwater Office, Avon Office, Long Prairie Office

ITM (Integrated Teller Machine) is located at the Wayzata Office

| | | |
|-------------------------|--------------------------|--------------|
| 24 Hour Bank by Phone - | St. Cloud/Clearwater | 320-654-2757 |
| | Avon | 320-356-2866 |
| | Long Prairie/Browerville | 320-732-7614 |

Online Banking Available at www.logbank.com

Mobile Banking App Available for iPhone and Android Devices



AMERICAN HERITAGE BANK

List of Branches Opened and Closed

Updated: 03/13/2026

List of branches opened or closed by the bank during the current year and each of the prior two calendar years with their street addresses, and census tracts:

2025

There were no branches opened or closed in the year 2024.

2024

There were no branches opened or closed in the year 2024.

2023

Opened: Branch 7 – 1000 Twelve Oaks Center Drive, Suite 100, Wayzata, MN 55391

HENNEPIN COUNTY CENSUS TRACT: #0232.01, 0233.00, 0234.01, 0261.04, 0262.01, 0262.02, 0262.05, 0262.06, 0262.07, 0262.08, 0263.01, 0263.02, 0264.03, 0264.04, 0264.05, 0264.06, 0265.05, 0265.07, 0265.08, 0265.09, 0265.10, 0265.11, 0265.14, 0265.15, 0265.16, 0266.05, 0266.06, 0266.09, 0266.10, 0266.11, 0266.14, 0266.15, 0266.16, 0266.17, 0267.07, 0267.08, 0267.11, 0267.12, 0267.13, 0267.17, 0267.18, 0267.19, 0267.20, 0267.21, 0267.22, 0267.23, 0267.24, 0267.25, 0267.26, 0269.10, 0269.11, 0269.12, 0270.01, 0270.02, 0271.01, 0271.02, 0272.02, 0272.03, 0272.04, 0272.05, 0273.00, 0274.00, 0275.01, 0275.03, 0275.04, 0276.01, 0276.02, 0277.01, 0277.02, 0277.03

Closed Branches: There were zero (0) branches closed in 2023.

2915 2nd Street South
P.O. Box 160
St. Cloud, MN
56302
(320) 654-9555

525 Highway 10
South
P.O. Box 160
St. Cloud, MN
56302
(320) 257-5000

800 Nelson Drive
P.O. Box 509
Clearwater, MN
55320
(320) 558-2021

1000 Twelve Oaks
Center Drive
Wayzata, MN 55391
(952) 767-0413

104 Avon Avenue N
P.O. Box 8
Avon, MN 56310
(320) 356-7334

24 2nd Street South
P.O. Box 509
Long Prairie, MN
56347
(320) 732-6131

502 South Main
Street
P.O. Box 211
Browerville, MN
56438
(320) 594-2215



LogBank.com





AMERICAN HERITAGE BANK

Banking Service Fees

| | |
|--|-----------------------------------|
| Automatic Transfers (funds sweep to/from accounts) | |
| Auto Debit Loan Payments | Free |
| Line of Credit to Deposit Account | \$3.00 per transfer |
| Deposit to Deposit Account | \$5.00 per transfer |
| Single EFT Transfer (funds leaving the bank) | \$35.00 per transfer |
| Reoccurring EFT Transfers (funds leaving the bank) | \$35.00 per file setup (one-time) |
| Canadian Check Deposit Charge | \$30.00 per check |
| Foreign (Non-Canadian) Check Deposit Charge | \$45.00 per check |
| Foreign Currency Order | \$65.00 per order |
| Cash Handling > \$11,000 daily | \$5.00 per \$1,000 per day |
| Cashing Checks - Customers | Free |
| Non-Customers | Varies per amount |
| Charge Back Item | \$5.00 per presentment |
| Closed Deposit Acct Fee < 6 mo. | \$25.00 |
| Coin Counting - Customers | Free |
| Copy of Statements - Deposits | \$7.00 per statement |
| Print-Out of Activity | \$5.00 per activity |
| Note Payment Notice | \$5.00 per notice |
| Counter Checks > 5 | \$0.50 each |
| Coupon Book (per book) | \$25.00 |
| Debit Card Reorder (Lost) (per card) | \$5.00 |
| Debit Card Reorder – Express Shipping (per card) | \$100.00 |
| Depository Bags (Locked) (per bag) | \$25.00 |
| Dormant Account (per statement) | \$5.00 |
| Electronic Funds Transfer (ACH or Payroll Service) | \$15.00 per month |
| Per Submitted File | \$7.50 |
| Per Item in File | \$0.09 |
| Levy/Garnishment | \$150.00 per processed request |
| Lien Release (per Duplicate) | Up to \$25.00 |
| Mobile Banking App (account balances/transfers) | Free |
| Bill Pay – Standard Payment (e-billing) | Free |
| Express Delivery | \$14.95 per payment |
| Mobile Deposit | Free |
| Money Service Business | \$25.00 per month |
| Mortgage Release (per instrument) | Up to \$200.00 |
| Mortgage Subordination (per request) | Up to \$300.00 |
| Recording Service | Up to \$50.00 per document |
| Night Depository Box | Free |
| Notary - Customers | Free |
| Non-Customers | \$5.00 per stamp |
| Official Checks (per check) | \$5.00 |
| Online Banking – Retail Version | |
| Basic Service (online statements) | Free |
| Bill Pay – Standard Payment (e-billing) | Free |
| Express Delivery | \$14.95 per payment |



AMERICAN HERITAGE BANK

| | |
|--|------------------------------|
| Online Banking – Business Version | |
| Basic Service (includes alerts) | \$9.00 per month |
| Optional: ACH Service (electronic funds transfers) | See ACH fees [1] |
| Optional: Positive Pay Service (check fraud verification) | \$15.00 per month [1] |
| Overdraft Charge - Consumer (per presentment up to 3 items per day) (may be imposed due to a check, in-person withdrawal, ATM withdrawal, or other electronic means) | \$30.00 |
| Continued Overdraft Charge (every seven calendar days) | \$30.00 |
| Remote Deposit – merchant check images | |
| Scanner Installation Fee | \$95.00 per install |
| Service Per Month | \$45.00 |
| Research Requests | \$45.00 per hour |
| Printed Copies | \$1.00 per page |
| Return Item Charge - Consumer (per presentment up to 3 items per day) | \$30.00 |
| Returned Mail | \$5.00 per returned item |
| Safe Deposit Box (per size annually) | Varies per location |
| Stop Payment (duration 6 months) | \$30.00 per stop pay request |
| Wire Transfers (per wire – US Funds): | |
| Incoming – Domestic (or International) | \$20.00 (\$30.00) |
| Outgoing – Domestic (or International) | \$35.00 (\$45.00) |
| Wire Transfers (per wire – Foreign Funds): | |
| Incoming – International (SWIFT) | \$40.00 |
| Outgoing – International (Foreign Funds) | \$60.00 |

[1] ACH Service and Positive Pay Service each require Basic Service of Online Banking – Business Version. Fees for ACH Service and Positive Pay Service are in addition to \$9.00 per month fee for Basic Service.

OTHER BANKING SERVICES

The following services may also be added to your business account:

- Cash and Check Debit Cards
- Business Credit Cards
- Internet Banking
- Business Banking Remote Deposit
- Electronic Funds Transfer (EFT) Processing
- Wire Transfers
- Official Checks
- Safe Deposit Boxes

BUSINESS BANKING LOANS

BUSINESS LOANS

- Revolving Lines of Credit
- Short Term Working Capital
- Account Receivable and Inventory Financing
- Vehicle Loans
- Equipment and Machinery Loans
- Long Term Investment Capital
- Mergers and Acquisitions
- Succession Planning
- Standby Letters of Credit

COMMERCIAL REAL ESTATE

- Commercial Land and Development
- New Construction and Improvements
- Owner-Occupied Facilities
- Commercial Leasehold Projects
- Multi-Family and Senior Housing
- Office and Residential Condos
- Industrial Complexes
- Resorts and Recreation
- 1031 and Reverse Exchanges
- Cash Refinancing and Bridge Loans

AGRICULTURAL FINANCING

- Agricultural Real Estate Mortgages
- Equipment and Machinery Loans
- Farming Lines of Credit

St. Cloud – West

2915 2nd Street South
PO Box 160
St. Cloud, MN 56302
Branch Office: (320) 654-9555
Phone Banking: (320) 654-2757

St. Cloud – East

525 Highway 10 South
PO Box 160
St. Cloud, MN 56302
Branch Office: (320) 257-5000
Phone Banking: (320) 654-2757

Clearwater

800 Nelson Drive
PO Box 296
Clearwater, MN 55320
Branch Office: (320) 558-2021
Phone Banking: (320) 654-2757

Avon

104 Avon Ave North
PO Box 8
Avon, MN 56310
Branch Office: (320) 356-7334
Phone Banking: (320) 654-2757

Long Prairie

24 2nd Street South
PO Box 509
Long Prairie, MN 56347
Branch Office: (320) 732-6131
Phone Banking: (320) 732-7614

Browerville

502 South Main Street
PO Box 211
Browerville, MN 56438
Branch Office: (320) 594-2215
Phone Banking: (320) 732-7614

Wayzata

1000 Twelve Oaks Center Dr. Suite 100
Wayzata, MN 55391
Branch Office: (952) 767-0413

Online Banking: LogBank.com

BUSINESS BANKING



AMERICAN
HERITAGE
BANK

Contact Us for
Professional & Personal
Banking Services



CHECKING ACCOUNTS

HIGH ACTIVITY

- Monthly maintenance charge of \$9 with additional earnings credit available.
- Checks processed during statement period are 15¢ each.
- Deposit On Us – 5¢ each.
- Deposit Transit – 9¢ each.
- Bulk deposits credited are 20¢ each.
- Electronic ACH Items – 11¢ each.

MODERATE ACTIVITY

- No monthly fee if the average available balance is over \$3,000 or \$7 fee.
- First 40 checks processed during statement period are free. 15¢ each if more than 40.
- First 40 deposited items during statement period are free. 15¢ each if more than 40.

LIMITED ACTIVITY

- No monthly fee if the average available balance is over \$1,000 or \$5 fee.
- First 10 checks processed during statement period are free. 20¢ each if more than 10.
- First 10 deposited items during statement period are free. 20¢ each if more than 10.

COMMUNITY NON-PROFIT

- No monthly fee if the average available balance is over \$500 or \$5 fee.
- No charge for checks processed during statement period.
- No charge for deposited items during statement period.

No charge for coin & currency deposits for all Checking Accounts and free E-Statements with check images online or monthly fee of \$5 for mailed statements and \$3 for check copies.

We reserve the right to assess a charge for the use of uncollected funds calculated at current market rates. All accounts require a \$100 minimum opening balance unless otherwise stated.

SAVINGS ACCOUNTS

PRIVATE MONEY MARKET

- Earns a special high rate return for balances greater than \$100,000 with a minimum balance of \$15,000.
- \$10 monthly fee if the balance falls below \$15,000.

MONEY MARKET

- Tiered interest rates for higher balances.
- \$10 monthly fee if the balance falls below \$1,000.

REGULAR

- \$5 monthly fee if the balance falls below \$200.

Free E-Statements with all Savings Accounts or monthly fee of \$3 for quarterly mailed statements.

IRA ACCOUNTS

An Individual Retirement Account is a personal savings plan with tax advantages to those saving money for retirement.

- Funds are allowed to grow tax-free while remaining in the account.
- Money Market Savings with no minimum balance required.
- IRA CDs – 1, 3 and 5 year term with an opening balance of \$5,000.

CERTIFICATES OF DEPOSIT

CDs are an excellent way to invest for your future needs and receive a competitive fixed rate of return.

- Special CDs – variable terms and higher interest rates.
- Regular CDs – 6, 12, 24, 36, 60 months with an opening balance of \$5,000.

Member FDIC: Deposit Accounts are insured by the FDIC up to \$250,000. The amount of coverage for each customer is based on the amount on deposit and the account ownership.

CASH MANAGEMENT SERVICES

HSA ACCOUNTS

Health Savings Accounts (HSA) are a tax preferred savings account for paying or reimbursing medical expenses used with a high deductible health insurance plan available to businesses, employees and individuals.

- Earns a bonus market rate of return with no minimum balance.
- Easy and convenient access to funds with a Cash and Check Debit Card.
- Employers may combine an HSA program with our Payroll Accounts Services.
- Free E-Statements or \$3 monthly fee for mailed statements.
- \$25 annual administration fee.

PAYROLL ACCOUNTS

Payroll Service allows direct deposit of payroll funds into the individual bank accounts of your employees and can be integrated with other types of employer payments, including HSAs.

- Employers may also combine an HSA program with our Payroll Accounts Services.

ACH ACCOUNTS

Electronic Funds Transfer accounts allow business customers to automatically deposit or withdraw funds into other bank accounts for many cash management purposes.

- Automated Clearing House (ACH) Origination Service offers both debit and credit transactions for your employees and customers.

PUBLIC FUNDS ACCOUNTS

Public Funds Accounts provide various cash management services for government entities with public funds and offer additional security pledged for those deposits.

- Certified Lawyer Trust Accounts also available.

OTHER BANKING SERVICES

The following services may also be added to your personal checking and saving accounts:

- Cash and Check Debit Cards
- Personal Credit Cards
- Internet Online Banking & Bill Pay
- 24-Hour Telephone Banking
- Electronic Funds Transfer (EFT) Processing
- Wire Transfers – Domestic & International
- Official Checks & Certified Funds
- Safe Deposit Boxes
- Direct Deposit Payroll
- Health Savings Account
- Individual Retirement Account

PERSONAL BANKING LOANS

- Individual Lines of Credit
- Single Pay and Installment Loans
- Certificate of Deposit and Savings Loans
- Recreational Vehicles and Boats
- New and Used Automobiles

BUSINESS BANKING LOANS

Business Loans

- Revolving Lines of Credit
- Inventory and Receivables Financing
- Equipment and Machinery Loans
- Investment Capital
- Mergers and Acquisitions
- Succession and Estate Planning
- Letters of Credit

Commercial Real Estate

- New Construction and Improvements
- Purchase Land and Development
- Multi-Family Housing
- Office and Retail Space
- Industrial Warehouse
- Multi-Use Facilities

Agricultural Financing

- Agricultural Land
- Crop and Livestock
- Machinery and Feed
- Seasonal Lines of Credit

St. Cloud – West

2915 2nd Street South
PO Box 160
St. Cloud, MN 56302
Branch Office: (320) 654-9555
Phone Banking: (320) 654-2757

St. Cloud – East

525 Highway 10 South
PO Box 160
St. Cloud, MN 56302
Branch Office: (320) 257-5000
Phone Banking: (320) 654-2757

Clearwater

800 Nelson Drive
PO Box 296
Clearwater, MN 55320
Branch Office: (320) 558-2021
Phone Banking: (320) 654-2757

Avon

104 Avon Ave North
PO Box 8
Avon, MN 56310
Branch Office: (320) 356-7334
Phone Banking: (320) 654-2757

Long Prairie

24 2nd Street South
PO Box 509
Long Prairie, MN 56347
Branch Office: (320) 732-6131
Phone Banking: (320) 732-7614

Browerville

502 South Main Street
PO Box 211
Browerville, MN 56438
Branch Office: (320) 594-2215
Phone Banking: (320) 732-7614

Wayzata

1000 Twelve Oak Center Dr. Suite 100
Wayzata, MN 55391
Branch Office: (952) 767-0413

Online Banking: LogBank.com

HOME MORTGAGES



AMERICAN
HERITAGE
BANK

Contact Us for
Professional & Personal
Banking Services



HOME PURCHASE & REFINANCING PROGRAMS

CONVENTIONAL MORTGAGE LOAN

- Purchases & Refinancing: Best pricing for interest rates on 30 year, 20 year, 15 year, 10 year fixed rate loans or 10 and 7 year adjustable rate loans.
- Pick your amortization 8-30 years.
- Maximum loan amount \$647,200.

VETERANS AFFAIRS (VA) LOAN

- Purchases: 100% home financing for qualified veterans, no monthly mortgage insurance, loans are assumable.
- Refinancing: Regular refinance to 100%, existing not need be VA. Streamline option (IRRRL) with no appraisal or income verification.

FEDERAL HOUSING ADMINISTRATION (FHA) LOAN

- Purchases: Home financing with only 3.5% down payment, require 620 credit score.
- Refinancing: Regular refinance up to 97.75%. Streamline refinance option with or without appraisal, no income qualifying.

RURAL DEVELOPMENT (USDA) LOAN

- Purchases: 101% financing (with 1% fee) for area population sizes under 35,000, minimal annual fee paid monthly, household income restrictions per county.
- Refinancing: Streamline refinance option without appraisal.

HOME PURCHASE & REFINANCING PROGRAMS CONTINUED

HOME POSSIBLE

- Purchases: 97% financing with reduced monthly mortgage insurance. Down payment can be gifted. County income limits apply.

JUMBO LOANS

- Fixed or variable interest rate options for mortgages greater than \$806,500.
- Up to 90% financing available.

HOME EQUITY MORTGAGES

HOME EQUITY LINES OF CREDIT

- Revolving line of credit with monthly payments of interest only.
- Available to owner and non-owner occupied property.
- Can combine with 1st mortgage to avoid mortgage insurance.

MN HOUSING FIX UP LOAN

- Improvement costs to upgrade the livability, accessibility, or energy efficiency of your home, including any new additions and renovations.
- Up to \$75,000 and 110% financing.
- Secured and unsecured loan options.

NEW HOME CONSTRUCTION, LAND & RESIDENTIAL INVESTMENT PROPERTIES

NEW CONSTRUCTION OR HOME IMPROVEMENTS

- Flexible terms to suit your needs during construction.
- Local decision making and servicing.
- One-time close program with numerous permanent loan options.
- Knowledgeable lenders to coordinate transition to permanent financing.

LAND PURCHASE LOANS

- Financing for any residential lot or rural acreages.
- Receive credit toward construction financing or permanent financing when you are ready to build.

SECONDARY HOME PURCHASES & RESIDENTIAL INVESTMENT PROPERTY

- Quick pre-qualifications to purchase 1-4 family residential properties.
- Affordable closing costs, competitive rates, and customized payments to fit your needs.
- Cash out refinancing available for personal or business purposes.
- Vacation homes and lake cabins financing anywhere in-state with local closings and servicing.

Other Banking Services

The following services may also be added to your personal account:

- Retail Online Banking
- Mobile Banking, Including:
 - * Remote Deposit Capture
 - * Bill Pay
 - * Person to Person Transfers
 - * Account Transfers
- Cash and Check Debit Cards
- Personal Credit Cards
- 24-Hour Telephone Banking
- Electronic Funds Transfer (EFT) Processing
- Wire Transfers
- Official Checks
- Safe Deposit Boxes

Personal Banking Loans

HOME MORTGAGES

- Land Purchases
- New Home Construction
- Residential Home Purchases
- Vacation and Investment Properties
- Home Improvements
- Home Equity Lines of Credit
- Minnesota Housing Finance Assoc. (MHFA) Fix Up Loans
- Veteran Affairs (VA) Loans
- Federal Housing Administration (FHA) Loans
- Rural Development (USDA) Loans
- Refinancing Programs

PERSONAL LOANS

- Individual Lines of Credit
- Single Pay or Installment Loans
- Certificate of Deposit or Savings Secured Loans
- New/Used Autos or Recreation Vehicles
- Small Business Loans



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Wayzata

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Wayzata, MN 55391

Branch Office: (952) 767-0413

Online Banking: LogBank.com

PERSONAL BANKING



A TRADITION OF
RELATIONSHIP BANKING
SINCE 1881!

CHECKING ACCOUNTS

RELATIONSHIP

- No monthly fee if the combined balance in checking and savings equals or exceeds \$10,000 at end of the statement period.
- \$10 monthly fee if the combined balances are not maintained.
- Free relationship checks.
- Reduced rental fee on first year of Safe Deposit Box.
- Tiered interest rate Structure.
- Free E-Statements and online banking with check images online and bill pay.

INTEREST

- Minimum balance of \$750.
- No monthly fee if the \$750 minimum daily ledger balance is maintained.
- \$8 monthly fee if the balance falls below \$750.
- Earn interest on your daily balance.

EASY

- Minimum balance of \$100.
- No monthly fee if the \$100 minimum daily ledger balance is maintained.
- \$3 monthly fee if the balance falls below \$100.

Free E-statements with check images online or monthly fee of \$5 for mailed statements and \$3 for check copies.

All accounts include free mobile banking app with remote deposits and payments.

MOBILE BANKING

Free account transfers with smart phone app, plus:

- Remote deposit capture
- Bill pay to merchant
- Person to person transfers

Member FDIC: Deposit Accounts are insured by the FDIC up to \$250,000. The amount of coverage for each customer is based on the amount on deposit and the account ownership.

INVESTMENT ACCOUNTS

NexGen INVESTMENT

Youth to young adult account can be opened anytime by 0 - 19 year old with parent or related/consenting adult and maintained until age 26 or converts to checking.

- No monthly charge or minimum balance.
- Special-tiered high interest rates.
- On-line banking with E-statements.
- Free Log Bank gift per account opening.
- Free College Savings Plan consultation for parents with American Heritage Wealth Management advisor.
- Upon parental consent will receive free debit card and mobile banking app with remote deposit and payments.

HEALTH SAVINGS

An HSA is a tax preferred savings account for paying or reimbursing medical expenses used with a high deductible health insurance plan.

- Earns a bonus market rate of return with no minimum balance or monthly charge.
- Easy and convenient access to funds with a debit card.
- Available to businesses, employees and individuals.
- Employers may also combine an HSA program with our Payroll Account Services.

INDIVIDUAL RETIREMENT

An IRA is a personal savings plan with tax advantages to those saving money for retirement.

- Funds are allowed to grow tax-free while in the account.
- Money Market Savings with no minimum balance.
- IRA CDs – 1, 3 and 5 year term with opening balance of \$5,000.

WEALTH INVESTMENT

Available to American Heritage Wealth Management clients.

SAVINGS ACCOUNTS

MONEY MARKET

- Tiered interest rates with higher balances earn higher Interest.
- \$10 monthly fee if the balance falls below \$1,000.

PRIVATE MONEY MARKET

- Earns a special high rate return for balances greater than \$100,000 with a minimum balance of \$15,000.
- \$10 monthly fee if balance falls below \$15,000.

REGULAR

- Earns an interest rate with any balance.
- \$5 monthly fee if the balance falls below \$200.

THRIFT

- \$50 opening balance is required.
- Balances do not earn interest.
- \$5 monthly fee if balance falls below \$50.

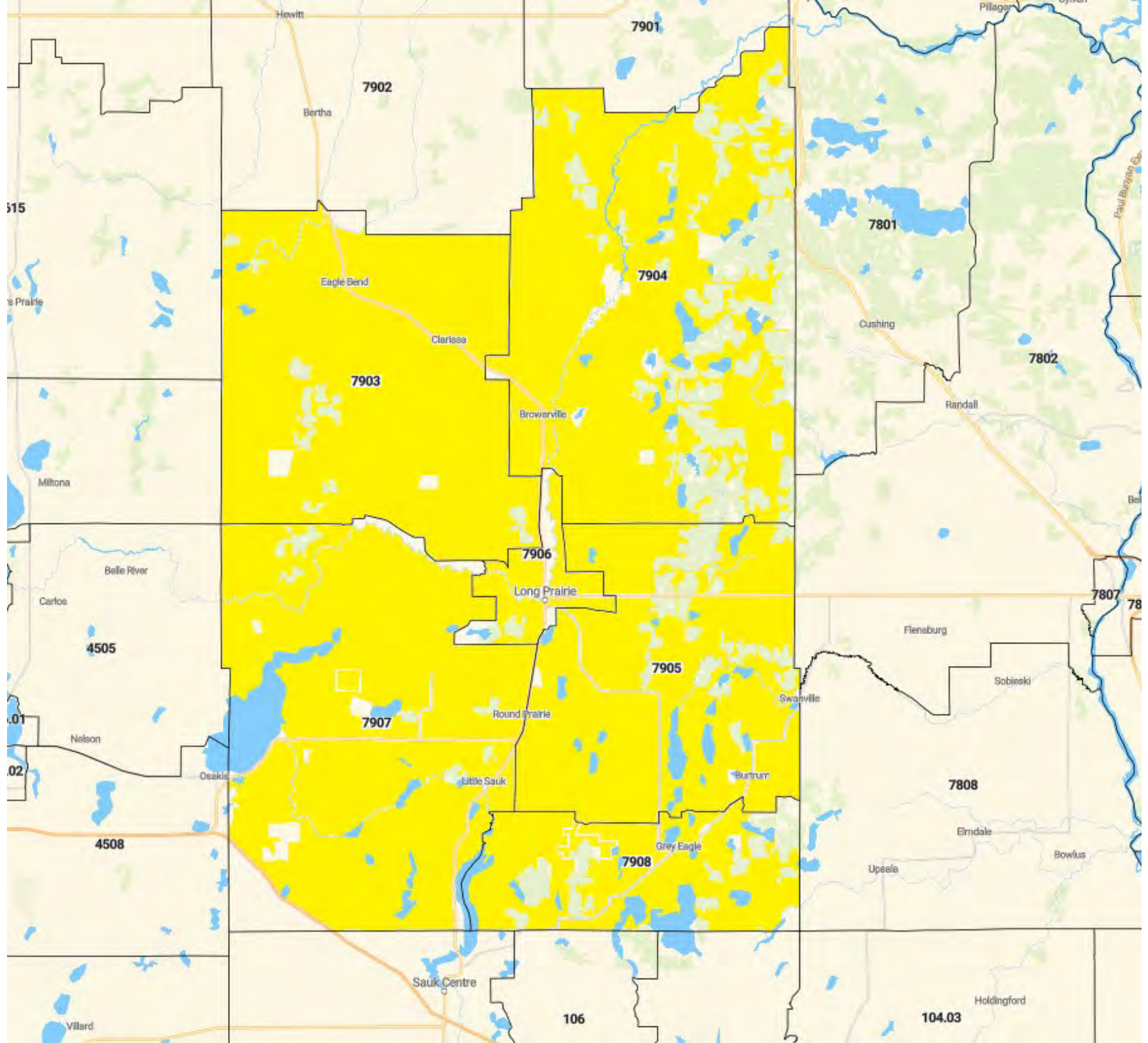
See separate deposit display for current APY % interest rates per accounts.

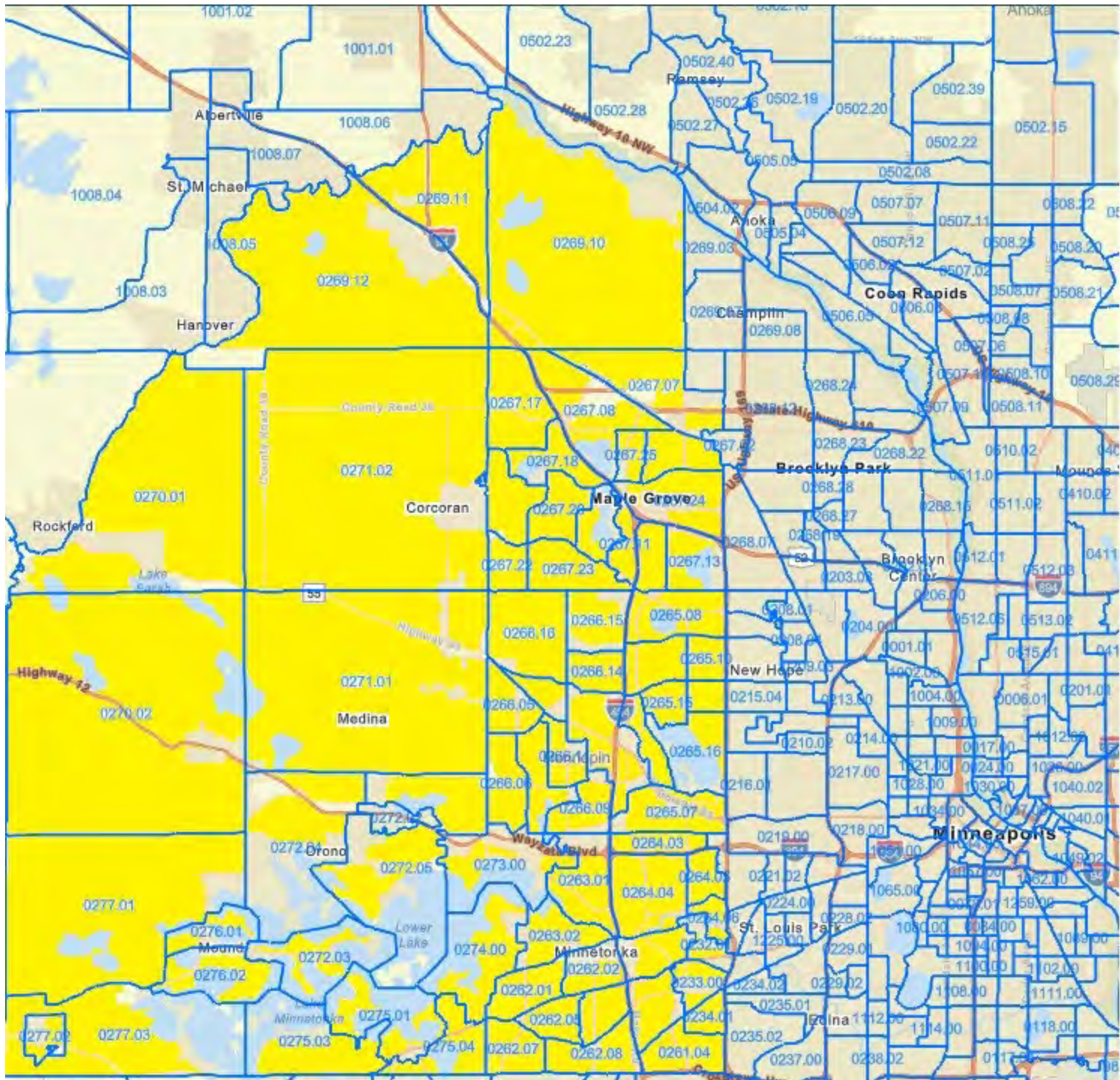
Free E-Statement with all Savings Accounts or monthly fee of \$3 for quarterly mailed statements.

CERTIFICATES OF DEPOSIT

CDs are an excellent way to invest for your future needs and receive a competitive fixed rate of return.

- Special CDs – variable terms and higher interest rates with opening balance of \$10,000.
- Regular CDs – 6 and 12 months with an opening balance of \$1,000. 24, 36, 48, and 60 months with opening balance of \$5,000.
- Interest compounds annually or at maturity if less than 1 year term.





Home Mortgage Disclosure Act Notice

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

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

HMDA data for many other financial institutions are also available at this website. (www.consumerfinance.gov/hmda)

Loan to Deposit Ratio

| Calendar Year Ending 12.31.2025 | | | |
|--|------------------|------------------|------------|
| Quarter Ending | Total Loans: | Total Deposits: | LTD Ratio: |
| 03.31.2025 | \$429,084,155.00 | \$486,223,807.00 | 88.25% |
| 06.30.2025 | \$429,564,732.00 | \$466,968,989.00 | 91.99% |
| 09.30.2025 | \$440,305,467.00 | \$485,510,935.00 | 90.69% |
| 12.31.2025 | \$440,227,014.00 | \$509,356,714.00 | 86.43% |

| Calendar Year Ending 12.31.2024 | | | |
|--|------------------|------------------|------------|
| Quarter Ending | Total Loans: | Total Deposits: | LTD Ratio: |
| 03.31.2024 | \$410,830,542.00 | \$468,247,189.00 | 87.74% |
| 06.30.2024 | \$418,613,031.00 | \$467,723,077.00 | 89.50% |
| 09.30.2024 | \$418,536,716.00 | \$494,011,411.00 | 84.72% |
| 12.31.2024 | \$418,852,434.00 | \$484,755,458.00 | 86.40% |

| Calendar Year Ending 12.31.2023 | | | |
|--|------------------|------------------|------------|
| Quarter Ending | Total Loans: | Total Deposits: | LTD Ratio: |
| 03.31.2023 | \$344,558,205.00 | \$447,448,184.00 | 77.01% |
| 06.30.2023 | \$363,386,877.00 | \$446,257,414.00 | 81.43% |
| 09.30.2023 | \$387,747,825.00 | \$456,211,045.00 | 84.99% |
| 12.31.2023 | \$409,670,217.00 | \$464,466,055.00 | 88.20% |

| Calendar Year Ending 12.31.2022 | | | |
|--|------------------|------------------|------------|
| Quarter Ending | Total Loans: | Total Deposits: | LTD Ratio: |
| 03.31.2022 | \$285,917,443.00 | \$478,279,414.00 | 59.78% |
| 06.30.2022 | \$302,267,676.00 | \$466,758,874.00 | 64.76% |
| 09.30.2022 | \$316,514,127.00 | \$475,590,208.00 | 66.55% |
| 12.31.2022 | \$336,607,288.00 | \$482,801,999.00 | 69.72% |

| Calendar Year Ending 12.31.2021 | | | |
|--|------------------|------------------|------------|
| Quarter Ending | Total Loans: | Total Deposits: | LTD Ratio: |
| 03.31.2021 | \$299,701,722.00 | \$444,131,290.00 | 67.48% |
| 06.30.2021 | \$290,974,111.00 | \$439,974,806.00 | 66.13% |
| 09.30.2021 | \$289,020,798.00 | \$458,428,621.00 | 63.05% |
| 12.31.2021 | \$298,309,908.00 | \$494,677,305.00 | 60.30% |