

**CRA Public Information File  
Integrity Bank Plus – Main Office**

726 Main Street, PO Box 119,  
Wabasso MN 56293  
Phone Number 507-342-5111  
Fax Number 507-342-5600

This file contains the following information and statements

1. Written comments from the public, if any received this year or in the past two years, along with any response by us that is not of a private nature.
2. The public portion of our most recent Community Reinvestment Act performance evaluation.
3. This Bank has a total of two branches including the main office:
  - a. Main Office – 726 Main Street Wabasso, MN 56293
    - i. Located within Census Tract # 7504
  - b. Branch Location - 550 Main Street Walnut Grove, MN 56180
    - i. Located within Census Tract #7505
4. No branches have been closed in the past ten years.
5. Services & Products listed below available at all offices.

Assessment Area

Integrity Bank Plus has designated as its CRA assessment area the following census tracts in Redwood County:

In Redwood County Number: 7504, 7505, and 7501

Both locations are full-service offices.

**BRANCHES OPENED OR CLOSED WITHIN THE LAST TEN CALENDAR YEARS:** None

**HOURS OF OPERATION:**

Lobby Hours:

Monday- Thursday 8:30-4:00

Friday 8:30-5:00

ATM's

Wabasso C Store - 180 State Highway 68, Wabasso MN 56293  
Open store hours – Sunday – Saturday, 6:00 am to 9:00 pm

Walnut Grove Branch – 550 Main St., Walnut Grove, MN 56180  
Drive-Up ATM – available 24 hours per day

## AVAILABLE SERVICES:

### Personal Banking

<b>Checking</b>	Kasasa Cash Kasasa Cashback Youth Checking
<b>Savings</b>	Kasasa Saver Statement Savings Youth Savings
<b>Card Services</b>	Debit Cards
<b>Other Deposits</b>	Certificate of Deposits Individual Retirement Accounts (IRA)
<b>Online Banking</b>	Online Banking Mobile Banking
<b>Other Services</b>	Cashier's Checks Money Orders Wires (Domestic) Notary
<b>Lending</b>	Consumer Loans Automobiles ATVs & Motorcycles Campers Truck & Trailers Ready Reserves
<b>Mortgage Lending</b>	Residential Home Loans Home Equity Loans Home Improvement Loans

### Business Banking

<b>Checking</b>	Regular Checking
<b>Savings</b>	Statement Savings
<b>Card Services</b>	Debit Cards
<b>Other Services</b>	ACH Origination Wire Transfers (Domestic & International)
<b>Lending</b>	Operating Loans Term Loans Real Estate Loans Equipment Loans Livestock Loans Ag BMP Loans Specialty Loans

# FEE SCHEDULE

Effective January 1, 2025

<b>ACCOUNT RESEARCH</b>	\$ 45.00	per hour
<b>CASHIER'S CHECK</b>	\$ 5.00	
<b>CASHING CHECKS UNDER \$500</b> (Non-customer/Not drawn on us)	\$ 5.00	
<b>LOST DEBIT CARD</b> (Replacement)	\$ 10.00	
<b>DEPOSIT ITEM RETURNS</b> (Businesses only)	\$ 10.00	
<b>DORMANT CHECKING</b> (Assessed after 12 months of no activity)	\$ 5.00	
<b>FAX IN/OUT</b> (5 Pages)	\$ 1.00	
<b>NOTARY</b>	\$ 1.00	
<b>OVERDRAFT/NSF</b> (Non-sufficient funds)	\$ 20.00	
<b>CONTINUOUS OVERDRAFT</b>	\$ 25.00	
<b>PERSONAL MONEY ORDER</b>	\$ 2.00	
<b>PHOTOCOPY</b>	\$ 0.25	per page
<b>SAFE DEPOSIT BOX</b> (Small)	\$ 25.00	
(Medium)	\$ 40.00	
(Large)	\$ 50.00	
(X-Large)	\$ 65.00	
<b>SAFE DEPOSIT BOX LOST KEY</b>	\$ 30.00	
<b>SAFE DEPOSIT BOX DRILLING</b>	\$ 175.00	
<b>STATEMENT IMAGES</b>	\$ 2.00	per statement
<b>STOP PAYMENT</b>	\$ 25.00	
<b>WIRE OUT</b> (Domestic)	\$ 20.00	
<b>WIRE OUT</b> (International)	\$ 75.00	
<b>IRA CLOSING FEE</b>	\$ 25.00	
<b>DORMANT SAVINGS ACCOUNT</b> (Assessed after 24 months of no activity)	\$ 5.00	

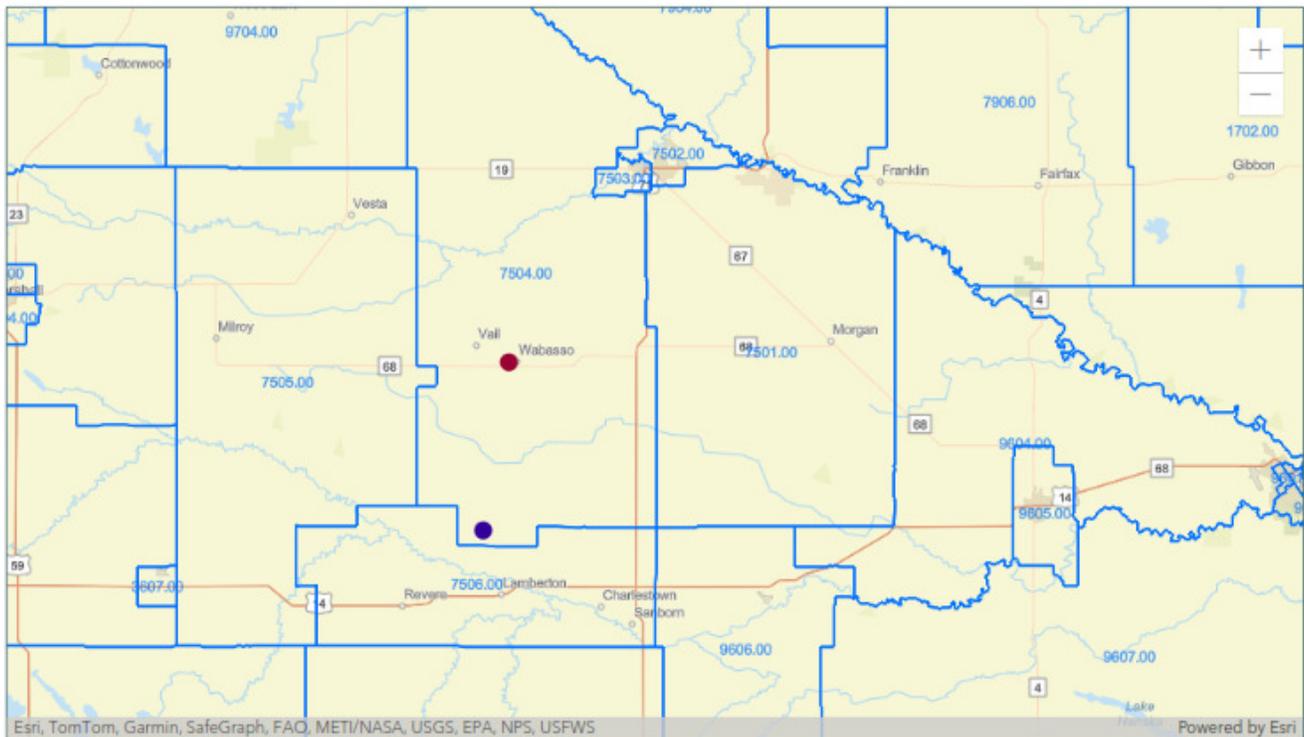
## INTEGRITY BANK PLUS CRA ASSESSMENT AREAS

CODE	COUNTY	STATE	STATE CODE	COUNTY CODE	INCOME LEVEL	UNDERSERVED/ DISTRESSED
7504	Redwood	Minnesota	27	127	Middle	No
7505	Redwood	Minnesota	27	127	Middle	No
7501	Redwood	Minnesota	27	127	Middle	No

11/30/24, 10:29 AM

FRB Census Geocoder Print with Map

 FFIEC Geocoding/Mapping System -- 2024



● Matched Address: 726 Main St, Wabasso, Minnesota, 56293  
 MSA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 127 - REDWOOD COUNTY || Tract Code: 7504.00

● Selected Tract  
 MSA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 127 - REDWOOD COUNTY || Tract Code: 7504.00

**Integrity Bank Plus Bank Summary  
12/31/2025**

Location	# DDA Accts	DDA Balances	# Savings Accts	Savings Balances	# CD Accts	CD Balances	Total
<b>Wabasso</b>	889	\$22,475,516.91	635	\$11,728,730.40	316	\$12,650,237.24	\$46,854,484.55
<b>Walnut Grove</b>	949	\$17,228,401.01	493	\$5,597,596.60	306	\$8,393,969.06	\$31,219,966.67

Location	# Loan Accts	Loans	% Deposits
<b>Wabasso</b>	238	\$31,419,054.54	67.06%
<b>Walnut Grove</b>	301	\$34,348,404.67	110.02%