



**Community Reinvestment Act
Public File**

Branch Information

Council Grove (Main)

Location:

201 West Main Street
Council Grove, KS 66846
Phone: 620-767-5138

Hours:

	Lobby	Walk Up
Monday – Friday	9:00am – 3:00pm	8:30am – 9:00am 3:00pm – 4:30pm
Saturday	9:00am – 12:00pm	8:30am – 9:00am

Drive-In Facility

Location:

426 East Main Street
Council Grove, KS 66846
Phone: 620-767-5131

Hours:

	Lobby
Monday – Friday	8:30am – 4:30pm

Alta Vista

Location:

619 Main Street
Alta Vista, KS 66834
Phone: 785-499-6304

Hours:

	Lobby
Monday – Friday	9:00am – 1:00pm

ATM locations

501 North Union, Council Grove, KS 66846
129 West Main Street, Council Grove, KS 66846

Opened and Closed Branches

No branches have been opened or closed during the current year and prior two years.

List of Products, Services, and Fees

Council Grove Branch (Main) and Alta Vista Branch

Deposit Accounts

Checking

- Basic Checking
- Choice Checking
- Prime Checking
- LOC Checking
- NOW Account
- Kasasa Cash
- Kasasa Cash Back
- Kasasa Tunes
- Kasasa Saver
- Premier Investment
- Premier-Joint
- Money Market
- Business Checking

Savings

- Savings
- Health Savings
- Christmas Club Savings
- Business Saving

Time Deposits

- Certificates of Deposit
 - 7-89 Days, 3 Months, 182 Days, 6 Months, 8-15 Months,
18-25 Months, 28-31 Months, 34 Months, 36-37 Months,
42 Months, 48 Months, 54 Months, 60 Months
- Individual Retirement Accounts

List of Products, Services, and Fees

Council Grove Branch (Main) and Alta Vista Branch

Loans

Residential Loans

- Loans to purchase 1-4 family homes
- Home Equity Loans
- Home Improvement Loans
- HELOC

Commercial & Small Business Loans

- Loans for Business Purposes
- Loans for New Business Start-up
- SBA Guaranteed Loans
- Business Real Estate Loans
- Inventory Loans
- Equipment Loans

Agriculture Loans

- Livestock Loans
- Crop Production Loans
- Farm Real Estate Loans
- FSA Guaranteed Loans
- Feed Financing at Feedlots
- Equipment Loans

Consumer Loans

- New and Used Auto Loans
- Personal Loans
- Lake Home Loans
- Mobile Home Loans
- Boat Loans
- Loans to Purchase Consumer Goods

Municipal Credit

- Lease purchases of equipment by municipalities and taxing districts where appropriate
- Investment in Community municipal bonds

Community Development Loans

List of Products, Services, and Fees

Council Grove Branch (Main) and Alta Vista Branch

Other Services

- Discount Brokerage (Not FDIC Insured)
- Complete Escrow Services
- Complete Trust Dept. Services
- US Savings Bond Redemption
- Safe Deposit Boxes
- Cashier's Checks
- Personal Money Orders
- Debit Cards
- VISA Credit Cards
- Wire Transfers
- Notary Public Services
- Direct Automated Funds Transfers
- Phone Banking
- Internet Banking
- Bill Pay
- E-Statements
- Mobile Banking
- Mobile Deposits
- Payment Processing
- Cash Management

List of Products, Services, and Fees

Drive-In Facility

Deposit Accounts

Checking

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- Choice Checking
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List of Products, Services, and Fees

Drive-In Facility

Loans

Not Available

Other Services

- US Savings Bond Redemption
- Cashier's Checks
- Personal Money Orders
- VISA Credit Cards
- Notary Public Services
- Direct Automated Funds Transfers
- Drive-Thru Facilities
- Phone Banking
- Internet Banking
- Bill Pay
- E-Statements
- Mobile Banking
- Mobile Deposits

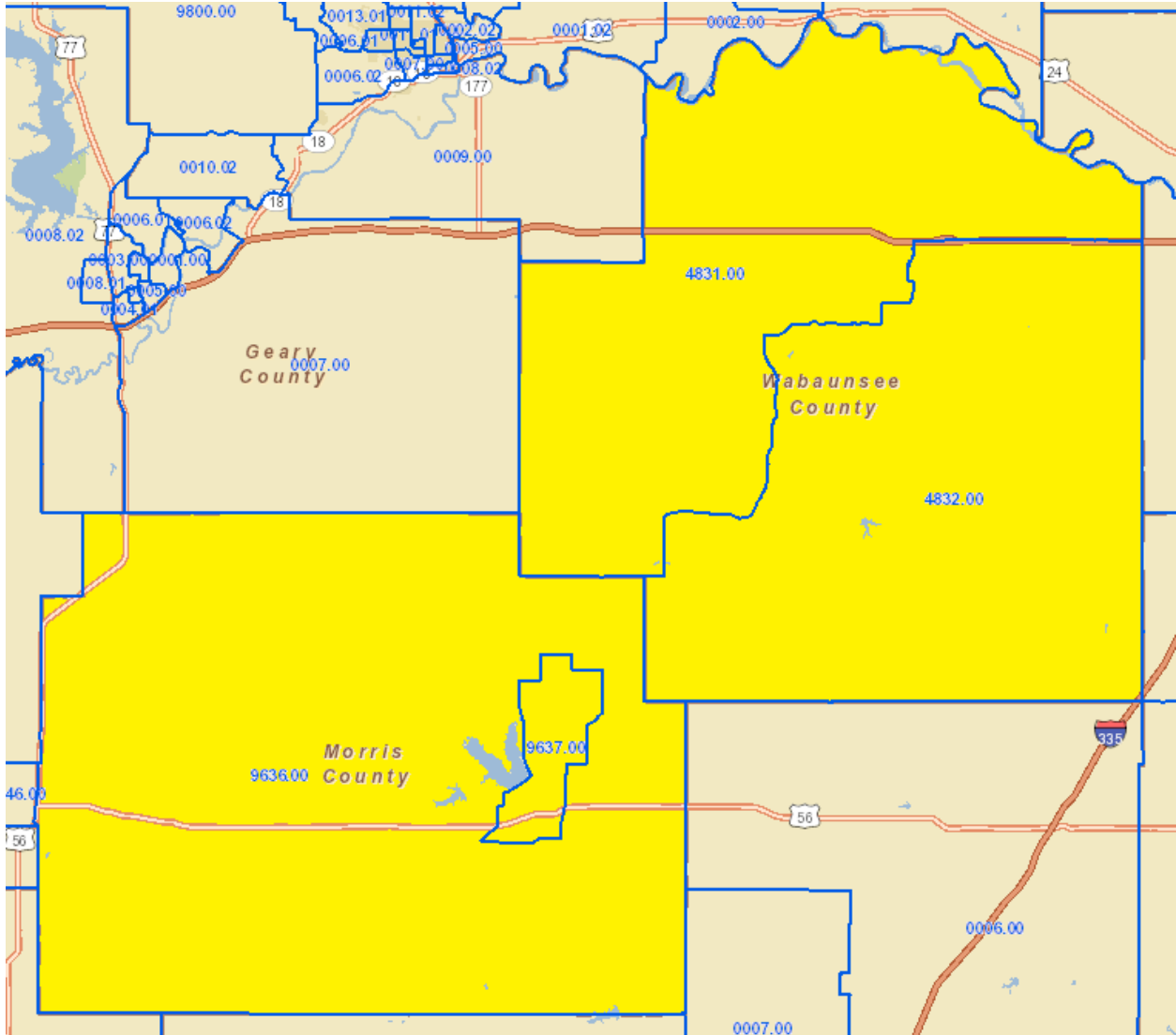
Written Comments

Farmers & Drovers Bank has not received any written comments from the public that specifically relate to the Bank's CRA performance during the current year or prior two calendar years.

Assessment Area

Morris County, KS – Census Tracts 963600, 963700

Wabaunsee County, KS – Census Tracts 483100, 483200



Loan-to-Deposit Ratio

Loan-to-Deposit ratio for each quarter of the prior calendar year.

	<u>2022</u>	<u>2023</u>
1st Quarter (Jan-Mar)	75.14%	81.67%
2nd Quarter (Apr-June)	75.66%	88.71%
3rd Quarter (July-Sept)	75.07%	78.57%
4th Quarter (Oct-Dec)	75.82%	86.43%

ADDITIONAL ACCOUNT SERVICES

ACH Origination	\$3 standard time delivery \$10 expedited delivery	Fax Charges	\$2 up to 3 pages sent; \$.25 per additional page \$.50 up to 3 pages received; \$.15 per each additional page
Amortization Schedule	\$2.50	Garnishment	\$25 for each garnishment answer
Cashier Checks	\$5 our customer \$10 non-customer	Internet Bill Pay	\$3 per month
Non-Customer Check Cashing	\$1 per hundred (item not drawn on our bank) \$5 minimum charge	Indemnifying Bonds	\$25 fee (30 day waiting period after notification); over \$10,000 a commercial bond is required
Check Collection	\$10 per item for incoming sight collection items \$25 per item for incoming time draft item \$25 per outgoing checks or drafts (plus postage is required)	Instant Checks	\$2 per 4 checks
Coin Counter	5% non-customers	Letter of Credit Fee	1% per year \$75 minimum charge
Debit Card	\$1 to our customers at foreign ATM \$2 to non-customers at our ATM \$10 replacement debit card	Mobile Deposit	\$.50 per deposited item
Deposit Bags	\$5 zipper bag \$10 lock bag	Money Orders	\$3 our customer, \$6 non-customer
Deposited Check Returned Unpaid	\$2 per item returned	Notary Fee	\$5 non-customer
Dormant Accounts	\$10 per month fee (account is dormant if no deposits or withdrawals are made in one year, or statement is returned for incorrect address)	Overdraft Charge	\$25 for each (re)presentation by any party for items or transactions (created by check, in person, or other electronic means) presented for payment in an amount that is more than the available balance
Escrow Fees	\$300 setup fee cash sales contract \$200 setup fee cash sales contract with mortgage closing \$325 setup fee installation contract \$35 annual payment \$10 monthly payment (additional \$2.50 to seller for cashier check) \$500 section 1031 deferred sales exchange agreement	Continuous Overdraft	\$15 every 7 calendar days the account continues to be overdrawn
		Photo Copies	\$.50 color copy per page \$.25 black and white first page; \$.10 each additional page
		Research Charge	\$30 per hour
		Safe Deposit Box	2x5 \$15 annual fee 3x5 or 3x5.5 \$17 annual fee 3x10 or 5x5 \$30 annual fee 5x10 \$40 annual fee 10x10 \$60 annual fee
		Security Transactions	\$25 plus safekeeping expenses
		Statement Copies	1\$ per page (instant statements; no image) 5\$ per page (statements with images)
		Stop Payments	\$25 for each item stopped
		Telephone Transfers	Free phone banking or \$2 for manual transfer
		Wire Transfer	Domestic \$25 outgoing/\$10 incoming Foreign \$45 outgoing / 45 incoming



Last Revision 9/2023