

**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

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

Business Banking

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

FEE SCHEDULE

Account Research	\$25.00	per hour
Cashier's Check	\$5.00	
Cashing Checks - Under \$500 non-customer/not drawn on us	\$5.00	
Cashing Checks - Over \$500 non-customer/not drawn on us	1%	
Lost Debit Card - Replacement	10	
Deposit Item Returns (Businesses only)	\$3.00	
Dormant Checking (Assessed after 12 months of no activity)	\$5.00	
Fax In/Out (5 pages)	\$1.00	
Notary	\$1.00	
Overdraft/NSF (Non-sufficient funds)	\$20.00	
Continuous Overdraft	\$25.00	
Personal Money Order	\$2.00	
Photocopy	\$0.25	per page
Safe Deposit Box		
	Small	\$15.00
	Medium	\$20.00
	Large	\$30.00
	X-Large	\$45.00
	XXX-Large (WG Only)	\$75.00
Safe Deposit Box Lost Key	\$20.00	
Safe Deposit Box - Drilling	\$75.00	
Statement Images	\$2.00	
Stop Payment	\$25.00	
Travel Card	\$7.50	
Travel Card - Reloaded	\$4.95	
Wire Out (Domestic)	\$20.00	
Wire Out (International)	\$75.00	
Kasasa Protect		
	Non-Member	\$9.99
	Member	\$7.99
	Joint Account Member	\$5.99
	Employee	\$3.00

Revised 7/18/2018

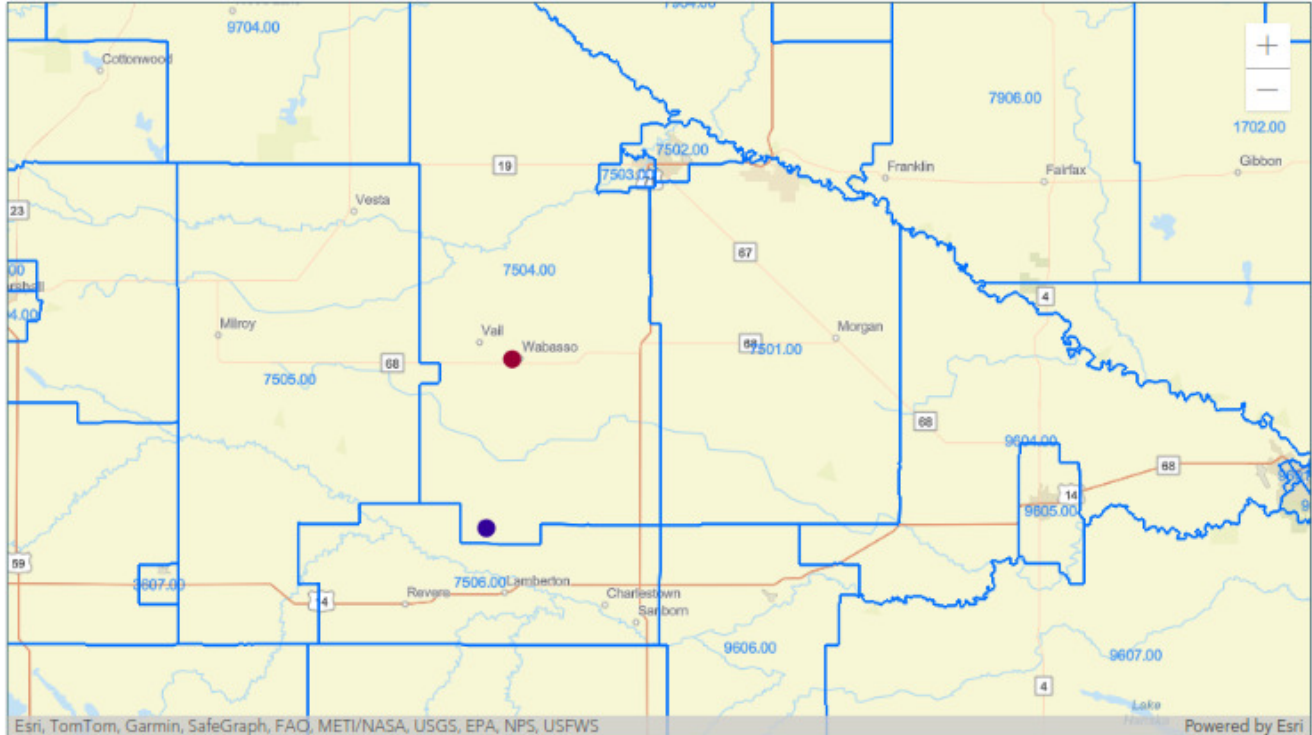
INTEGRITY BANK PLUS CRA ASSESSMENT AREAS

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 Deposit Summary
6/30/2024

Location	# DDA Accts	DDA Balances	# Savings Accts	Savings Balances	# CD Accts	CD Balances	Total
Wabasso	883	\$19,003,385.85	648	\$12,634,484.84	363	\$12,887,041.61	\$44,524,912.30
Walnut Grove	962	\$16,311,631.12	488	\$5,919,099.87	339	\$7,973,665.10	\$30,204,396.09

Location	# Loan Accts	Loans	% Deposits
Wabasso	265	\$37,537,157.28	84.31%
Walnut Grove	344	\$37,072,613.65	122.74%