



**EASTERN
COLORADO
BANK**
Member FDIC

Community Reinvestment Act

Public File

Written Comments from the Public – 2022

No comments received.

Written Comments from the Public – 2021

No comments received.

PUBLIC DISCLOSURE

February 28, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Eastern Colorado Bank
Certificate Number: 16125

10 South First Street
Cheyenne Wells, Colorado 80810

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory ratings under both the Lending Test and the Community Development Test support the overall rating. The following points summarize the bank's Lending Test and Community Development Test performance.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and the assessment areas' credit needs.
- A majority of loans and other related activities are in the bank's assessment areas.
- The geographic distribution of loans reflects poor dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration of loans among individuals of different income levels and businesses and farms of different sizes.
- The bank did not receive any CRA-related complaints during the evaluation period; therefore, this criterion did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution's capacity and the need and availability of such opportunities for community development in the institution's assessment areas.

DESCRIPTION OF INSTITUTION

Description of Institution

The Eastern Colorado Bank (TECB) maintains its headquarters in Cheyenne Wells, Colorado and is wholly owned by Weed Investment Group Inc., Cheyenne Wells, Colorado, a single-bank holding company. TECB now has an investment advisory affiliate, Cascade Investment Group, Inc., located in Colorado Springs, Colorado. The bank received a Satisfactory rating at its previous FDIC CRA Evaluation, dated January 29, 2019, based on Intermediate Small Institution Examination Procedures.

TECB operates five full service branches in Colorado located in Cheyenne, El Paso, Kit Carson, and Lincoln Counties, and one branch in Kansas in Wallace County. The institution did not open or close any branches or participate in any merger or acquisition activity during the evaluation period.

The institution offers a variety of loan products including commercial, residential, agricultural, construction, and consumer installment loans, primarily focusing on commercial and agricultural lending. Commercial loan growth since the last evaluation aligns with strategic diversification initiatives, largely originating in the metropolitan area of the Colorado assessment area. TECB provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet banking, mobile banking that includes mobile deposit and person to person transfers, electronic bill pay, drive through facilities at two locations, and automated teller machines (ATMs).

The institution reported total assets of \$574.2 million as of December 31, 2021, including total loans of \$405.9 million, and total deposits of \$490.4 million. On an annual basis, total assets increased approximately 14.2 percent and net loans increased approximately 15.6 percent since the prior evaluation. The following table details the institution's loan portfolio as of December 31, 2021.

Loan Portfolio Distribution as of December 31, 2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	48,204	11.9
Secured by Farmland	61,013	15.0
Secured by 1-4 Family Residential Properties	45,223	11.2
Secured by Multifamily (5 or more) Residential Properties	4,436	1.1
Secured by Nonfarm Nonresidential Properties	131,499	32.4
Total Real Estate Loans	290,375	71.5
Commercial and Industrial Loans	35,315	8.7
Agricultural Production and Other Loans to Farmers	69,954	17.2
Consumer Loans	1,883	0.5
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	422	0.1
Lease Financing Receivable (net of unearned income)	7,952	2.0
Less: Unearned Income	0	0.0
Total Loans	405,901	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. TECB designated three assessment areas in its two rated areas: the State of Colorado and the State of Kansas. The following lists each assessment area and its corresponding rated area:

- Colorado Non-Metropolitan Statistical area assessment area (Colorado Non-MSA AA) – includes all of Cheyenne, Lincoln, and Kit Carson counties in Colorado
- Colorado Metropolitan Statistical area assessment area (Colorado MSA AA) – includes all of El Paso County in Colorado
- Kansas Non-MSA assessment area (Kansas Non- MSA AA) – includes all of Wallace County in Kansas

The bank's assessment areas meet the technical requirements of the CRA and do not arbitrarily exclude low- and moderate-income areas. Refer to the rated area and assessment area sections of this evaluation for detailed descriptions of these areas.

SCOPE OF EVALUATION

General Information

This evaluation covers from the previous evaluation dated January 29, 2019, to the current evaluation dated February 28, 2022. Examiners used Intermediate Small Institution CRA

Examination Procedures to evaluate the institution’s performance, which includes the Lending Test and Community Development Test. The appendix lists each tests’ criteria.

Examiners applied full scope procedures to the Colorado Non-MSA AA and limited scope procedures to the Colorado MSA AA within the State of Colorado, as the Colorado Non-MSA AA contains a majority of deposits and offices and the bank garners a greater market share relative to fewer financial service providers in the area. The State of Kansas contains a single assessment area; therefore, examiners applied full-scope procedures for the sole Kansas Non MSA AA.

The following table shows that the State of Colorado generated a significant majority of the bank’s loans and deposits, and accounted for the highest percentage of offices operated. Consequently, examiners weighed records in the State of Colorado heavier when arriving at applicable conclusions and ratings.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Colorado Non-MSA AA	147,657	35.5	320,559	70.0	4	66.6
Colorado Springs MSA AA	251,642	60.5	77,686	17.0	1	16.7
Colorado Subtotal	399,2994	96.0	398,245	87.0	5	83.3
Kansas Non-MSA AA	16,585	4.0	59,598	13.0	1	16.7
Kansas Subtotal	16,585	4.0	59,598	13.0	1	16.7
Total	415,884	100.0	457,843	100.0	6	100.0
<i>Source: 2021 Bank Data; FDIC Summary of Deposits (06/30/2021)</i>						

Activities Reviewed

Intermediate Small Institution Procedures require examiners to determine the bank’s major product lines for review. As an initial matter, examiners may select from the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank’s originations and purchases over the most recent calendar year by loan type.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	122,943	29.9	148	12.8
Secured by Farmland	23,170	5.6	35	3.1
Secured by 1-4 Family Residential Properties	30,759	7.5	125	10.8
Multi-Family (5 or more) Residential Properties	1,032	0.3	1	0.1
Commercial Real Estate Loans	98,019	23.8	44	3.8
Commercial and Industrial Loans	35,244	8.6	200	17.3
Agricultural Loans	98,779	24.0	533	46.1
Consumer Loans	1,127	0.3	68	5.9
Other Loans	61	0.0	1	0.1
Total Loans	411,134	100.0	1,155	100.0
<i>Source: Bank Data (2021)</i>				

Considering the dollar volume and number of loans originated during 2021, as well as management’s stated business strategy, examiners determined that both agricultural and commercial loans represent the bank’s major product lines. In addition, TECB reports home mortgage loans pursuant to the Home Mortgage Disclosure Act (HMDA). Since none of the other categories typically reviewed for CRA represent a major product line and thus would not materially affect any conclusions or ratings, including consumer loans, this evaluation does not discuss them. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

This evaluation considered the entire universe of small farm, small business and home mortgage loans since data to evaluate performance was readily available, thus examiners. Consequently, examiners considered 494 small farm loans totaling \$42.5 million and 203 small business loans totaling 21.8 million. D&B data for 2021 provided a standard of comparison for the small farm and small business loans reviewed, while aggregate HMDA data for 2020 was the standard of comparison for reported HMDA data. This evaluation also includes the following home mortgage loans reported on the bank’s 2019 and 2020 HMDA Loan Application Register (LAR):

- 2019: 56 home mortgage loans totaling \$16.4 million,
- 2020: 94 home mortgage loans totaling \$32.3 million.

This evaluation presents findings for 2020 HMDA loans compared to aggregate data. Unless otherwise specified, performance in 2019 was consistent with that reflected in 2020. This evaluation only includes an analysis of home mortgage loans reported on the bank’s HMDA LAR for the Colorado assessment areas. Home mortgage lending in the Kansas assessment area is included in the appendix for informational purposes due to nominal loan volume and lack of impact on ratings or conclusions.

The table below illustrates the universes and related loan products reviewed and presented.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage	94	32,373	94	32,373
Small Business	210	22,341	203	21,799
Small Farm	502	43,301	494	42,467

Source: Bank Data

Because Intermediate Small Institutions may elect to have qualifying small business and small farm loans considered under the community development test, yet may not be double-counted, community development loans included in the universes above were excluded from the Lending Test and reviewed totals.

Examiners considered the universes of the dollar volume and number of loans for loan products reviewed as well as management’s stated business strategy when weighting each products’ effect on overall conclusions for the applicable performance factors. Considering the universes by both number and dollar volume, small farm loans comprise a greater portion of the lending activity compared to small business loans. Therefore, examiners placed most weight on small farm loans, followed by small business loans when arriving at conclusions in assessment areas where both products were reviewed. Home mortgage loans received least weight in arriving at conclusions for all areas.

While this evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans better indicates the number of businesses and individuals served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services since the previous CRA evaluation. The evaluation of qualified investments includes the book value of prior period investments still outstanding as of the date of this evaluation. Examiners evaluated the bank’s community development activity quantitatively based on the financial capacity of the bank as well as qualitatively based on the bank’s ability and capacity to meet the assessment area needs.

Small Business Administration (SBA) Paycheck Protection Program (PPP) Loans

The Coronavirus Aid Relief and Economic Security (CARES) Act, signed into law on March 27, 2020, established the temporary PPP. The SBA with support from the Department of the Treasury implements the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA, to retain employees through the COVID-19 pandemic and includes loan forgiveness subject to certain conditions. The FDIC encourages financial institutions to consider using this program in a prudent manner as they actively work with business borrowers, including small businesses, with less financial flexibility to withstand near term operational challenges due to the COVID-19.

The bank originated a total of 471 PPP loans totaling \$28.0 million. This lending activity demonstrates the bank's willingness to meet the credit needs of businesses of varying sizes, including small businesses, in response to the COVID-19 pandemic.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

TECB demonstrated satisfactory performance regarding the Lending Test. Reasonable records regarding borrower profile and the loan to deposit ratio, as well as a majority of loans granted inside the bank's assessment areas primarily support this conclusion. The conclusion regarding the institution's overall performance is consistent with the conclusions for each rated area.

Loan-to-Deposit Ratio

TECB exhibited a reasonable loan to deposit ratio given its size, financial condition, and assessment areas' credit needs. The average net loan to deposit ratio was 79.3 percent over the past twelve calendar quarters from March 31, 2019 to December 31, 2021, reflecting a slight decrease from the 82.9 percent average loan to deposit ratio recorded at the previous evaluation. The ratio ranged from a high of 85.6 percent as of June 30, 2019, to a low of 72.6 percent as of December 31, 2020, with no discernable trend.

Examiners compared the bank's loan to deposit ratio to similarly situated institutions. Because there are no similarly situated institutions in the assessment area, examiners identified two most reasonably comparable institutions available (asset size, multi-state branching network, and lending emphasis) to arrive at conclusions. As shown in the following table, TECB's ratio falls in between comparable institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 12/31/2021 (\$000s)	Average Net LTD Ratio (%)
The Eastern Colorado Bank, Cheyenne Wells, CO	574,198	79.3
<i>Comparable Banks</i>		
Points West Community Bank, Windsor, CO	833,535	65.7
Stockmens Bank, Colorado Springs, CO	445,038	86.3
<i>Source: Reports of Condition and Income 03/31/2019 – 12/31/2021</i>		

Assessment Area Concentration

The institution granted a majority of its loans inside its assessment areas. The table below shows a majority of home mortgage, small business, and small farm loans, by number and dollar, were granted inside the bank's assessment areas. Examiners considered the bank's asset size and office structure, as well as the loan products reviewed, relative to the assessment areas' size and economy, when arriving at this conclusion.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	379	76.7	115	23.3	494	33,152	78.1	9,315	21.9	42,467
Small Business	161	79.3	42	20.7	203	16,831	77.2	4,968	22.8	21,799
Home Mortgage										
2019	49	87.5	7	12.5	56	14,589	88.9	1,814	11.1	16,403
2020	76	80.9	18	19.1	94	28,714	88.7	3,659	11.3	32,373
Subtotal	125	83.3	25	16.7	150	43,303	88.8	5,473	11.2	48,776

Source: 2021 Bank Data; 2019, 2020 HMDA Reported Data

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. Poor performance in the State of Colorado supports this conclusion. The assessment area in the State of Kansas does not include any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated for the State of Kansas. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts when arriving at conclusions for this performance factor. This factor only considered loans originated inside the bank’s assessment areas. Refer to each individual rated areas’ sections for details.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels, and businesses and farms of different sizes. Performance is inconsistent between the two rated areas. Reasonable performance in the State of Colorado outweighs excellent performance in the State of Kansas. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues. Examiners focused on the percentage of loans, by number, to businesses and farms with gross annual revenue of \$1 million or less and to low- and moderate-income individuals and when arriving at conclusions. This factor only considered loans originated inside the bank’s assessment areas. Each rated area includes a more detailed discussion of the bank’s borrower profile loan distribution performance.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

TECB demonstrated adequate performance regarding the Community Development Test. The institution’s community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services, as appropriate, considering the institution’s capacity and the need and availability of opportunities for community development in the institution’s assessment areas. Excellent records regarding its community development lending, combined with adequate records regarding qualified investments and community development services support this conclusion. The conclusion regarding the institution’s overall performance is consistent with the Community Development Test conclusions for the State of Colorado and the State of Kansas.

Community Development Loans

TECB originated 44 community development loans totaling approximately \$29.0 million during the evaluation period. This level of activity represents 6.1 percent of average total assets and 6.0 percent of average net loans since the previous evaluation. The community development loans proved responsive to the areas’ needs given that activities primarily address revitalization and stabilization efforts, and community service needs. As seen in the following table, 71.6 percent by dollar volume promote revitalization and stabilization of the assessment area, and 25.3 percent benefit community services, which demonstrate the bank’s responsiveness to identified community development needs. In addition, the bank originated 19 PPP loans totaling over \$4.2 million that qualified as community development loans. These activities proved to be particularly responsive to identified needs to assessment areas resulting from the COVID-19 pandemic. The bank also provided loan modifications to customers experiencing financial hardships, demonstrating responsiveness to community needs.

The following tables illustrate the institution’s community development loans by rated area, purpose, and year.

Community Development Lending by Rated Area Institution										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Colorado	0	0	6	7,522	0	0	23	21,336	29	28,858
State of Kansas	0	0	0	0	15	916	0	0	15	916
Total	0	0	6	7,522	15	916	23	21,336	44	29,774
<i>Source: Bank Data</i>										

Community Development Lending Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	0	0	0	0	0	0	5	4,932	5	4,932
2020	0	0	5	7,022	9	599	6	4,574	20	12,195
2021	0	0	0	0	6	317	11	7,180	17	7,497
YTD 2022	0	0	1	500	0	0	1	4,650	2	5,150
Total	0	0	6	7,522	15	916	23	21,336	44	29,774

Source: Bank Data

Refer to each rated areas' section for details on activities specific to the individual assessment areas.

Qualified Investments

TECB made use of 107 qualified investments totaling approximately \$2.5 million during the evaluation period, including 103 donations totaling approximately \$279,000. The total volume of qualified investments equates to 0.5 percent of average total assets and 2.6 percent of average total securities. A majority of the dollar volume of the bank's qualified investments benefited economic development and revitalization and stabilization efforts in the bank's assessment areas, demonstrating responsiveness to identified community development needs.

The following tables illustrate the bank's qualified investment activity by rated area, purpose, and year.

Qualified Investments by Rated Area Institution										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Colorado	1	10	60	131	6	1,289	37	1,089	104	2,519
State of Kansas	0	0	3	5	0	0	0	0	3	5
Total	1	10	63	136	6	1,289	37	1,089	107	2,524

Source: Bank Data

Qualified Investments Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	1	1,000	1	511	2	1,511
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	1	500	1	500
YTD 2022	0	0	0	0	1	234	0	0	1	234
Subtotal	0	0	0	0	2	1,234	2	1,011	4	2,245
Qualified Grants & Donations	1	10	63	136	4	55	35	78	103	279
Total	1	10	63	136	6	1,289	37	1,089	107	2,524

Source: Bank Data

Refer to each rated areas' section for details on activities specific to the individual assessment areas.

Community Development Services

Bank employees provided 124 instances of financial expertise or technical assistance to community development-related organizations during the evaluation period. The services involve bank personnel's use of their technical expertise to benefit organizations or projects with a primary purpose of community development, as defined by the CRA regulation. This level is higher than the 86 community development services noted at the previous evaluation, largely due to single occurrence events. The activities primarily focused on community services followed by revitalization and stabilization activities, and demonstrate responsiveness to identified needs in both rated areas.

The following tables illustrate the bank's community development services by rated area, purpose, and year.

Community Development Services by Rated Area Institution					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
State of Colorado	10	57	4	44	115
State of Kansas	0	5	4	0	9
Total	10	62	8	44	124

Source: Bank Data

Community Development Services Institution					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	3	9	2	11	25
2020	3	5	2	11	21
2021	2	35	2	12	51
YTD 2022	2	13	2	10	27
Total	10	62	8	44	124
<i>Source: Bank Data</i>					

Refer to each rated areas' section for details on activities specific to the individual assessment areas.

TECB's branch distribution reflects limited accessibility to low- or moderate- income individuals and geographies with one of its branches in a moderate-income tract and none of its ATMs in low- and moderate-income census tracts within the assessment areas, despite 4.6 percent and 26.6 percent of the population, respectively, residing in those areas. However, given the considerations noted further in this performance evaluation, the bank's delivery systems in distressed and/or underserved middle-income tracts enhances the availability of services, and supports reasonable accessibility to low- and moderate- income geographies and individuals in the assessment areas.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	7	5.1	31,029	4.6	0	0.0	0	0.0
Moderate	42	30.7	178,516	26.6	1	16.7	0	0.0
Middle	54	39.4	272,285	40.5	4	66.7	4	80.0
Upper	32	23.4	180,803	26.9	1	16.6	1	20.0
Not Available	2	1.5	9,446	1.4	0	0.0	0	0.0
Totals	137	100.0	672,079	100.0	6	100.0	5	100.0
<i>Source: 2015 ACS U.S. Census Data and Bank Records. Due to rounding, not all totals equal 100.0.</i>								

In addition to its branch and ATM locations, the bank provides adequate alternative delivery systems that help avail the bank's services to low- and moderate-income individuals. TECB offers 24-hour telephone banking services, internet and mobile banking services, and internal/external fund transfer capabilities. The bank offers all of these alternative delivery system services free of charge to all bank customers. In addition, the bank offers two low cost deposit accounts for students and seniors, further contributing to availability of services to low- and moderate-income individuals.

Consequently, the alternative delivery systems compliment the limited accessibility of branch distribution systems in low- and moderate -income geographies.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

STATE OF COLORADO

CRA RATING FOR STATE OF COLORADO: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLORADO

TECB designated two assessment areas in Colorado, as noted below. The Colorado MSA AA is comprised of a portion of the Colorado Springs MSA. The areas are consistent with that of the last evaluation.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Colorado Non-MSA	Cheyenne, Kit Carson, Lincoln	6	4
Colorado MSA	El Paso County	130	1
<i>Source: Bank Data</i>			

SCOPE OF EVALUATION – STATE OF COLORADO

As previously noted in more detail under the Scope of Evaluation at the institution level, examiners applied full-scope procedures to the Colorado Non-MSA AA and limited-scope procedures to the Colorado MSA AA. The following table shows that the Colorado Non-MSA AA maintains the most offices, and generated the largest percentage of the bank's deposits in Colorado. Although this area did not generate the most loans, a significant portion of loans generated in the Colorado MSA AA are construction and development loans, a loan product not reviewed for this CRA evaluation. Furthermore, there are fewer financial service providers and greater needs and opportunities present in the Colorado Non-MSA AA. Consequently, examiners weighed the Colorado Non-MSA AA performance heaviest when arriving at applicable conclusions and ratings for the rated area.

Examiners considered the same review period, but lending products varied from those discussed at the institution level for the Colorado MSA AA. The Colorado MSA AA extended only 5 small farm loans in 2021, and analysis of this product would not provide meaningful conclusions. Consequently, examiners considered small business and home mortgage loans in the Colorado MSA AA, and weighted small business loans heaviest. The Colorado Non-MSA AA considered small farm, small business, and home mortgage loans with small farm lending performance weighted most in arriving at overall Lending Test conclusions due to a greater volume of loans, by number and dollar amount.

Regarding the Community Development Test, the scope for this rated area remains consistent with that of the institution as a whole. Refer to the institution level Scope of Evaluation section for additional information.

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLORADO

LENDING TEST

TECB demonstrated a satisfactory Lending Test record in the State of Colorado. Reasonable performance records regarding the borrower profile and poor records of geographic loan distribution support this conclusion. The Lending Test conclusions for the Colorado Non-MSA AA outweighed performance in the Colorado MSA AA when arriving at conclusions.

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the State of Colorado. Performance was inconsistent among the assessment areas. Poor performance in the Colorado Non-MSA AA outweighed reasonable performance in the Colorado MSA AA.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among farms and businesses of different sizes, and individuals of different income levels in the State of Colorado. Performance was inconsistent among the assessment areas. Excellent performance in the Colorado Non-MSA AA lifted poor performance in the Colorado MSA AA.

COMMUNITY DEVELOPMENT TEST

The institution's community development performance demonstrates adequate responsiveness to community development needs in its assessment areas through community development loans, qualified investments, and community development services considering the institution's capacity and the need and availability of such opportunities for community development in the State of Colorado. An excellent level of community development loans, without simply ignoring the other types of community development activities, was identified. The bank also demonstrated adequate records regarding its qualified investments and community development services.

Community Development Loans

The bank exhibited an excellent record regarding its community development loans in the State of Colorado. The following tables show that since the prior evaluation, the bank originated 29 community development loans totaling over \$28.8 million in the State of Colorado. These levels reflect an increase in dollar amount over the 41 community development loans totaling approximately \$18.1 million reported for the State of Colorado in the prior evaluation. Four of the community development loans in Colorado were PPP loans. Activities primarily targeted revitalization and stabilization efforts and economic development, which demonstrates the bank's responsiveness to identified community development needs in the assessment areas. The current dollar amount equates to 96.9 percent of the bank's overall excellent level of community development loans. As noted, this state contributed 96.0 percent of the dollar volume of overall loan originations.

Community Development Lending by Assessment Area State of Colorado										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Colorado Non-MSA AA	0	0	1	1,642	0	0	16	9,454	17	11,096
Colorado MSA AA	0	0	5	5,880	0	0	7	11,882	12	17,762
Total	0	0	6	7,522	0	0	23	21,336	29	28,858
<i>Source: Bank Data</i>										

Qualified Investments

The bank exhibited an adequate record regarding its qualified investments in the State of Colorado. The following table shows that the bank made use of 104 qualified investments totaling over \$2.5 million, including 100 donations totaling \$274 thousand in the State of Colorado. These levels reflect an increase in qualified investments and grants totaling \$1.3 million reported in the prior evaluation. This level includes two prior period equity investments still held in the portfolio in the current period. The current dollar amount represents 99.8 percent of the bank's overall adequate level of qualified investments. As noted, this state contributed 87.0 percent of the bank's total deposits.

Qualified Investments by Assessment Area State of Colorado										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Colorado Non-MSA AA	1	10	39	85	6	1,289	37	1,089	83	2,473
Colorado MSA AA	0	0	21	46	0	0	0	0	21	46
Total	1	10	60	131	6	1,289	37	1,089	104	2,519
<i>Source: Bank Data</i>										

The following point highlights an example of the bank's qualified investments in the State of Colorado.

- ***Economic Development*** - The bank made a total commitment of \$3 million to a Small Business Investment Company to facilitate the financing of small businesses in the area. This investment promotes economic development through the financing of such small businesses that create and retain permanent jobs in the assessment area.

Community Development Services

The bank established an adequate record regarding its community development services in the State of Colorado. Adequate performance regarding the types of services outweighed limited availability of services to support this conclusion.

The bank showed an adequate extent, or number, of community development services that benefit low- and moderate-income individuals in the State of Colorado. The following table shows that the bank provided 115 community development services in this state since the last evaluation. The figure reflects an increase from the 73 indicated at the prior evaluation. The increase is largely due to 26 classes taught in 2021 in the Colorado MSA AA. Despite the increase, the number of community development services reflects adequate responsiveness to the community development needs of the State of Colorado. This level of community development services represents 92.7 percent of the bank’s overall community development services while the state of Colorado accounts for 83.3 percent of the bank’s total branches.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Colorado Non-MSA AA	10	8	4	44	66
Colorado MSA AA	0	49	0	0	49
Total	10	57	4	44	115
<i>Source: Bank Data</i>					

The bank’s branch locations in the State of Colorado enhanced the availability of its services to low- and moderate-income individuals and geographies. The bank operates one office without an ATM in a moderate-income tract and four branches with ATMs in middle-income census tracts, typically reflective of poor performance. However, given the middle-income census tracts where branches are located are all designated as distressed and/or underserved, the bank’s delivery systems provides reasonable accessibility to low- and moderate- income geographies and individuals in the Colorado assessment areas.

In addition to its branch and ATM locations, the institution provides other alternative delivery systems accessible to all portions of the institution’s assessment area in the State of Colorado. The bank’s hours of operations and provision of products and services remain generally consistent among all branches, and branches offer drive-through services for customer access.

COLORADO NON-MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLORADO NON-MSA AA

The Colorado Non-MSA AA, consistent with that noted at the last evaluation, is comprised of the entirety of Cheyenne, Kit Carson, and Lincoln Counties. The area consists of 6 census tracts in Northeastern Colorado. The assessment area’s 6 census tracts reflect the following income designations based on 2015 ACS data: 2 moderate-income, and 4 middle-income. The bank operates four full-service offices and ATMs in this assessment area, all located in middle-income tracts. The office maintains hours consistent with the area and the industry. The bank’s delivery systems and range of products and services remain consistent with those reflected in the Description of Institution section of this performance evaluation.

Economic and Demographic Data

The following table illustrates select demographic, housing, and business information for the Colorado Non-MSA AA.

Demographic Information of the Assessment Area Colorado Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	33.3	66.7	0.0	0.0
Population by Geography	15,460	0.0	19.6	80.4	0.0	0.0
Housing Units by Geography	6,557	0.0	26.2	73.8	0.0	0.0
Owner-Occupied Units by Geography	3,707	0.0	24.9	75.1	0.0	0.0
Occupied Rental Units by Geography	1,716	0.0	21.3	78.7	0.0	0.0
Vacant Units by Geography	1,134	0.0	37.9	62.1	0.0	0.0
Businesses by Geography	1,582	0.0	22.2	77.8	0.0	0.0
Farms by Geography	436	0.0	34.2	65.8	0.0	0.0
Family Distribution by Income Level	3,571	23.2	20.6	21.4	34.7	0.0
Household Distribution by Income Level	5,423	28.7	19.6	17.4	34.4	0.0
Median Family Income Non-MSAs - CO	\$60,701		Median Housing Value			\$115,766
			Median Gross Rent			\$693
			Families Below Poverty Level			10.5%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. () The NA category consists of geographies that have not been assigned an income classification.*

A Federal Major Disaster Declaration was issued on March 28, 2020, stemming from the COVID-19 Pandemic. Subsequent sections of this evaluation detail qualified community development activities that arose in response toward addressing opportunities to assist in disaster recovery. Of

the four middle-income census tracts in the assessment area, two were designated as underserved, and two were designated both distressed and underserved during the evaluation period.

As indicated in the prior table, the existence of 436 farms and 1,582 non-farm businesses in the assessment area indicates both business and agriculture plays an important role in the area’s economy. According to 2021 D&B data, 97.2 percent of farm operations report GARs of \$1 million or less, and 80.4 percent of businesses report GARs of \$1 million or less. According to the Colorado Office of Economic Development & International Trade, major employers include Keefe Memorial Hospital, Kit Carson County Memorial Hospital, Lincoln Community Hospital and Care Center, Nextera Energy, and Raven Industries.

The St. Louis Federal Reserve Economic Data (FRED) reports December 2021 unemployment rates range from 1.9 to 3.0 percent for the three counties in this assessment area, compared to 3.6 percent for the State of Colorado. Unemployment rates are similar to that of the prior evaluation when rates ranged from 2.0 to 3.0 percent. However, current unemployment rates reflect a decrease from the highs ranging from 4.2 to 6.4 percent for the three counties reported as a result of the COVID-19 pandemic.

The Colorado Non-MSA AA counties are all part of a designated Opportunity Zone. The Opportunity Zone program established by Congress to encourage long-term investments in lower-income urban and rural communities nationwide. The Opportunity Zones program provides a tax incentive for investors to re-invest their unrealized capital gains into Opportunity Funds that are dedicated to investing into designated Opportunity Zones to spur economic development.

Examiners used the applicable FFIEC Median Family Income levels to analyze home mortgage loans under the borrower profile performance factor. As an example, the following table shows the applicable income ranges based on the 2020 FFIEC-estimated Median Family Income of \$71,000 applicable to the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Colorado NA Median Family Income (99999)				
2020 (\$71,000)	<\$35,500	\$35,500 to <\$56,800	\$56,800 to <\$85,200	≥\$85,200
<i>Source: FFIEC</i>				

Competition

The assessment area contains limited competition for financial services. According to the FDIC Deposit Market Share Report data as of June 30, 2021, 9 financial institutions operated 15 full-service branches within this assessment area. Of these institutions, TECB ranked 1st with a 42.6 percent deposit market share. In addition, the area includes a few credit unions, mortgage companies, and finance companies operating in the area. Overall, the competition level allows for some lending opportunities.

Community Contact(s)

Examiners contacted a community member knowledgeable of the area's agricultural lending environment, economic conditions, real estate environments, community credit needs, and potential opportunities for bank involvement. The contact indicated agricultural credit needs are being reasonably met; however, the contact indicated that community development opportunities such as establishing hospitals, improving schools, or attracting industry are present. Overall, the contact indicated that local financial institutions readily respond to the area's credit and community development needs.

Credit and Community Development Needs and Opportunities

Consistent with characteristics of non-metropolitan areas, the Colorado Non-MSA AA creates varied loan demand for a variety of loan products, including agricultural, commercial, home mortgage, and consumer credits. Considering information obtained from the community contact, bank management, as well as demographic and economic data, examiners determined that the area's primary credit needs include a variety of products including agricultural, commercial, home mortgage, and consumer loans.

With respect to the area's community development needs, demographic data showing that all four of the area's census tracts received underserved or both distressed and underserved designations as well as the federal disaster designation suggest a need for activities that revitalize or stabilize qualifying geographies. Demographic data showing that 43.8 percent of the area's families reported low or moderate incomes also suggests a need for activities that benefit projects or organizations that provide community services targeted to these families. In 2020, the COVID-19 pandemic rapidly increased the need for financial institutions to work with affected customers, through small business and small farm loans, and created a demand for loans to support business and job retention through economic development and revitalization and stabilization efforts.

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLORADO NON-MSA AA

LENDING TEST

TECB demonstrated a satisfactory record in the Colorado Non-MSA AA regarding the Lending Test. Excellent performance records regarding the borrower profile and poor records of geographic loan distribution in support of this conclusion. The appendices list the Lending Test's criteria.

Geographic Distribution

The geographic distribution of loans reflects a poor dispersion throughout the Colorado Non-MSA AA. Poor records for small farm, small business, and home mortgage loans supports this conclusion. Examiners focused on the bank's record in moderate-income census tracts since the assessment area does not contain any low-income census tracts.

Small Farm Loans

The geographic distribution of small farm loans reflects poor performance. The following table shows that in moderate-income census tracts, the bank’s level of lending falls 23.7 percentage points below, and less than one third that of D&B data, reflecting poor performance. Performance in lending in moderate-income tracts relative to demographics declined further since the last evaluation.

Geographic Distribution of Small Farm Loans Colorado Non-MSA AA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	34.2	27	10.5	2,472	10.4
Middle	65.8	228	89.4	21,268	89.6
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	255	100.0	23,740	100.0

Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects poor performance. The following table shows that in moderate-income census tracts, the bank’s level of lending falls 15.9 percentage points below, and less than one third that of D&B data, again reflecting poor performance. Performance in lending in moderate-income tracts relative to demographics is slightly improved over that noted at the last evaluation.

Geographic Distribution of Small Business Loans Colorado Non-MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	22.2	5	6.3	84	1.5
Middle	77.8	75	93.8	5,456	98.5
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	80	100.0	5,540	100.0

Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor performance. As seen in the following table, the bank’s lending performance in moderate-income census tracts is 15 percentage points below, and less than one third that of aggregate data of 21.1 percent and demographic data of 24.9 percent respectively.

Geographic Distribution of Home Mortgage Loans Colorado Non-MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	24.9	21.1	3	6.1	926	11.3
Middle	75.1	78.9	46	93.9	7,285	88.7
Upper	0.0	0.0	0	0.0	0	0.0
Not Available	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	49	100.0	8,211	100.0

Source: 2015 ACS Data; 2020 HMDA Reported Data; 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0

Borrower Profile

The distribution of borrowers reflects excellent penetration throughout the Colorado Non-MSA AA. Excellent performance for small farm primarily supports this conclusion. As noted, examiners weighed small farm loan performance heaviest when arriving at conclusions.

Small Farm Loans

The distribution of small farm loans based on the borrowers' profiles reflects excellent performance. An excellent record of lending to farms with GARs of \$1 million or less primarily supports this conclusion. The table below indicates that approximately 95 percent of all small farm loans are made to farms with GARs of \$1 million or less.

Distribution of Small Farm Loans by Gross Annual Revenue Category Colorado Non-MSA AA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	97.2	242	94.9	20,800	87.6
>1,000,000	1.8	13	5.1	2,940	12.4
Revenue Not Available	0.9	0	0.0	0	0.0
Total	100.0	255	100.0	23,740	100.0

Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The distribution of small business loans based on the borrowers' profiles reflects reasonable performance. A reasonable record of lending to businesses with GARs of \$1 million or less primarily supports this conclusion. The following table shows that the bank originated 82.5 percent of its small business loans to businesses with GARs of \$1 million or less, which is comparable to D&B data at 80.4 percent reflecting reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Colorado Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	80.4	66	82.5	3,191	57.6
>1,000,000	4.6	14	17.5	2,349	42.4
Revenue Not Available	15.0	0	0.0	0	0.0
Total	100.0	80	100.0	5,540	100.0

Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, reflects reasonable penetration. The following table shows that the bank’s level of lending to low-income borrowers is slightly higher than aggregate data by 2.9 percentage points. The level of lending and moderate-income borrowers is lower, yet within a reasonable range of aggregate, at 7.6 percentage points. The figures are reflective of reasonable overall performance.

Distribution of Home Mortgage Loans by Borrower Income Level Colorado Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	23.2	9.3	6	12.2	1,027	12.5
Moderate	20.6	23.9	8	16.3	560	6.8
Middle	21.4	18.6	8	16.3	943	11.5
Upper	34.7	27.1	24	49.0	5,371	65.4
Not Available	0.0	21.1	3	6.1	310	3.8
Totals	100.0	100.0	49	100.0	8,211	100.0

Source: 2015 ACS Data; 2020 HMDA LAR; 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

COMMUNITY DEVELOPMENT TEST

The institution’s community development performance demonstrates adequate responsiveness to community development needs in the assessment area through excellent community development loans, adequate qualified investments, and adequate community development services, as appropriate considering the institution’s capacity and the need and availability of such opportunities for community development in the Colorado Non-MSA AA.

Community Development Loans

The bank exhibited an excellent record regarding its community development loans in the Colorado Non-MSA AA. As noted under the rated area level, the bank originated 17 community development loans totaling approximately \$11.1 million in this assessment area . These figures reflect an overall increase from 7 loans totaling \$4.3 million reported for this area in the prior

evaluation. Examiners considered the assessment area's contribution of loans in this assessment area relative to the bank's overall excellent level of community development loans. This level equates to 38.5 percent of the bank's excellent level of community development loans by dollar volume in the State of Colorado. Activities primarily targeted revitalization and stabilization efforts, which demonstrates the bank's responsiveness to a primary community development need in the assessment area.

The following lists a notable example of a community development loan in this assessment area.

- ***Revitalize or Stabilize:*** The bank originated a \$1.6 million PPP loan to a community hospital located in moderate-income census tract in the Non-MSA AA. The hospital also serves the community in the adjacent distressed and underserved middle-income census tracts in the AA. The hospital provides essential community services, including partnership with other health clinics that attract and retain residents to the area.

Qualified Investments

The bank exhibited an adequate record regarding its qualified investments in the Colorado Non-MSA AA. All of the bank's qualified equity investments benefitted the Colorado Non-MSA AA. The bank made use of four qualified investments totaling over \$2.2 million and 79 donations and grants approximating \$228 thousand in this assessment area. Two qualified investments totaling more than \$1.5 million are prior period investments still held by the bank. These figures reflect an increase from the 87 total qualified investments totaling \$1.25 million reported for this area in the prior evaluation. The current dollar amount equates to 98 percent of the bank's adequate level of qualified investments in the State of Colorado and the institution overall. As noted, this area contributed 70.0 percent of the bank's deposits for the State of Colorado.

The following lists examples of qualified investments benefitting this assessment area.

- ***Revitalize and Stabilize:*** The bank invested in \$511 thousand in revenue bonds used to maintain and improve the water and sewer access within the city water system in the Colorado Non-MSA AA. The funding provided for stabilizing the water infrastructure in towns and provides improvements to essential infrastructure that retains residents to an underserved geography in the Colorado Non-MSA AA.
- ***Revitalize and Stabilize:*** The bank invested \$500 thousand in capital improvement bonds to fund various capital improvements to community facilities as directed by the town's comprehensive plan. The town is located in a moderate-income tract in the Non-MSA AA, and also serves residents in the adjacent distressed and underserved middle-income tract. The improvements help stabilize the moderate-income tract and attract and retain businesses and residents in the larger area.

Community Development Services

The bank established an adequate record regarding its community development services in the Colorado Non-MSA AA. Adequate performances regarding the level of types of services and

availability of services to low- and moderate-income individuals support this conclusion.

Bank employees provided 66 instances of financial expertise or technical assistance to community development-related organizations in the Colorado Non-MSA AA during the evaluation period. This reflects a slight increase from the previous evaluation where the bank recorded 61 community development services.

The following lists notable examples of the bank's community development services in this assessment area.

- ***Community Service:*** An individual served as Treasurer and Board member for an early childcare organization that serves underserved middle-income tracts in the assessment area. Childcare quality, availability, and accessibility is identified as an ongoing need. The organization offers ongoing education, scholarship opportunities, and free resources including supplies, books, toys, and more to low- and moderate- income individuals and families in the assessment area.
- ***Economic Development:*** An employee served as a Board Member and member of the Audit Committee for a county economic development organization for the evaluation period. The organization supports permanent job creation and retention services for low- and moderate-income individuals as well as technical and supportive services for small businesses and small farms in moderate-income and distressed/underserved middle-income census tracts.

The bank's branch distribution reflects limited accessibility to low- and moderate- income individuals and geographies. The bank does not operate any offices or ATMs in low- and moderate-income census tracts, typically reflecting a very poor record of branch and alternative delivery system distribution. However, as previously indicated, the four branches and ATMs in this assessment area are all in distressed and/or underserved middle-income census tracts, thereby enhancing accessibility to low- and moderate- income geographies and individuals. The bank's delivery systems and alternative banking services remain consistent with those offered institution-wide and are conveniently located and reasonably accessible to all portions of this assessment area.

COLORADO MSA AA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLORADO MSA AA

The Colorado MSA AA includes all of El Paso County, one of the two counties that comprise the Colorado Springs MSA. No changes have been made to this assessment area since the last evaluation. The bank operates one full-service office in this assessment area, located in a moderate-income census tract. An analysis of small farm loans was not performed in this assessment area because of a lack of sufficient number of loans of this type to form meaningful conclusions. Therefore, small business loans weighted heaviest in arriving at conclusions for this assessment area. The following table provides demographic characteristics for the Colorado MSA AA.

Demographic Information of the Assessment Area Colorado MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	130	5.4	30.8	38.5	23.8	1.5
Population by Geography	655,024	4.7	26.8	39.7	27.4	1.4
Housing Units by Geography	261,745	5.3	28.8	39.2	26.7	0.0
Owner-Occupied Units by Geography	153,354	3.3	20.7	42.2	33.8	0.0
Occupied Rental Units by Geography	91,933	8.1	41.5	35.1	15.3	0.1
Vacant Units by Geography	16,458	7.6	34.5	33.5	24.4	0.0
Businesses by Geography	96,961	6.9	23.2	34.1	35.7	0.1
Farms by Geography	2,284	6.9	20.9	42.2	30.0	0.0
Family Distribution by Income Level	168,103	20.4	18.5	20.3	40.8	0.0
Household Distribution by Income Level	245,287	22.7	16.7	19.0	41.6	0.0
Median Family Income MSA - 17820 Colorado Springs, CO MSA	\$71,351	Median Housing Value				\$224,065
		Median Gross Rent				\$987
		Families Below Poverty Level				8.4%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Agriculture plays a much less significant role in the area’s economy due to the urban nature of this area and concentration of military bases in Colorado Springs. As indicated, this AA includes 96,961 non-farm businesses while only containing 2,284 farms. Major employers in the Colorado Springs MSA include Walmart, Air Force Academy, Schriever Air Force Base, UC Health Memorial Hospital, and Penrose-St. Francis Health Services.

The St. Louis Federal Reserve Economic Data (FRED) reports the December 2021 unemployment rate of 4.3 percent for El Paso County, compared to 3.6 percent for the state of Colorado. The unemployment rate is increased slightly from the 3.9 percent at the prior evaluation, but has fallen from pandemic highs. Current unemployment rates reflect a decrease from the high of 12.5 percent reported as a result of the COVID-19 pandemic. The tight labor market resulting from impacts of COVID has led to to increasing average hourly wages.

Examiners used the applicable FFIEC Median Family Income levels to analyze home mortgage loans under the borrower profile performance factor. As an example, the following table shows the applicable income ranges based on the 2020 FFIEC-estimated Median Family Income of \$81,700 applicable to the area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Colorado Springs, Colorado MSA Median Family Income (17820)				
2020 (\$81,700)	<\$40,850	\$40,850 to <\$65,360	\$65,360 to <\$98,040	≥\$98,040

Source: FFIEC

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLORADO MSA AA

LENDING TEST

The institution's lending performance in the Colorado MSA AA is inconsistent with the institution's lending performance in the Colorado Non-MSA assessment area that were reviewed using full-scope examination procedures.

TECB demonstrated a reasonable geographic distribution and a poor borrower profile distribution in the Colorado MSA AA. The following tables provide quantitative data regarding each of the applicable performance factors.

Geographic Distribution

Geographic Distribution of Small Business Loans Colorado Springs MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.9	5	10.4	1,544	14.8
Moderate	23.2	8	16.7	994	9.5
Middle	34.1	22	45.8	5,929	56.7
Upper	35.7	13	27.1	1,999	19.1
Not Available	0.1	0	0.0	0	0.0
Totals	100.0	48	100.0	10,466	100.0

Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Geographic Distribution of Home Mortgage Loans Colorado MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.3	2.1	2	8.0	7,846	38.6
Moderate	20.7	16.1	3	12.0	1,033	5.1
Middle	42.2	42.9	6	24.0	2,265	11.1
Upper	33.8	38.9	14	56.0	9,182	45.2
Not Available	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	25	100.0	20,325	100.0

Source: 2015 ACS Data; 2020 HMDA Reported Data; 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0

Borrower Profile

Distribution of Small Business Loans by Gross Annual Revenue Category Colorado Springs MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	92.6	23	47.9	3,542	33.8
>1,000,000	1.9	25	52.1	6,924	66.2
Revenue Not Available	5.5	0	0.0	0	0.0
Total	100.0	48	100.0	10,466	100.0

Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Distribution of Home Mortgage Loans by Borrower Income Level Colorado MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.4	3.6	1	4.0	260	1.3
Moderate	18.5	15.1	0	0.0	0	0.0
Middle	20.3	19.5	2	8.0	704	3.5
Upper	40.8	30.7	16	64.0	10,347	50.9
Not Available	0.0	31.1	6	24.0	9,014	44.3
Totals	100.0	100.0	25	100.0	20,325	100.0

Source: 2015 ACS Data; 2020 HMDA LAR; 2020 HMDA Aggregate Data. Due to rounding, totals do not equal 100.0.

COMMUNITY DEVELOPMENT TEST

The institution's community development performance in the Colorado MSA AA is consistent with the institution's community development performance in the State of Colorado. The bank originated 12 community development loans totaling \$17.7 million which accounted for 61.5 percent of the State of Colorado's community development loans. Additionally, the bank made use of qualified investments consisting of 21 donations totaling \$46 thousand that accounts for 1.8 percent of the bank's total qualified investments in the State of Colorado. Lastly, 42.6 percent of the State of Colorado community development services occurred in the Colorado MSA AA.

STATE OF KANSAS

CRA RATING FOR STATE OF KANSAS: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF KANSAS

TECB designated one assessment area in Kansas, as noted below. Wallace County is comprised of a single upper-income tract. The assessment area is consistent with that of the last evaluation. In addition to the branch, the bank also operates a non-deposit taking ATM in this assessment area at a local convenience store.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Kansas Non-MSA AA	Wallace	1	1
<i>Source: Bank Data</i>			

Economic and Demographic Data

The following table illustrates select demographic, housing, and business information for the Kansas Non-MSA AA.

Demographic Information of the Assessment Area Kansas Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.0	0.0	0.0	100.0	0.0
Population by Geography	1,595	0.0	0.0	0.0	100.0	0.0
Housing Units by Geography	813	0.0	0.0	0.0	100.0	0.0
Owner-Occupied Units by Geography	475	0.0	0.0	0.0	100.0	0.0
Occupied Rental Units by Geography	150	0.0	0.0	0.0	100.0	0.0
Vacant Units by Geography	188	0.0	0.0	0.0	100.0	0.0
Businesses by Geography	156	0.0	0.0	0.0	100.0	0.0
Farms by Geography	65	0.0	0.0	0.0	100.0	0.0
Family Distribution by Income Level	393	10.7	15.5	18.3	55.5	0.0
Household Distribution by Income Level	625	22.2	17.9	13.6	46.2	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$76,300
			Median Gross Rent			\$406
			Families Below Poverty Level			3.6%
<i>Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

A Federal Major Disaster Declaration was issued on March 28, 2020, stemming from the COVID-19 Pandemic. Subsequent sections detail qualified community development activities that arose in response toward addressing opportunities to assist in disaster recovery.

As indicated in the prior table, the existence of 65 farms and 156 non-farm businesses in the assessment area indicates both business and agriculture plays an important role in the area's economy. According to 2021 D&B data, 98.5 percent of farm operations report GARs of \$1 million or less, and 77.6 percent of businesses report GARs of \$1 million or less. Major employers include Wallace County School District, Wallace Community Care Center, and United Plains AG.

The St. Louis Federal Reserve Economic Data (FRED) reports December 2021 unemployment rate of 1.2 percent for Wallace County, compared to 2.0 percent for the State of Kansas. Unemployment rates are slightly lower than that of the prior evaluation when rates were 1.9 and 3.3 percent, respectively. While the Wallace County unemployment rate was largely unaffected, unemployment dropped significantly for the State of Kansas from the high of 12.0 percent reported as a result of the COVID-19 pandemic.

Competition

Within this assessment area, the bank faces a low level of competition in the market for financial services. According to the FDIC Deposit Market Share Report data as of June 30, 2021, TECB represents the only financial institution operating a full-service branch within this assessment area. However, the local Farm Credit office also provides farmers credit services. Overall, the low competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Consistent with characteristics of non-metropolitan areas, the Kansas Non-MSA AA creates varied loan demand for a variety of loan products, including agricultural, commercial, home mortgage, and consumer credits. Considering information obtained from bank management and demographic and economic data, examiners determined that the area's primary credit needs include a variety of products including agricultural, commercial, home mortgage, and consumer loans. In 2020, the COVID-19 pandemic rapidly increased the need for financial institutions to work with affected customers, through small business and small farm loans, and created a demand for loans to support business and job retention through economic development and revitalization and stabilization efforts.

With respect to the area's community development needs, demographic data shows that 26.2 percent of the area's families reported low- or moderate-incomes. These levels suggest some need for activities that benefit projects or organizations that provide community services targeted to these families. In addition, activities that support job retention in response to the federal disaster designation suggest a need for activities that promote economic development.

SCOPE OF EVALUATION – STATE OF KANSAS

For the State of Kansas, examiners considered the same review period, but lending products varied from those discussed at the institution level. The Kansas Non-MSA AA extended only 2 home mortgage loans in 2021, and analysis of this product would not provide meaningful conclusions. Consequently, examiners considered small farm and small business loans in the Kansas Non-MSA AA. Small farm lending performance weighted most in arriving at overall Lending Test conclusions for Kansas because of its greater relative number and dollar volume of loans.

Regarding the Community Development Test, the scope for this rated area remains consistent with that of the institution as a whole. Refer to the institution level Scope of Evaluation section for additional information.

CONCLUSIONS ON PERFORMANCE CRITERIA IN KANSAS

LENDING TEST

TECB demonstrated a satisfactory record in the State of Kansas regarding the Lending Test. The bank’s reasonable loan-to-deposit ratio, majority of loans in the assessment area, and excellent borrower profile supports this conclusion. The appendices list the Lending Test’s criteria.

Geographic Distribution

The assessment area does not include any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects excellent penetration throughout the Kansas Non-MSA AA. Excellent performance for both small farm and small business distributions support this conclusion.

Small Farm Loans

The distribution of small farm loans based on the borrowers’ profiles reflects excellent performance. An excellent record of lending to farms with GARs of \$1 million or less primarily supports this conclusion. The table below indicates approximately 96 percent of all small farm loans are made to farms with GARs of \$1 million or less.

Distribution of Small Farm Loans by Gross Annual Revenue Category Kansas Non-MSA AA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	98.5	114	95.8	7,955	87.5
>1,000,000	1.5	5	4.2	1,140	12.5
Revenue Not Available	0.0	0	0.0	0	0.0
Total	100.0	119	100.0	9,095	100.0

Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The distribution of small business loans based on the borrowers’ profiles reflects excellent performance. An excellent record of lending to businesses with GARs of \$1 million or less primarily supports this conclusion. The following table shows the bank originated 97 percent of its small business loans to businesses with GARs of \$1 million or less, which substantially exceeds comparable to D&B data at 77.6 percent.

Distribution of Small Business Loans by Gross Annual Revenue Category Kansas Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	77.6	32	97.0	575	69.7
>1,000,000	6.4	1	3.0	250	30.3
Revenue Not Available	16.0	0	0.0	0	0.0
Total	100.0	33	100.0	825	100.0
<i>Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

COMMUNITY DEVELOPMENT TEST

The institution’s community development performance demonstrates adequate responsiveness to community development needs in the assessment area through adequate community development loans and community development services, without ignoring qualified investments, as appropriate considering the institution’s capacity and the need and availability of such opportunities for community development in the institution’s assessment area.

Community Development Loans

The bank exhibited an adequate record regarding its community development loans in the State of Kansas. An adequate level regarding the dollar volume of community development loans primarily supports this conclusion. The bank originated 15 community development loans totaling over \$916 thousand in the State of Kansas. All 15 loans promoted economic development and were PPP loans and promoted economic development through job retention for low- and moderate-income individuals. These levels reflect an increase over the three community development loans totaling \$291 thousand reported for the State of Kansas in the prior evaluation. The current dollar amount equates to 3.0 percent of the bank’s overall excellent level of community development loans. Given this state’s share of the dollar volume of community development loans compared to its share of lending activity, the bank exhibited an adequate record in the State of Kansas regarding its community development lending.

The following point highlights an example of a community development loan in the State of Kansas.

- ***Economic Development:*** The bank originated a \$206 thousand PPP loan to a community care center to retain permanent jobs and its employees in order to continue to provide important care in this small community. The community care center employs 31 employees in various capacities, the majority of which are low- and moderate-income.

Qualified Investments

The bank exhibited a poor record regarding its qualified investments in the State of Kansas. A poor level regarding the dollar volume of qualified investments primarily supports this conclusion. The bank made use of 3 donations totaling just over \$5 thousand in the State of Kansas. These levels reflect a decrease in the dollar volume over the 11 qualified investments totaling \$9 thousand reported in the prior evaluation. The current dollar amount represents 0.2 percent of the bank's overall adequate level of qualified investments. As noted, this state contributed 13.0 percent of the bank's total deposits. Therefore, the bank's level of qualified investments fell below its level of deposits in this state, exhibiting poor performance in the State of Kansas regarding its qualified investments.

The following is an example of the bank's qualified investments in the State of Kansas.

- ***Community Service*** - The bank made a donation of \$5 thousand to a community care center that primarily provides essential care to low- and moderate-income individuals as a majority of the residents in the care center are Medicaid eligible.

Community Development Services

The bank established an adequate record regarding its community development services in the State of Kansas. The bank showed adequate performance regarding the types of services that largely benefit low- and moderate-income individuals in the State of Kansas. The bank provided 9 community development services in this state since the last evaluation. The figure reflects a decrease from the 13 indicated at the prior evaluation. This level of community development services represents 7.3 percent of the bank's overall community development services while the state of Kansas accounts for 16.7 percent of the bank's total branches. Given the needs and opportunities in the assessment area, the bank exhibited an adequate record in the State of Kansas regarding its community development services.

The following lists a notable example of the bank's community development services in this assessment area.

- ***Community Services***: A bank employee provides annual financial skill training to parents of young children from low- and moderate-income families receiving school readiness program assistance. Instruction includes review of deposit account types, how to write and endorse a check, how to balance an account, fraud threats, as well as other banking services.

TECB operates one full-service branch and one ATM in the single upper-income tract that comprises this assessment area. Examiners considered that the bank only operates a single location in each assessment area within the State of Kansas, limiting the impact branch distribution on the accessibility of services. In addition to its ATM, the institution provides other alternative delivery systems accessible to all portions of the institution's assessment area in the State of Kansas. Refer to the institution's Community Development Services section for specific details of alternative delivery systems.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
State of Colorado	Satisfactory	Satisfactory	Satisfactory
State of Kansas	Satisfactory	Satisfactory	Satisfactory

HOME MORTGAGE LENDING PERFORMANCE TABLES

Borrower Profile

Distribution of Home Mortgage Loans by Borrower Income Level Kansas Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	10.7	11.1	0	0.0	0	0.0
Moderate	15.5	11.1	0	0.0	0	0.0
Middle	18.3	33.3	1	50.0	72	40.7
Upper	55.5	33.3	1	50.0	105	59.3
Not Available	0	11.1	0	0.0	0	0.0
Totals	100.0	100.0	2	100.0	177	100.0
<i>Source: 2015 ACS Data; 2020 HMDA LAR; 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

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

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

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

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

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

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

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

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

THE EASTERN COLORADO BANK'S CRA ASSESSMENT AREA "A"

CHEYENNE COUNTY, COLORADO

CENSUS TRACT #

9606

LINCOLN COUNTY, COLORADO

CENSUS TRACT #

9617

9618

KIT CARSON COUNTY, COLORADO

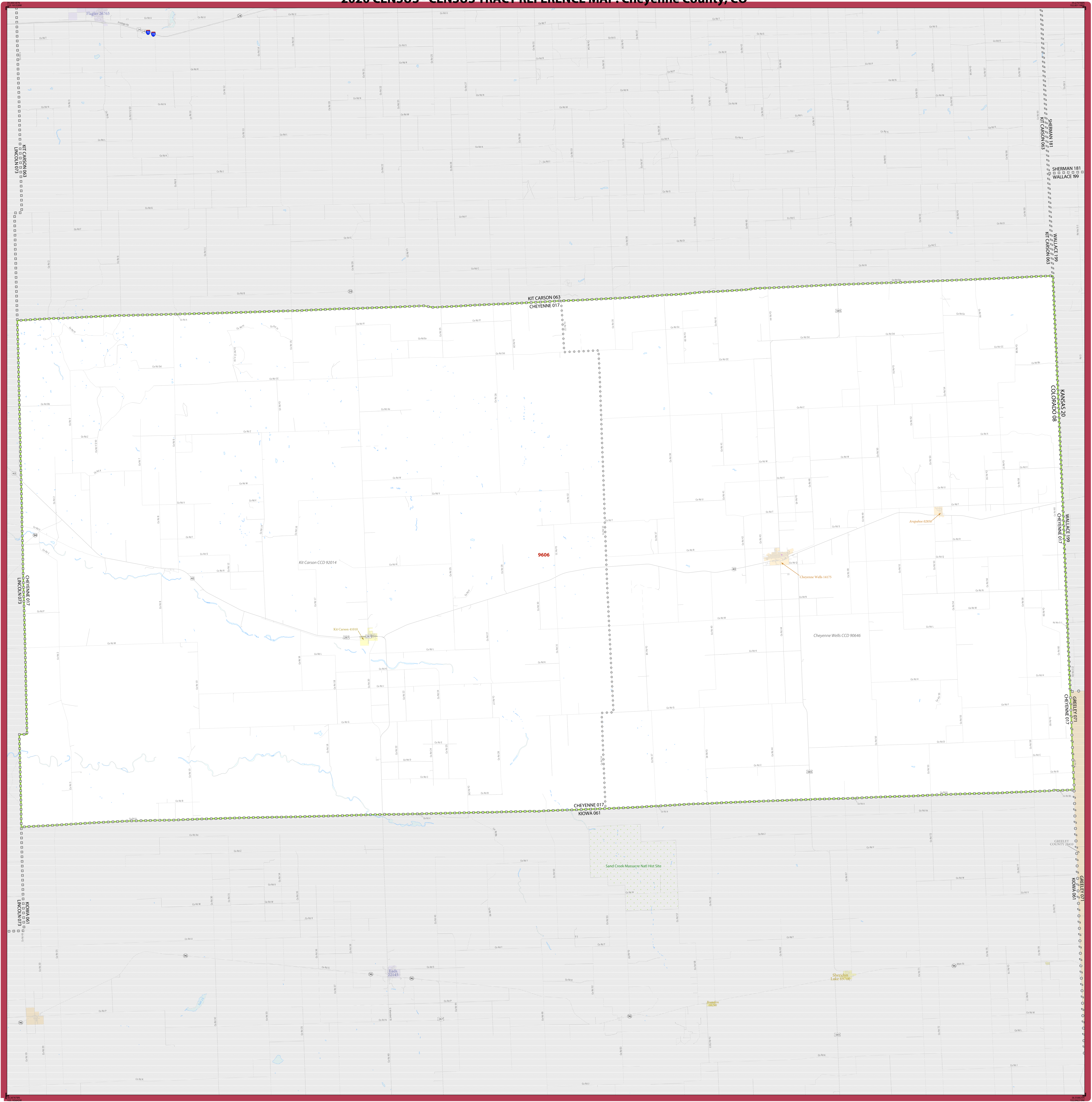
CENSUS TRACT #

9621

9622

9623

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cheyenne County, CO



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) ²		Incline Village 35100
OE Reservation Trust Land		T1880	Census Tract ³		33.07
State American Indian Reservation		Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION
Alaska Native Regional Corporation		NANA ANRC 52120	Water Body		Interstate or U.S. Highway
State (or statistically equivalent) entity		NEW YORK 36	College or University		State Highway or State Road
County (or statistically equivalent) entity		ERIE 029	Military		Other Road
Minor Civil Division (MCD) ¹		Bristol town 07485	4WD Trail, Stairway, Also, Walkway, or Ferry		Not on Map
Census County Division (CCD), Census Subarea (CSA), or Congressional Territory (CT)		Hanna CCD 91650	Nonvisible Boundary or Feature Not Elsewhere Classified		Inset Area
Consolidated City		MILLFORD 47500			

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)
 Map Created by: Geography Division, January 05, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 37 39 41
 2nd Standard Parallel: 42 20 05
 Central Meridian: -105 32 44
 Latitude of Projection Origin: 36 59 35
 False Easting: 0
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



2022 FFIEC Geocode Census Report

Address: Selected Tract

MSA: NA - NA (Outside of MSA)

State: 08 -

County: 017 - CHEYENNE COUNTY

Tract Code: 9606.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
2022 Estimated Tract Median Family Income	\$93,737
2020 Tract Median Family Income	\$82,250
Tract Median Family Income %	113.62
Tract Population	1748
Tract Minority %	15.90
Tract Minority Population	278
Owner-Occupied Units	598
1- to 4- Family Units	1001

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,390
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
% below Poverty Line	13.07
Tract Median Family Income %	113.62
2020 Tract Median Family Income	\$82,250
2022 Estimated Tract Median Family Income	\$93,737
2020 Tract Median Household Income	\$67,763

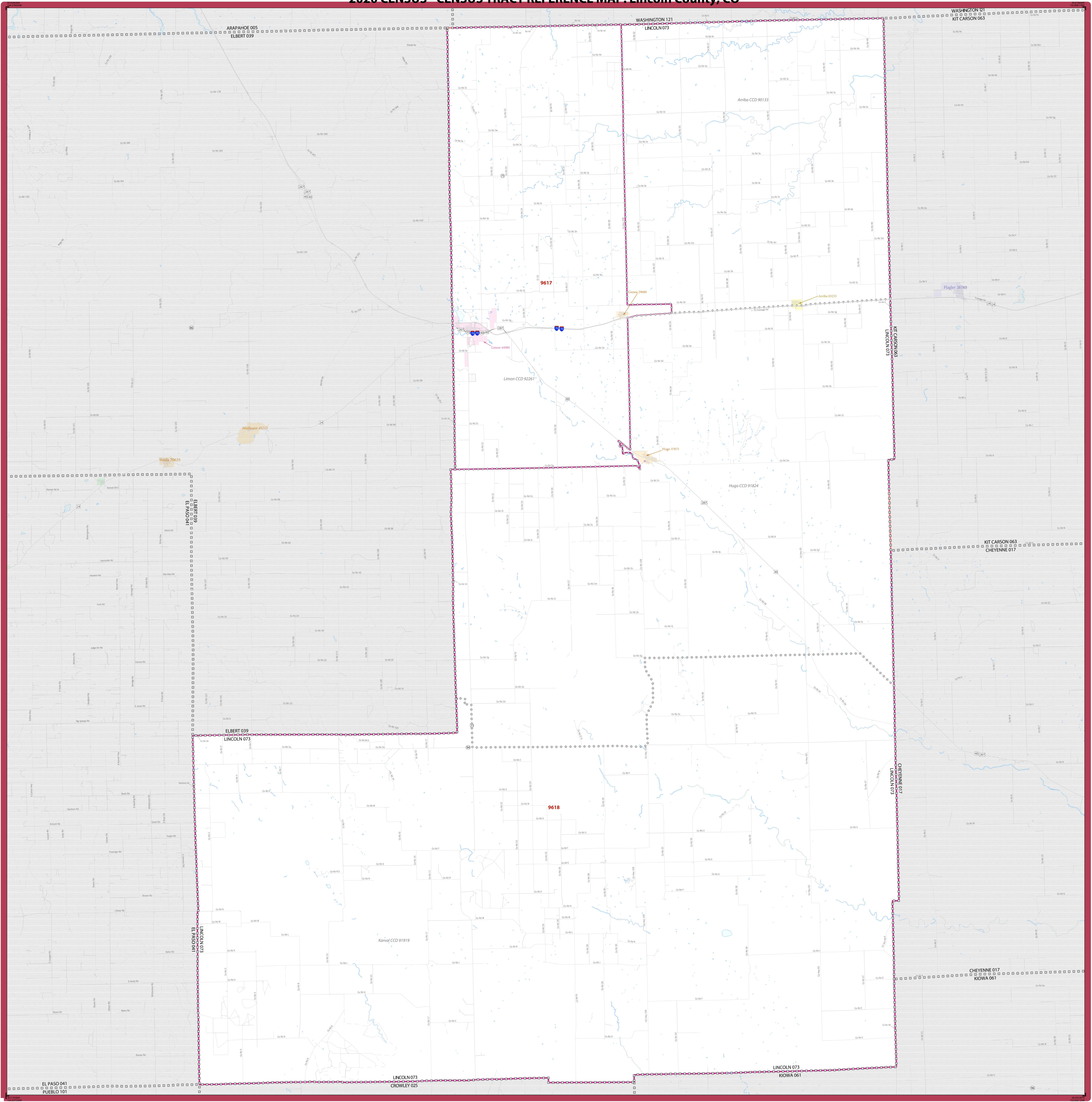
Census Population Information

Tract Population	1748
Tract Minority %	15.90
Number of Families	551
Number of Households	804
Non-Hispanic White Population	1470
Tract Minority Population	278
American Indian Population	5
Asian/Hawaiian/Pacific Islander Population	3
Black Population	1
Hispanic Population	206
Other/Two or More Races Population	63

Census Housing Information

Total Housing Units	1012
1- to 4- Family Units	1001
Median House Age (Years)	48
Owner-Occupied Units	598
Renter Occupied Units	206
Owner Occupied 1- to 4- Family Units	595
Inside Principal City?	NO
Vacant Units	208

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Lincoln County, CO



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) ¹		Incline Village 35100
Oil Reservation Trust Land		T1880	Census Tract ³		33.07
State American Indian Reservation		Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION
Alaska Native Regional Corporation	▼▲▼▲▼▲	NANA ANRC 52120	Water Body		Planned Lake
State (or statistically equivalent) entity		NEW YORK 36	College or University		Col Univ
County (or statistically equivalent) entity	□□□□	ERIE 029	Minor Civil Division (MCD) ¹		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CCD 91650	Prison or Juvenile Detention Center		PRIC
Consolidated City	○○○○○	MILLFORD 47500	Natural or State Park, Forest, or Recreation Area		Yosemite NP
			Outside Subject Area		
			Inset Area		A1

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

The printed map scale is 1:153,315

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 37 39 41
2nd Standard Parallel: 42 20 05
Central Meridian: -105 32 44
Latitude of Projection Origin: 36 59 35
False Easting: 0
False Northing: 0

Map Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)
Map Created by: Geography Division, January 05, 2021

Geographic Vintage: 2020 Census (reference date: January 1, 2020)

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Lincoln County (073)
ENTITY TYPE: County or statistically equivalent entity
ST: Colorado (08)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24958073001

United States Census 2020



2022 FFIEC Geocode Census Report

Address: 790 Main St, Limon, Colorado, 80828

MSA: NA - NA (Outside of MSA)

State: 08 - COLORADO

County: 073 - LINCOLN COUNTY

Tract Code: 9617.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
2022 Estimated Tract Median Family Income	\$84,802
2020 Tract Median Family Income	\$74,412
Tract Median Family Income %	102.79
Tract Population	3495
Tract Minority %	33.68
Tract Minority Population	1177
Owner-Occupied Units	507
1- to 4- Family Units	814

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,390
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
% below Poverty Line	9.46
Tract Median Family Income %	102.79
2020 Tract Median Family Income	\$74,412
2022 Estimated Tract Median Family Income	\$84,802
2020 Tract Median Household Income	\$46,000

Census Population Information

Tract Population	3495
Tract Minority %	33.68
Number of Families	428
Number of Households	742
Non-Hispanic White Population	2318
Tract Minority Population	1177
American Indian Population	48
Asian/Hawaiian/Pacific Islander Population	57
Black Population	270
Hispanic Population	695
Other/Two or More Races Population	107

Census Housing Information

Total Housing Units	929
1- to 4- Family Units	814
Median House Age (Years)	51
Owner-Occupied Units	507
Renter Occupied Units	235
Owner Occupied 1- to 4- Family Units	507
Inside Principal City?	NO
Vacant Units	187



2022 FFIEC Geocode Census Report

Address: Selected Tract
 MSA: NA - NA (Outside of MSA)
 State: 08 -
 County: 073 - LINCOLN COUNTY
 Tract Code: 9618.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
2022 Estimated Tract Median Family Income	\$77,105
2020 Tract Median Family Income	\$67,656
Tract Median Family Income %	93.46
Tract Population	2180
Tract Minority %	11.28
Tract Minority Population	246
Owner-Occupied Units	588
1- to 4- Family Units	991

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,390
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
% below Poverty Line	17.23
Tract Median Family Income %	93.46
2020 Tract Median Family Income	\$67,656
2022 Estimated Tract Median Family Income	\$77,105
2020 Tract Median Household Income	\$47,813

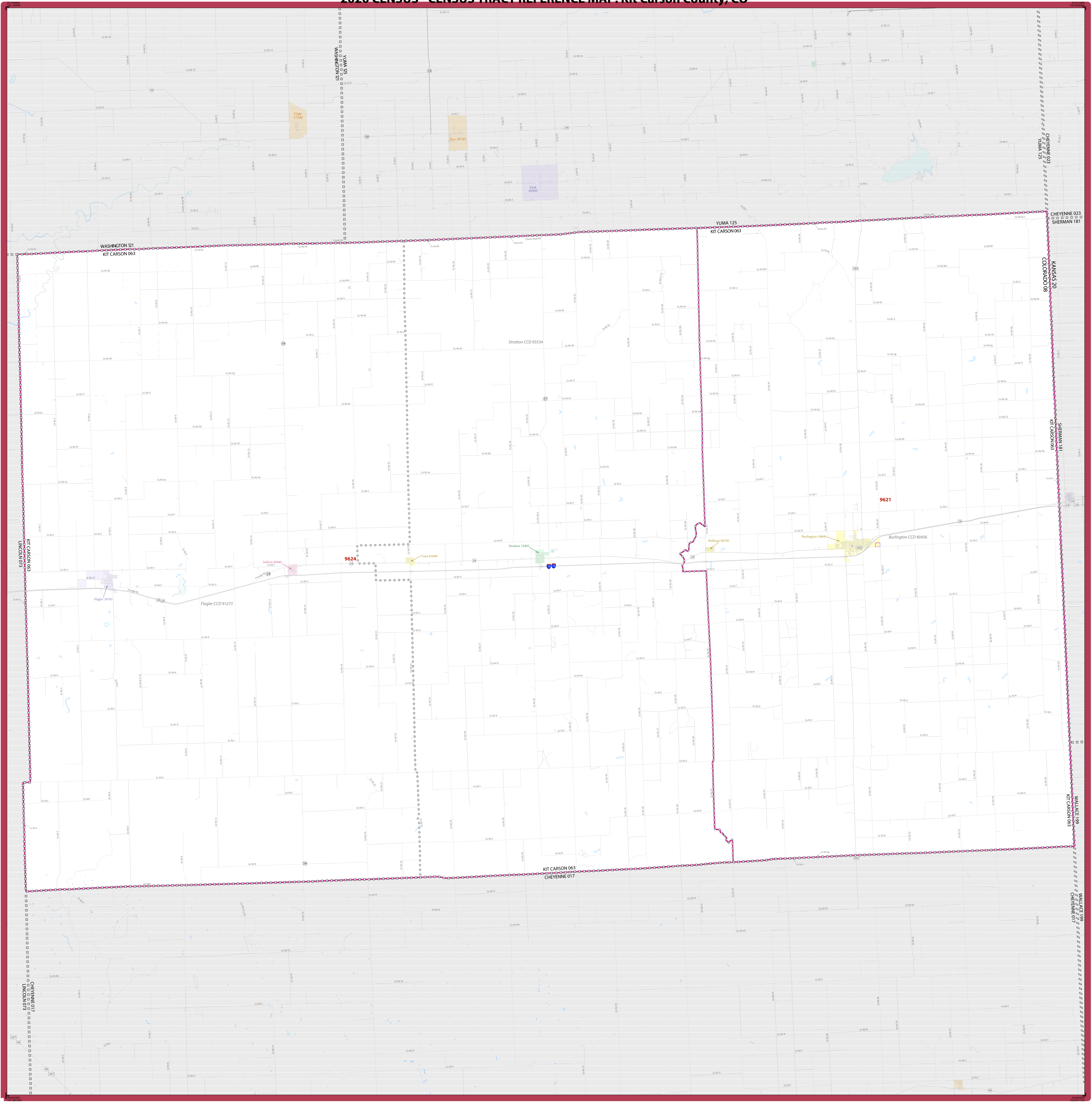
Census Population Information

Tract Population	2180
Tract Minority %	11.28
Number of Families	461
Number of Households	771
Non-Hispanic White Population	1934
Tract Minority Population	246
American Indian Population	13
Asian/Hawaiian/Pacific Islander Population	5
Black Population	5
Hispanic Population	114
Other/Two or More Races Population	109

Census Housing Information

Total Housing Units	1019
1- to 4- Family Units	991
Median House Age (Years)	61
Owner-Occupied Units	588
Renter Occupied Units	183
Owner Occupied 1- to 4- Family Units	588
Inside Principal City?	NO
Vacant Units	248

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Kit Carson County, CO



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Incorporated Place 1,2		Davis 18100
Federal American Indian Reservation		L'ANSE RESVN 1880	Census Designated Place (CDP) 3		Incline Village 35100
Oil Reservation Trust Land		TI880	Census Tract 3		33.07
State American Indian Reservation		Tama Resvn 9400			
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120	DESCRIPTION	SYMBOL	DESCRIPTION
State (or statistically equivalent entity)		NEW YORK 36	Water Body		Interstate or U.S. Highway
County (or statistically equivalent entity)		ERIE 029	College or University		State Highway or State Road
Minor Civil Division (MCD) 3	○○○○○	Bristol town 07485	Military		Other Road
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CCD 91650	Prison or Juvenile Detention Center		4WD Trail, Stairway, Alley, Walkway, or Ferry
Consolidated City	○○○○○	MILLFORD 47500	Nonvisible Boundary or Feature Not Elsewhere Classified		Nonvisible Boundary or Feature Not Elsewhere Classified
			Outside Subject Area		Inset Area

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)
 Map Created by: Geography Division, January 05, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 37 39 41
 2nd Standard Parallel: 42 20 05
 Central Meridian: -105 32 44
 Latitude of Projection Origin: 36 59 35
 False Easting: 0
 False Northing: 0

Scale: 1:112,240
 The printed map scale is 1:112,240.

Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Kit Carson County (063)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Colorado (08)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 249508063001

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

United States Census 2020



2022 FFIEC Geocode Census Report

Address: Selected Tract

MSA: NA - NA (Outside of MSA)

State: 08 -

County: 063 - KIT CARSON COUNTY

Tract Code: 9621.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
2022 Estimated Tract Median Family Income	\$75,083
2020 Tract Median Family Income	\$65,889
Tract Median Family Income %	91.01
Tract Population	4478
Tract Minority %	31.02
Tract Minority Population	1389
Owner-Occupied Units	1267
1- to 4- Family Units	2035

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,390
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
% below Poverty Line	7.00
Tract Median Family Income %	91.01
2020 Tract Median Family Income	\$65,889
2022 Estimated Tract Median Family Income	\$75,083
2020 Tract Median Household Income	\$52,269

Census Population Information

Tract Population	4478
Tract Minority %	31.02
Number of Families	1226
Number of Households	1946
Non-Hispanic White Population	3089
Tract Minority Population	1389
American Indian Population	16
Asian/Hawaiian/Pacific Islander Population	29
Black Population	10
Hispanic Population	1136
Other/Two or More Races Population	198

Census Housing Information

Total Housing Units	2183
1- to 4- Family Units	2035
Median House Age (Years)	47
Owner-Occupied Units	1267
Renter Occupied Units	679
Owner Occupied 1- to 4- Family Units	1257
Inside Principal City?	NO
Vacant Units	237



2022 FFIEC Geocode Census Report

Address: Selected Tract
 MSA: NA - NA (Outside of MSA)
 State: 08 -
 County: 063 - KIT CARSON COUNTY
 Tract Code: 9624.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
2022 Estimated Tract Median Family Income	\$70,925
2020 Tract Median Family Income	\$62,237
Tract Median Family Income %	85.97
Tract Population	2609
Tract Minority %	15.02
Tract Minority Population	392
Owner-Occupied Units	772
1- to 4- Family Units	1324

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$72,390
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$82,500
% below Poverty Line	8.11
Tract Median Family Income %	85.97
2020 Tract Median Family Income	\$62,237
2022 Estimated Tract Median Family Income	\$70,925
2020 Tract Median Household Income	\$47,386

Census Population Information

Tract Population	2609
Tract Minority %	15.02
Number of Families	672
Number of Households	1074
Non-Hispanic White Population	2217
Tract Minority Population	392
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	6
Black Population	11
Hispanic Population	273
Other/Two or More Races Population	94

Census Housing Information

Total Housing Units	1374
1- to 4- Family Units	1324
Median House Age (Years)	55
Owner-Occupied Units	772
Renter Occupied Units	302
Owner Occupied 1- to 4- Family Units	769
Inside Principal City?	NO
Vacant Units	300

THE EASTERN COLORADO BANK'S CRA ASSESSMENT AREA "B"

**EL PASO COUNTY, COLORADO
LOCATED IN MSA #17820**

<u>CENSUS TRACT #</u>	<u>CENSUS TRACT #</u>	<u>CENSUS TRACT #</u>
1.02	37.12	51.20
1.03	37.13	51.21
1.04	38.01	51.22
2.02	38.02	51.23
2.03	39.05	51.24
3.01	39.06	51.25
3.02	39.10	52.01
4.00	39.11	52.02
5.00	39.12	53.00
6.00	39.13	54.00
7.00	39.14	55.01
8.00	40.08	55.02
9.00	40.09	56.01
10.00	41.00	56.02
11.01	42.00	57.00
11.04	43.00	58.00
13.01	44.02	59.00
13.02	44.03	60.00
14.00	44.04	61.00
15.00	44.05	62.00
16.00	44.06	63.01
17.00	45.01	63.02
18.00	45.02	64.00
19.01	45.06	65.01
19.02	45.07	65.02
20.00	45.12	66.00
21.01	45.13	67.01
21.02	45.14	67.02
22.00	45.15	68.01
23.00	45.16	68.02
24.01	45.17	69.01
24.02	45.18	69.02
25.01	45.19	70.00
25.02	45.20	71.03
27.00	46.01	71.04
28.01	46.02	71.05
28.02	46.03	71.06
29.01	47.01	72.03
29.02	47.02	72.04
30.01	47.03	72.05
30.02	47.06	72.06
31.00	47.07	73.01
33.03	47.08	73.02
33.05	48.00	74.01
33.06	49.01	74.02
33.07	49.02	75.01
33.08	50.00	75.02

**EL PASO COUNTY, COLORADO
LOCATED IN MSA #17820**

CENSUS TRACT #

34.01
34.02
37.02
37.05
37.06
37.07
37.08
37.10
37.11

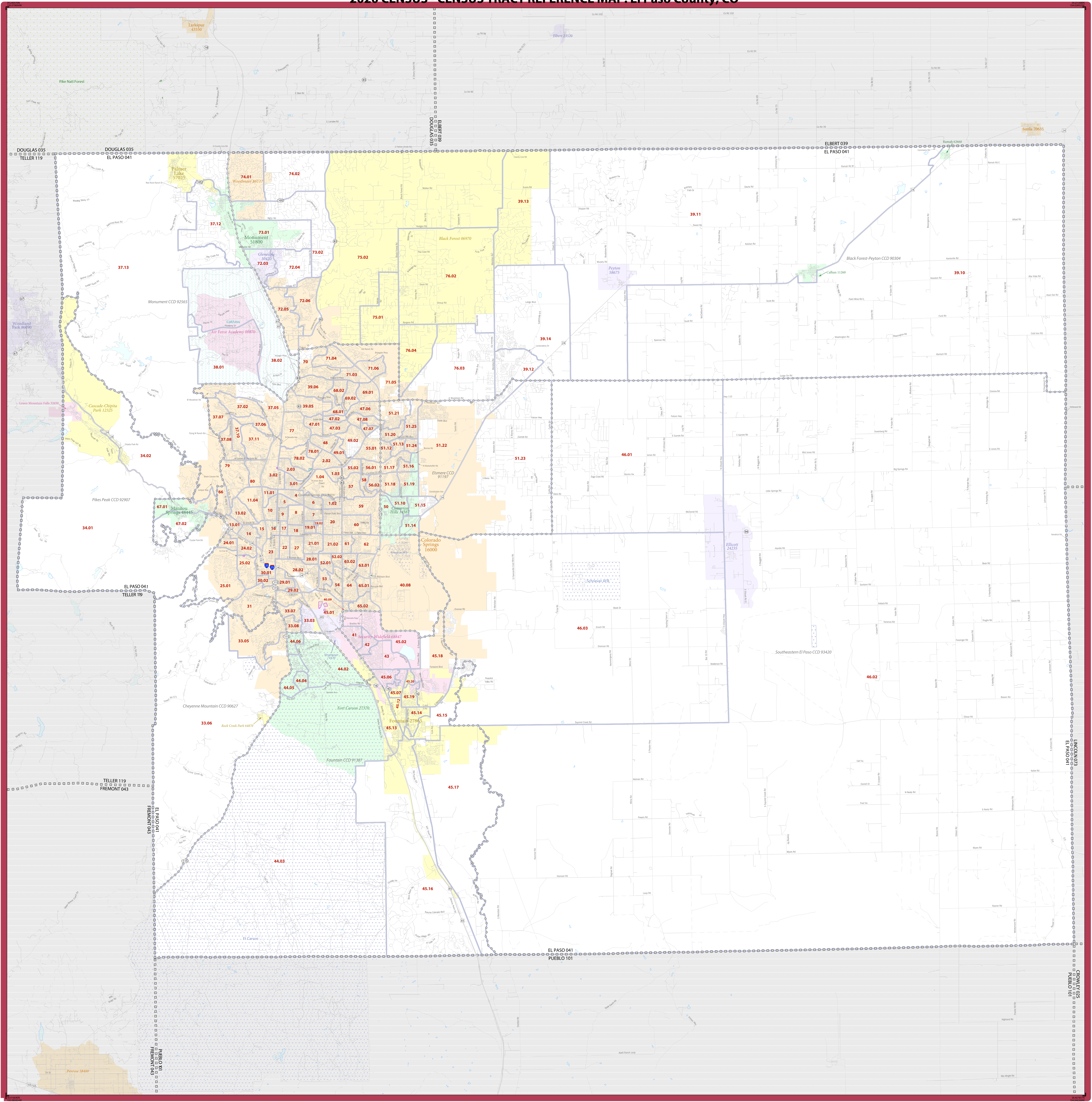
CENSUS TRACT #

51.10
51.12
51.13
51.14
51.15
51.16
51.17
51.18
51.19

CENSUS TRACT #

76.02
76.03
76.04
77.00
78.01
78.02
79.00
80.00

2020 CENSUS - CENSUS TRACT REFERENCE MAP: El Paso County, CO



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE	SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA	Incorporated Place 1,2	Colorful box	Davis 18100
Federal American Indian Reservation	Red dashed line	L'ANSE RESVN 1880	Census Designated Place (CDP) ³	Yellow box	Incline Village 35100
Oil Reserve Trust Land	Blue dashed line	T1880	Census Tract ³	Red box	33.07
State American Indian Reservation	Red dashed line	Tama Resvn 9400	DESCRIPTION	SYMBOL	DESCRIPTION
Alaska Native Regional Corporation	Red dashed line	NANA ANRC 52120	Water Body	Blue wavy line	Pleasant Lake
State (or statistically equivalent entity)	Blue dashed line	NEW YORK 36	College or University	Blue dashed line	Col Univ
County (or statistically equivalent entity)	Blue dashed line	ERIE 029	Minor Civil Division (MCD) ³	Red dashed line	PRICK
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	Blue dashed line	Bristol town 07485	Prison or Juvenile Detention Center	Red dashed line	Yosemite NP
Consolidated City	Blue dashed line	Hanna CCD 91650	Navigable Boundary or Feature Not Elsewhere Classified	Blue dashed line	Inset Area
		MILLFORD 47500			

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A ** following an MCD name denotes a false MCD. A * following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

Scale: 1:100,000

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 37 39 41
2nd Standard Parallel: 40 20 05
Central Meridian: -105 32 44
Latitude of Projection Origin: 36 59 35
False Easting: 0
False Northing: 0

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)
Map Created by: Geography Division, January 05, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: El Paso County (041)
ENTITY TYPE: County or statistically equivalent entity
ST: Colorado (08)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24968041001



2022 FFIEC Census Report - Summary Census Demographic Information

State: 08 - COLORADO (CO)

County: 041 - EL PASO COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	041	0001.02	Middle	No	99.19	\$96,200	\$95,421	\$83,080	3413	27.78	948	1261	1409
08	041	0001.03	Middle	No	80.65	\$96,200	\$77,585	\$67,546	3025	35.54	1075	459	768
08	041	0001.04	Middle	No	80.96	\$96,200	\$77,884	\$67,813	3484	28.16	981	975	1095
08	041	0002.02	Middle	No	89.06	\$96,200	\$85,676	\$74,595	4472	29.70	1328	1095	1278
08	041	0002.03	Moderate	No	65.72	\$96,200	\$63,223	\$55,045	4425	27.41	1213	777	1462
08	041	0003.01	Moderate	No	74.89	\$96,200	\$72,044	\$62,727	3262	34.37	1121	778	1191
08	041	0003.02	Moderate	No	59.88	\$96,200	\$57,605	\$50,155	4360	39.17	1708	932	1338
08	041	0004.00	Middle	No	89.37	\$96,200	\$85,974	\$74,853	2486	20.72	515	792	979
08	041	0005.00	Middle	No	88.24	\$96,200	\$84,887	\$73,904	2016	18.80	379	562	929
08	041	0006.00	Middle	No	85.73	\$96,200	\$82,472	\$71,800	3227	28.42	917	966	1270
08	041	0007.00	Middle	No	87.77	\$96,200	\$84,435	\$73,511	3325	34.47	1146	807	1058
08	041	0008.00	Moderate	No	79.07	\$96,200	\$76,065	\$66,229	2606	26.78	698	709	1068
08	041	0009.00	Upper	No	139.92	\$96,200	\$134,603	\$117,188	2269	16.97	385	717	1103
08	041	0010.00	Upper	No	194.12	\$96,200	\$186,743	\$162,583	2301	14.25	328	791	1009
08	041	0011.01	Moderate	No	59.25	\$96,200	\$56,999	\$49,625	1347	33.11	446	158	440
08	041	0011.04	Moderate	No	65.26	\$96,200	\$62,780	\$54,659	3349	30.82	1032	666	1338
08	041	0013.01	Moderate	No	71.11	\$96,200	\$68,408	\$59,556	2203	22.92	505	469	967
08	041	0013.02	Middle	No	85.43	\$96,200	\$82,184	\$71,550	5392	27.52	1484	1656	2180
08	041	0014.00	Middle	No	93.85	\$96,200	\$90,284	\$78,603	3365	21.63	728	1004	1679
08	041	0015.00	Middle	No	86.62	\$96,200	\$83,328	\$72,552	2453	28.74	705	693	1080
08	041	0016.00	Moderate	No	66.89	\$96,200	\$64,348	\$56,029	3648	27.30	996	165	550
08	041	0017.00	Moderate	No	68.35	\$96,200	\$65,753	\$57,250	1733	29.14	505	426	804
08	041	0018.00	Middle	No	114.32	\$96,200	\$109,976	\$95,750	1967	19.78	389	746	1008
08	041	0019.01	Moderate	No	71.96	\$96,200	\$69,226	\$60,271	2126	31.75	675	329	860
08	041	0019.02	Low	No	37.92	\$96,200	\$36,479	\$31,763	2276	47.41	1079	182	775
08	041	0020.00	Moderate	No	52.43	\$96,200	\$50,438	\$43,913	6759	42.00	2839	1469	1946

* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
08	041	0021.01	Moderate	No	64.25	\$96,200	\$61,809	\$53,816	3972	43.38	1723	473	904
08	041	0021.02	Moderate	No	56.65	\$96,200	\$54,497	\$47,446	4989	52.28	2608	1030	1346
08	041	0022.00	Middle	No	83.63	\$96,200	\$80,452	\$70,045	2719	38.29	1041	649	1203
08	041	0023.00	Moderate	No	68.46	\$96,200	\$65,859	\$57,344	2139	32.35	692	169	520
08	041	0024.01	Middle	No	87.18	\$96,200	\$83,867	\$73,016	2807	21.09	592	545	914
08	041	0024.02	Upper	No	121.85	\$96,200	\$117,220	\$102,054	3512	25.03	879	918	1199
08	041	0025.01	Upper	No	159.69	\$96,200	\$153,622	\$133,750	3550	15.04	534	1371	1583
08	041	0025.02	Middle	No	89.31	\$96,200	\$85,916	\$74,803	3754	26.13	981	835	953
08	041	0027.00	Moderate	No	71.59	\$96,200	\$68,870	\$59,960	3172	38.18	1211	713	1258
08	041	0028.01	Moderate	No	58.72	\$96,200	\$56,489	\$49,185	3072	55.44	1703	685	990
08	041	0028.02	Moderate	No	61.77	\$96,200	\$59,423	\$51,736	4474	51.34	2297	746	1102
08	041	0029.01	Moderate	No	60.70	\$96,200	\$58,393	\$50,842	4532	50.55	2291	839	1294
08	041	0029.02	Low	No	46.26	\$96,200	\$44,502	\$38,750	1420	51.83	736	195	365
08	041	0030.01	Unknown	No	0.00	\$96,200	\$0	\$0	1878	31.47	591	456	783
08	041	0030.02	Moderate	No	76.70	\$96,200	\$73,785	\$64,239	2655	28.25	750	554	1041
08	041	0031.00	Upper	No	181.92	\$96,200	\$175,007	\$152,361	4706	14.09	663	1591	1935
08	041	0033.03	Moderate	No	73.37	\$96,200	\$70,582	\$61,453	5522	42.58	2351	1197	1656
08	041	0033.05	Upper	No	146.61	\$96,200	\$141,039	\$122,792	7325	22.06	1616	2324	2939
08	041	0033.06	Upper	No	153.20	\$96,200	\$147,378	\$128,311	3248	24.88	808	983	1226
08	041	0033.07	Middle	No	99.50	\$96,200	\$95,719	\$83,333	3660	35.11	1285	911	1247
08	041	0033.08	Moderate	No	72.77	\$96,200	\$70,005	\$60,946	6111	49.17	3005	669	1460
08	041	0034.01	Upper	No	131.07	\$96,200	\$126,089	\$109,773	2310	13.72	317	812	1353
08	041	0034.02	Upper	No	214.92	\$96,200	\$206,753	\$180,000	1446	13.35	193	432	593
08	041	0037.02	Upper	No	145.31	\$96,200	\$139,788	\$121,705	5251	18.09	950	1638	1861
08	041	0037.05	Upper	No	149.20	\$96,200	\$143,530	\$124,961	6494	21.31	1384	1794	2070
08	041	0037.06	Middle	No	119.71	\$96,200	\$115,161	\$100,260	4714	20.00	943	1266	1540
08	041	0037.07	Upper	No	145.27	\$96,200	\$139,750	\$121,667	3458	21.69	750	854	1157
08	041	0037.08	Upper	No	131.93	\$96,200	\$126,917	\$110,500	2984	19.67	587	974	1080
08	041	0037.10	Upper	No	123.26	\$96,200	\$118,576	\$103,232	3205	24.90	798	819	1069

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08	041	0037.11	Upper	No	123.67	\$96,200	\$118,971	\$103,583	3154	22.38	706	706	832
08	041	0037.12	Middle	No	109.42	\$96,200	\$105,262	\$91,646	5422	19.75	1071	1326	1502
08	041	0037.13	Upper	No	139.76	\$96,200	\$134,449	\$117,054	4505	15.74	709	1675	1956
08	041	0038.01	Middle	No	95.79	\$96,200	\$92,150	\$80,230	3750	33.68	1263	0	614
08	041	0038.02	Unknown	No	0.00	\$96,200	\$0	\$0	2865	34.42	986	0	0
08	041	0039.05	Middle	No	87.32	\$96,200	\$84,002	\$73,137	4326	31.37	1357	985	1203
08	041	0039.06	Middle	No	111.35	\$96,200	\$107,119	\$93,261	6306	26.75	1687	1435	1847
08	041	0039.10	Middle	No	80.18	\$96,200	\$77,133	\$67,159	2591	16.09	417	724	964
08	041	0039.11	Middle	No	104.95	\$96,200	\$100,962	\$87,898	4423	17.61	779	1164	1441
08	041	0039.12	Upper	No	128.53	\$96,200	\$123,646	\$107,648	8255	30.20	2493	1929	2152
08	041	0039.13	Upper	No	153.44	\$96,200	\$147,609	\$128,514	1566	14.18	222	733	760
08	041	0039.14	Upper	No	164.42	\$96,200	\$158,172	\$137,711	7703	27.24	2098	1880	1949
08	041	0040.08	Middle	No	100.24	\$96,200	\$96,431	\$83,958	3020	39.21	1184	0	715
08	041	0040.09	Moderate	No	55.79	\$96,200	\$53,670	\$46,731	1460	64.52	942	152	278
08	041	0041.00	Moderate	No	69.84	\$96,200	\$67,186	\$58,500	5247	40.90	2146	1403	1767
08	041	0042.00	Middle	No	87.44	\$96,200	\$84,117	\$73,240	4066	39.55	1608	1120	1387
08	041	0043.00	Middle	No	103.16	\$96,200	\$99,240	\$86,400	6642	41.51	2757	1782	2373
08	041	0044.02	Upper	No	142.61	\$96,200	\$137,191	\$119,444	6641	45.82	3043	0	38
08	041	0044.03	Middle	No	81.34	\$96,200	\$78,249	\$68,125	2204	51.32	1131	0	280
08	041	0044.04	Moderate	No	73.66	\$96,200	\$70,861	\$61,699	3277	43.73	1433	0	913
08	041	0044.05	Moderate	No	54.73	\$96,200	\$52,650	\$45,845	3663	46.63	1708	13	1186
08	041	0044.06	Moderate	No	61.73	\$96,200	\$59,384	\$51,706	2567	53.80	1381	0	1030
08	041	0045.01	Moderate	No	55.96	\$96,200	\$53,834	\$46,868	5938	54.04	3209	881	1460
08	041	0045.02	Middle	No	97.42	\$96,200	\$93,718	\$81,597	6921	47.42	3282	1731	2175
08	041	0045.06	Middle	No	90.04	\$96,200	\$86,618	\$75,417	4963	39.21	1946	1722	1946
08	041	0045.07	Moderate	No	76.00	\$96,200	\$73,112	\$63,654	3150	42.19	1329	858	1101
08	041	0045.12	Moderate	No	65.32	\$96,200	\$62,838	\$54,712	2635	44.10	1162	678	957
08	041	0045.13	Moderate	No	67.73	\$96,200	\$65,156	\$56,731	3723	42.28	1574	876	1350

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08	041	0045.14	Middle	No	94.01	\$96,200	\$90,438	\$78,735	6060	45.12	2734	1408	1815
08	041	0045.15	Upper	No	135.65	\$96,200	\$130,495	\$113,611	6520	49.42	3222	1708	1894
08	041	0045.16	Moderate	No	52.57	\$96,200	\$50,572	\$44,028	3528	37.47	1322	958	1314
08	041	0045.17	Middle	No	87.01	\$96,200	\$83,704	\$72,880	5122	41.74	2138	1222	1649
08	041	0045.18	Middle	No	113.00	\$96,200	\$108,706	\$94,646	6598	44.51	2937	1479	1810
08	041	0045.19	Middle	No	95.24	\$96,200	\$91,621	\$79,771	5482	47.61	2610	1247	1964
08	041	0045.20	Middle	No	87.47	\$96,200	\$84,146	\$73,264	2360	42.46	1002	572	681
08	041	0046.01	Middle	No	91.04	\$96,200	\$87,580	\$76,250	4324	21.05	910	1396	1616
08	041	0046.02	Middle	No	87.25	\$96,200	\$83,935	\$73,073	4669	24.33	1136	1378	1910
08	041	0046.03	Middle	No	96.58	\$96,200	\$92,910	\$80,893	9811	42.15	4135	1926	2957
08	041	0047.01	Middle	No	94.57	\$96,200	\$90,976	\$79,205	4948	28.56	1413	1517	1834
08	041	0047.02	Middle	No	102.05	\$96,200	\$98,172	\$85,469	2188	28.75	629	523	700
08	041	0047.03	Middle	No	114.61	\$96,200	\$110,255	\$95,990	6287	28.22	1774	1567	1918
08	041	0047.06	Upper	No	126.25	\$96,200	\$121,453	\$105,741	5524	30.76	1699	1530	1813
08	041	0047.07	Middle	No	108.39	\$96,200	\$104,271	\$90,786	3389	29.63	1004	592	790
08	041	0047.08	Upper	No	131.07	\$96,200	\$126,089	\$109,775	5176	31.24	1617	1234	1516
08	041	0048.00	Middle	No	90.07	\$96,200	\$86,647	\$75,441	4904	34.09	1672	946	1400
08	041	0049.01	Middle	No	83.64	\$96,200	\$80,462	\$70,057	3771	35.45	1337	766	1149
08	041	0049.02	Upper	No	152.23	\$96,200	\$146,445	\$127,500	5385	24.48	1318	1617	1718
08	041	0050.00	Moderate	No	58.39	\$96,200	\$56,171	\$48,906	5445	42.75	2328	1184	1931
08	041	0051.10	Middle	No	86.63	\$96,200	\$83,338	\$72,554	4224	41.41	1749	1090	1419
08	041	0051.12	Moderate	No	74.83	\$96,200	\$71,986	\$62,679	3932	42.78	1682	626	897
08	041	0051.13	Upper	No	148.79	\$96,200	\$143,136	\$124,615	3362	35.66	1199	1151	1295
08	041	0051.14	Moderate	No	76.87	\$96,200	\$73,949	\$64,384	1804	52.16	941	496	596
08	041	0051.15	Middle	No	118.15	\$96,200	\$113,660	\$98,958	6577	44.44	2923	1824	2345
08	041	0051.16	Middle	No	109.60	\$96,200	\$105,435	\$91,799	4437	35.47	1574	982	1348
08	041	0051.17	Middle	No	92.50	\$96,200	\$88,985	\$77,471	4026	32.71	1317	1249	1268
08	041	0051.18	Middle	No	95.48	\$96,200	\$91,852	\$79,966	4913	37.06	1821	1054	1456
08	041	0051.19	Middle	No	115.72	\$96,200	\$111,323	\$96,922	4867	39.02	1899	1522	1773

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08	041	0051.20	Middle	No	110.57	\$96,200	\$106,368	\$92,604	5636	35.61	2007	1550	2131
08	041	0051.21	Middle	No	110.63	\$96,200	\$106,426	\$92,659	6150	35.09	2158	1463	1879
08	041	0051.22	Upper	No	150.80	\$96,200	\$145,070	\$126,299	11238	33.93	3813	2265	2539
08	041	0051.23	Middle	No	100.26	\$96,200	\$96,450	\$83,977	3014	22.20	669	887	1252
08	041	0051.24	Middle	No	98.64	\$96,200	\$94,892	\$82,619	3855	38.65	1490	938	1195
08	041	0051.25	Upper	No	125.00	\$96,200	\$120,250	\$104,694	5394	34.56	1864	1552	1810
08	041	0052.01	Moderate	No	52.82	\$96,200	\$50,813	\$44,241	4079	61.34	2502	312	752
08	041	0052.02	Low	No	48.97	\$96,200	\$47,109	\$41,014	2731	53.90	1472	537	663
08	041	0053.00	Moderate	No	61.16	\$96,200	\$58,836	\$51,230	4566	55.12	2517	1085	1480
08	041	0054.00	Moderate	No	55.26	\$96,200	\$53,160	\$46,289	5918	65.31	3865	1133	1743
08	041	0055.01	Middle	No	103.82	\$96,200	\$99,875	\$86,957	6953	29.90	2079	1620	2084
08	041	0055.02	Moderate	No	56.19	\$96,200	\$54,055	\$47,063	4567	40.84	1865	851	1253
08	041	0056.01	Middle	No	91.90	\$96,200	\$88,408	\$76,973	3503	31.60	1107	990	1304
08	041	0056.02	Middle	No	90.83	\$96,200	\$87,378	\$76,078	2964	28.95	858	940	1290
08	041	0057.00	Middle	No	93.89	\$96,200	\$90,322	\$78,636	5861	31.29	1834	1864	1963
08	041	0058.00	Middle	No	106.51	\$96,200	\$102,463	\$89,205	3047	25.27	770	1004	1230
08	041	0059.00	Moderate	No	78.93	\$96,200	\$75,931	\$66,111	6930	35.22	2441	2059	2450
08	041	0060.00	Moderate	No	57.79	\$96,200	\$55,594	\$48,401	6804	50.35	3426	1244	1847
08	041	0061.00	Moderate	No	50.79	\$96,200	\$48,860	\$42,540	4069	58.84	2394	362	875
08	041	0062.00	Moderate	No	62.49	\$96,200	\$60,115	\$52,342	5354	59.13	3166	975	1576
08	041	0063.01	Moderate	No	79.72	\$96,200	\$76,691	\$66,771	4946	56.47	2793	1359	1776
08	041	0063.02	Moderate	No	50.13	\$96,200	\$48,225	\$41,986	5363	61.31	3288	615	1141
08	041	0064.00	Low	No	47.81	\$96,200	\$45,993	\$40,047	7445	63.33	4715	1236	1964
08	041	0065.01	Moderate	No	70.75	\$96,200	\$68,062	\$59,261	4062	71.15	2890	786	1138
08	041	0065.02	Middle	No	81.51	\$96,200	\$78,413	\$68,266	7873	63.23	4978	1847	2871
08	041	0066.00	Middle	No	105.52	\$96,200	\$101,510	\$88,375	2427	17.22	418	768	1037
08	041	0067.01	Middle	No	118.58	\$96,200	\$114,074	\$99,316	2500	16.12	403	603	1417
08	041	0067.02	Upper	No	170.39	\$96,200	\$163,915	\$142,708	3013	14.74	444	1021	1394

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08	041	0068.01	Middle	No	89.64	\$96,200	\$86,234	\$75,082	4228	28.67	1212	1249	1496
08	041	0068.02	Middle	No	118.99	\$96,200	\$114,468	\$99,659	3940	26.78	1055	1077	1411
08	041	0069.01	Upper	No	135.10	\$96,200	\$129,966	\$113,152	5344	26.53	1418	1308	1626
08	041	0069.02	Middle	No	110.59	\$96,200	\$106,388	\$92,625	5019	26.96	1353	1170	1561
08	041	0070.00	Upper	No	160.67	\$96,200	\$154,565	\$134,569	4764	24.10	1148	1249	1414
08	041	0071.03	Upper	No	141.55	\$96,200	\$136,171	\$118,554	5207	25.39	1322	1235	1449
08	041	0071.04	Upper	No	177.92	\$96,200	\$171,159	\$149,013	4316	23.68	1022	1082	1269
08	041	0071.05	Upper	No	133.84	\$96,200	\$128,754	\$112,098	8338	31.21	2602	1241	1405
08	041	0071.06	Upper	No	176.22	\$96,200	\$169,524	\$147,594	6720	29.45	1979	1341	1789
08	041	0072.03	Upper	No	157.93	\$96,200	\$151,929	\$132,270	4188	20.65	865	1355	1540
08	041	0072.04	Upper	No	151.68	\$96,200	\$145,916	\$127,038	5504	20.57	1132	1744	1848
08	041	0072.05	Upper	No	138.50	\$96,200	\$133,237	\$116,000	5899	31.77	1874	950	1225
08	041	0072.06	Upper	No	203.14	\$96,200	\$195,421	\$170,139	7441	23.96	1783	1772	2144
08	041	0073.01	Upper	No	189.67	\$96,200	\$182,463	\$158,852	7203	18.10	1304	1419	1585
08	041	0073.02	Upper	No	158.95	\$96,200	\$152,910	\$133,125	6043	18.52	1119	1791	2177
08	041	0074.01	Upper	No	187.75	\$96,200	\$180,616	\$157,250	6828	14.85	1014	2155	2287
08	041	0074.02	Upper	No	282.77	\$96,200	\$272,025	\$236,830	2749	16.30	448	755	865
08	041	0075.01	Upper	No	141.87	\$96,200	\$136,479	\$118,819	1227	13.61	167	279	335
08	041	0075.02	Upper	No	184.96	\$96,200	\$177,932	\$154,914	9264	18.77	1739	2615	3032
08	041	0076.02	Upper	No	171.63	\$96,200	\$165,108	\$143,750	3868	16.52	639	1177	1216
08	041	0076.03	Upper	No	137.72	\$96,200	\$132,487	\$115,350	10167	30.45	3096	2182	2359
08	041	0076.04	Upper	No	124.42	\$96,200	\$119,692	\$104,205	3684	26.49	976	1031	1153
08	041	0077.00	Middle	No	102.65	\$96,200	\$98,749	\$85,978	6437	26.44	1702	1690	2256
08	041	0078.01	Upper	No	128.70	\$96,200	\$123,809	\$107,794	1720	23.95	412	348	492
08	041	0078.02	Middle	No	88.81	\$96,200	\$85,435	\$74,382	2110	24.64	520	603	889
08	041	0079.00	Upper	No	164.72	\$96,200	\$158,461	\$137,957	2610	15.06	393	1327	1456
08	041	0080.00	Moderate	No	64.59	\$96,200	\$62,136	\$54,096	4331	30.52	1322	834	1383

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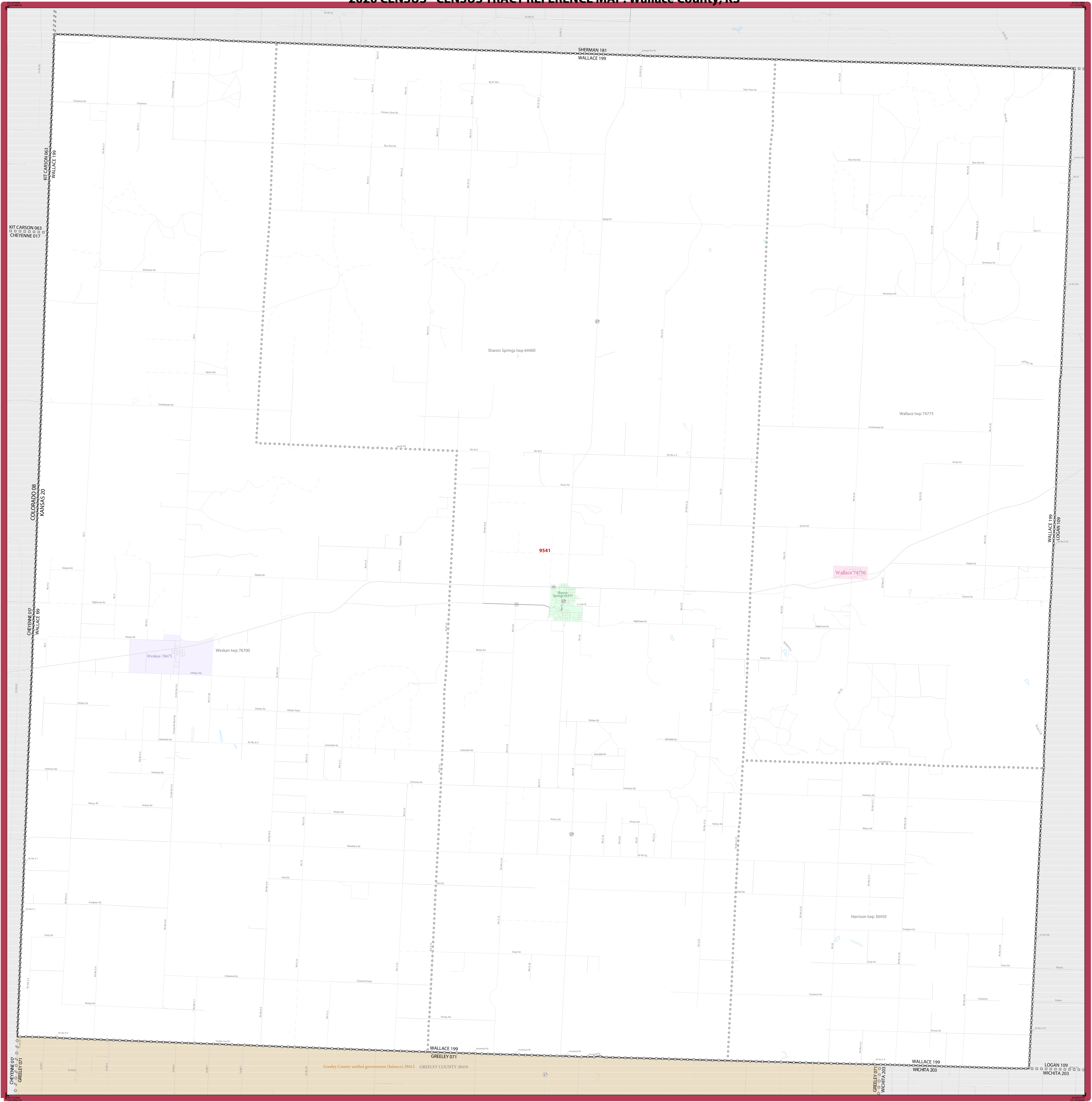
THE EASTERN COLORADO BANK'S CRA ASSESSMENT AREA "C"

WALLACE COUNTY, KANSAS

CENSUS TRACT #

9541

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Wallace County, KS



LEGEND

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A ** following an MCD name denotes a false MCD. A * following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAR20)
 Map Created by Geography Division: January 06, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 37 29 41
 2nd Standard Parallel: 39 30 05
 Central Meridian: -96 20 03
 Latitude of Projection Origin: 36 59 35
 False Easting: 0
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



2022 FFIEC Geocode Census Report

Address: Selected Tract
 MSA: NA - NA (Outside of MSA)
 State: 20 -
 County: 199 - WALLACE COUNTY
 Tract Code: 9541.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,400
2022 Estimated Tract Median Family Income	\$76,116
2020 Tract Median Family Income	\$67,895
Tract Median Family Income %	103.70
Tract Population	1512
Tract Minority %	11.11
Tract Minority Population	168
Owner-Occupied Units	442
1- to 4- Family Units	778

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$65,467
2022 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$73,400
% below Poverty Line	12.48
Tract Median Family Income %	103.70
2020 Tract Median Family Income	\$67,895
2022 Estimated Tract Median Family Income	\$76,116
2020 Tract Median Household Income	\$49,632

Census Population Information

Tract Population	1512
Tract Minority %	11.11
Number of Families	448
Number of Households	651
Non-Hispanic White Population	1344
Tract Minority Population	168
American Indian Population	1
Asian/Hawaiian/Pacific Islander Population	2
Black Population	3
Hispanic Population	80
Other/Two or More Races Population	82

Census Housing Information

Total Housing Units	795
1- to 4- Family Units	778
Median House Age (Years)	64
Owner-Occupied Units	442
Renter Occupied Units	209
Owner Occupied 1- to 4- Family Units	442
Inside Principal City?	NO
Vacant Units	144

MAIN OFFICE

The Eastern Colorado Bank
10 South 1st Street
PO Box 888
*Cheyenne Wells, CO 80810

Lobby Hours:
Monday – Friday 8:30 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday 8:00 AM – 5:00 PM
Saturday 9:00 AM – 12:00 PM

Located In Tract#9606 (Cheyenne County, CO)

BRANCHES

The Eastern Colorado Bank
790 Main Street, PO Box 549
*Limon, Colorado 80828

Lobby Hours:
Monday – Friday 8:30 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday 8:00 AM – 5:00 PM

Located in Tract #9617
(Lincoln County, CO)

The Eastern Colorado Bank
444 E Pikes Peak Avenue, Suite 300
Colorado Springs, Colorado 80903

Lobby Hours:
Monday – Friday 8:30 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday 8:00 AM – 5:00 PM

Located in MSA#17820, Tract #0022
(El Paso County, CO)

The Eastern Colorado Bank
133 N Main Street, PO Box 129
**Sharon Springs, Kansas 67758

Lobby Hours:
Monday – Friday 8:30 AM – 4:00 PM

Located in Tract #9541
(Wallace County, KS)

The Eastern Colorado Bank
113 Main Street, PO Box 175
*Kit Carson, Colorado 80825

Lobby Hours:
Monday – Friday 8:30 AM – 4:00 PM

Located in Tract #9906
(Cheyenne County, CO)

The Eastern Colorado Bank
2121 Rose Avenue, PO Box 68
*Burlington, Colorado 80807

Lobby Hours:
Monday – Friday 8:30 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday 8:00 AM – 5:00 PM

Located in Tract #9621
(Kit Carson County, CO)

* On-site ATM (not deposit taking)

**Off-site ATM serviced by local branch (not deposit taking)

BRANCH OPENINGS AND CLOSINGS

Current Year Openings (2023)

None

Current Year Closings (2023)

None

Opening Previous Two Years (2022 and 2021)

None

Closings Previous Two Years (2022 and 2021)

None



**EASTERN
COLORADO
BANK**

Member FDIC and Equal Housing Lender

Convenient Banking Services

Online Banking (Consumers and Business)

Personal Online Banking allows customers to easily check account balances, pay bills, manage payees, create person-to-person payments, download eStatements, and transfer money between accounts. Manage your money quickly and conveniently with access 24 hours a day, 7 days a week. Products we have to offer are:

- Zelle
- Bill Pay Services
- ECB Mobile Banking with Mobile Deposit
- ECB Secure Card
- Card Wallet
- Notifi Mobile Alerts
- Transfer money between accounts
- Stop Payments
- eStatements

Treasury Management (Business Customers)

Our Treasury Management Services are designed to provide the accessibility to run your business through flexible, convenient banking products and services to help you achieve effective control over your cash resources and improve your cash flow. Products we have to offer are:

- ACH Manager
- Business Bill Pay
- Merchant Capture
- Online Multi-User Capability
- Positive Pay
- Wire Manager
- Process payroll
- Transfer money between accounts
- Stop Payments
- eStatements

Voice Access

Our 24 hour Voice Access Service is available free to all of The Eastern Colorado Bank customers. With a simple phone call, you can make inquiries on your account, complete transfers between accounts, or receive a faxed statement.

THE EASTERN COLORADO BANK
Member FDIC and Equal Housing Lender

Loan Terms and Guidelines

	<u>Typical</u>	<u>Maximum</u>
<u>Agricultural and Commercial Loans</u>		
Agricultural Operating Loans	12 Mo	36 Mo
Commercial Operating Loans	12 Mo	60 Mo
Watch and Substandard Operating Loans	6 Mo	12 Mo
Breeding Livestock Loans	5 Yr	7 Yr
Feeder Livestock Loans	Length of Operating Cycle	
New Equipment Loans	5 Yr	7 Yr
Used Equipment Loans	3 Yr	5 Yr
FSA or USDA Guaranteed Real Estate	15Yr	30 Yr
Agricultural Real Estate Loans	10 Yr	20 Yr
Amortization Term	15 Yr	30 Yr
Commercial Real Estate loans	10 Yr	20 Yr
Amortization Term	20 Yr	25 Yr
<u>Construction Land Acquisition Loans</u>		
Consumer Residential Real Estate	12 Mo	18 Mo
Commercial Construction Real Estate	12 Mo	24 Mo
Acquisition/Development Real Estate	12 Mo	24 Mo
Acquisition Real Estate Amortizing (Lot Loans)	3 Yr	15 Yr
<u>Residential Real Estate</u>		
Loans to be sold in the Secondary Market	15 Yr	30 Yr
Loans to be kept In House	15 Yr	30 Yr
Amortization Term	15 Yr	30 Yr
Home Improvement/Home Equity (See rate sheet for product types)	10 Yr	15 Yr
<u>Consumer Loans</u>		
New, Current year – 2 year used	60 Mo	72 Mo
3-5 Years Used Vehicles	48 Mo	60 Mo
Over 5 Years Used Vehicles	36 Mo	48 Mo
Other Non-titled (4-wheelers, trailers, motorcycles, boats, etc)	36 Mo	60 Mo
Recreational Vehicles (RVs)	36 Mo	60 Mo
Amortization Term	5 Yr	20 Yr
Personal Loans	24 Mo	36 Mo

The Eastern Colorado Bank may charge a documentation fee on any loan, extension, skipper or change in terms. The fees are as follows:

Consumer auto documentation fee	\$50.00
Consumer non-auto documentation fee	\$30.00
Consumer extension or skipper	\$30.00
Commercial/Ag documentation fee-CD Secured	\$50.00 Min
Commercial/Ag documentation fee (<\$15,000)	\$150.00 Min
Commercial/Ag documentation fee	\$250.00 Min
Commercial/Ag extension or change in terms	\$150.00 Min

Other acceptable Ag/commercial fees are as follows:

Tax certification	\$25.00
UCC filing fee	\$30.00
Partial or full Deed of Trust/Mortgage release fee (Commercial/Ag)	\$60.00
Partial or full Deed of Trust/Mortgage release fee (Consumer)	Actual Recording Costs
Flood Determination	\$20.00
Commercial/Ag Evaluation Fee	50% of State Certified Appraisal \$500.00 Min
Appraisal Review Fee (Commercial/Ag)	\$75.00 per appraisal
Subordination Fee (Commercial/Ag)	\$300.00 minimum

Other acceptable consumer fees are as follows:

Residential Evaluation Fee	\$250.00
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****Terms and Rates may vary based on product chosen****

THE EASTERN COLORADO BANK
Member FDIC and Equal Housing Lender

Collateral Guidelines

When calculating the collateral value, the following percentages of fair market value, appraised value, or cost will be considered maximums:

Real estate – Appraised value or cost whichever is less:	
Agricultural land – pasture/dryland	70%
Agricultural land – irrigated	65%
Commercial property – non specialized, non-owner occupied	75%
Commercial property – specialized use (Owner Occupied & Non-Owner Occupied)	65%
Commercial property – non specialized, owner occupied	80%
Residential 1-4 family – conforming	80%
Residential 1-4 family – non conforming (Lofts, Farmsteads, NC appraisal)	80%
Residential 1-4 family – jumbo	75%
Residential 1-4 family – investment (Non Owner Occupied, Rentals)	75%
Multi family	75%
Mobile homes and modular homes	75%
(The mobile home must meet the specifications as outlined in the MPF underwriting guide)	
Mobile homes not permanently attached to real property	70%
Raw land	50%
Land development, pre-construction development	65%
Commercial construction	75%
Residential construction	80%
Residential construction – Non pre-sold or Jumbo	75%
Residential Lots	80%
Machinery & equipment:	
Agricultural	70%
Commercial	70%
Commercial (specialized equipment)	60%
Farm products:	
Grain	80%
Hay or silage	70%
Livestock	80%
Livestock (hedged)	90%
Growing crops w/assignment of federal crop ins.	60%
Prepays	50%
Business inventory	50%
Accounts receivable	
Current	80%
30-60 days	60%
61-90 days	50%
Over 90 days	0%
Other Acceptable Collateral	
CRP contracts	100% less interest
State titled motor vehicles	100%*
Recreational Collateral (RV, Camper, Boats and ATV)	80%*
Cash collateral (CD's, Savings, Cash Value of Life Insurance)	100%

*Collateral value will be determined by Dealer Purchase Sheet or Kelly Blue Book Private Party Value, NADA Clean Trade In Value or any other industry accepted valuations for consumer, agricultural and commercial purpose loans.

The Eastern Colorado Bank

Loan-to-Deposit Ratio for 2022

Quarter Date		Net Loans & Leases (\$000s)	Total Deposits (\$000s)	Loan-to-Deposit Ratio
1st Quarter	3/31/2022	\$ 416,114.00	\$ 503,714.00	82.61%
2nd Quarter	6/30/2022	\$ 417,440.00	\$ 509,925.00	81.86%
3rd Quarter	9/30/2022	\$ 423,584.00	\$ 513,739.00	82.45%
4th Quarter	12/31/2022	\$ 438,830.00	\$ 519,078.00	84.54%

HOME MORTGAGE DISCLOSURE ACT NOTICE

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 online. For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).