



Community Reinvestment Act
Public File

Community Reinvestment Act Statement

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I. Introduction

Foresight Bank (the “Bank”), a subsidiary of Plainview Bankshares, Inc. (a one-bank holding company), is a full-service commercial bank. This statement represents the Bank’s commitment

to community reinvestment by offering a full range of consumer and commercial services to individuals, small and large businesses, small and large farms, governmental entities and non-profit organizations throughout its assessment area. These services are provided to qualified individuals, business and other organizations, consistent with prudent and sound banking practices; and, in accordance with uniform, nondiscriminatory, Federal and Minnesota business, and credit and privacy standards.

II. Bank's Community (Assessment Area)

The Bank's designated assessment area is:

Minnesota State - Code 27

Wabasha County - Entire County, Code 157

Olmsted County - Entire County, Code 109

Rochester Metropolitan Statistical Area (MSA) - Code 40340

III. Bank's Routing Number

091903239

IV. Bank's Locations and Hours of Service

A. Plainview Location

1. Address

138 West Broadway
Plainview, MN 55964

2. Lobby Hours

Monday-Friday: 8:00 AM – 5:00 PM
Saturday: Closed

3. Drive-Up Hours

Monday-Friday: 7:30 AM – 6:00 PM
Saturday: 9:00 AM – 12:00 PM

4. ATM

24 hours/day, 7 days/week at 138 West Broadway, Plainview, MN 55964

B. Rochester Location

1. Address

1921 West Frontage Road Highway 52 NW
Rochester, MN 55901

2. Lobby Hours

Monday-Friday: 9:00 AM – 5:00 PM
Saturday: Closed

3. Drive-Up Hours

Monday-Friday: 8:00 AM – 5:30 PM
Saturday: Closed

4. ATM

24 hours/day, 7 days/week at 1921 West Frontage Road Highway 52 NW, Rochester, MN 55901

C. Eyota Location

1. Address

501 Glen St SW Ste 1
Eyota, MN 55934

2. Hours

Monday-Friday: 8:30 AM – 5:30 PM

Saturday: 9:00 AM – 12:00 PM

3. ATM

24 hours/day, 7 days/week at 501 Glen St SW, Eyota MN 55934

D. Holiday Hours

The Bank is closed:

- New Year's Day
- Martin Luther King Jr Day
- Presidents Day
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

V. Branches Opened and Closed

No Branches were opened or closed in 2022.

On July 24, 2023 the following branch was opened:

Eyota Branch Office
501 Glen St SW Ste 1
Eyota, MN 55934

No Branches were opened or closed in 2024.

VI. Assessment of Community Needs

To help the Bank identify the credit and service needs in its community and to assess the success of its products and performance, the Bank:

- Responds to online inquires with e-mail responses through its website;

- Interacts with customers, realtors, business owners, and other members of the community;
- Encourages its officers, employees and directors to volunteer their time in various capacities in community organizations.

Through these contacts, the Bank obtains information to help it design products and services to meet the needs of its community.

The Bank also processes applications for borrowers who meet the eligibility criteria for FmHA Agricultural Loans and Small Business Administration Loans.

VII. Credit Services Offered

- Agricultural loans for purchase of land and equipment, operating loans to small and large farms, including Farm Service Agency, Farmer Mac, and Minnesota Rural Finance Authority loans
- Commercial loans to small and large business, including SBA loans
- Construction loans for single and multi-family residential properties
- Mortgage loans for single and multi-family dwellings, including low down payment loans
- Home improvement loans
- Consumer loans
- Home equity lines of credit
- Overdraft protection accounts (revolving line of credit option for checking accounts)

VIII. Deposit and Other Services Offered

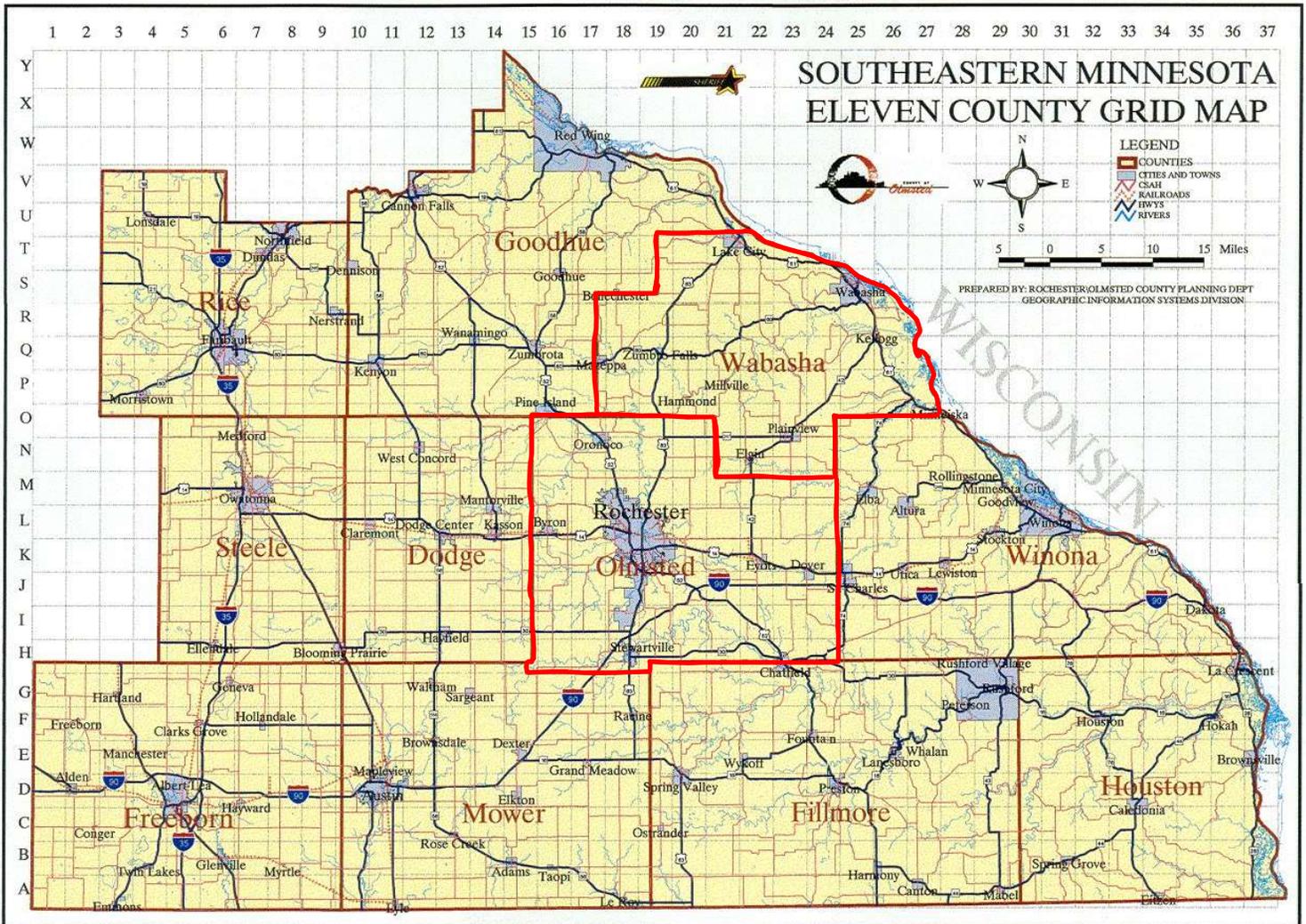
- Checking and Savings accounts, including low fee and low minimum balance requirement accounts;
- Option of no fee checking and savings accounts for individuals 55 years of age and older;
- Time deposit accounts. (certificates of deposit), individual retirement accounts (IRAs), simplified employee pension (SEP) accounts;
- Health savings accounts (HSAs);
- Direct electronic deposit of Social Security, retirement pensions, wages and other deposits;
- Direct electronic payments of utility bills and other contracted payments;
- Payment of electronic check conversion;
- Telephone transfers;
- Banking by mail;
- Banking by telephone;
- Banking by computer (iBanking) including online bill-pay services;
- Mobile banking;
- Mobile deposit;
- Wire transfer and automated clearing house (ACH) services;

- Safe deposit boxes;
- Automated Teller Machine (ATM) services;
- Debit card services;
- Estate and financial planning services;
- Securities investment service

IX. General Service Fees

- Account research and balancing: \$25.00 per hour, \$25.00 minimum charge
- Dormant account: \$3.00 per month if the account balance is less than \$100
- Fax service: First 10 pages are free, then \$0.25 per page for customers. \$5.00 for first 10 pages, then additional \$0.25 per page for non-customers
- Legal process charge (garnishments, levies, etc.): \$15.00
- Money orders: \$1.00 each
- Official check: \$4.00 each
- Overdraft Fees
 - \$25.00 per item (daily maximum of \$50.00), for items created by check, in person withdrawal, or electronic means
- Return Item Fees
 - \$25.00 per returned non-sufficient-funds item (daily maximum of \$50.00), for items created by check, in person withdrawal, or electronic means
- Continuous Overdraft Fee
 - \$20.00 per business day, beginning on the sixth business day and every business day thereafter the account is overdrawn (This fee is in addition to any “per item” fees.)
- Paper statement fee: \$5.00 per month if account plan requires eStatements and eStatements are undeliverable
- Replacement Debit Card: \$5.00 for each requested replacement card; fee does not apply when a card is replaced upon its expiration.
- Photocopies: First 10 pages are free, then \$0.25 per page for customers. \$5.00 for first 10 pages, then additional \$0.25 per page for non-customers.
- Safe deposit box rental: \$11.00 – \$70.00 per year depending on size and payment method
- Statement reprint: Emailed statements & up to 3 printed statements are free, then \$5.00 per printed statement for account owners. \$10.00 per statement (paper or electronic) for non-account owners
- Stop payment (all items): \$15.00 per item
- Temporary checks: First 3 pages (12 checks) are free, then \$1.00 per page
- Wire Transfers (outgoing domestic): \$15.00
- Wire Transfers (outgoing foreign): \$45.00
- **Other account-specific fees may apply.**

Foresight Bank Assessment Area Map



2024 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 40340 - ROCHESTER, MN

State: MINNESOTA

County: 109 - OLMSTED COUNTY

All Tracts: 35



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	OLMSTED COUNTY	0001.00	Moderate	57.35	No	\$112,700	\$54,318	1565	449	28.69	109	72
MN	OLMSTED COUNTY	0002.00	Low	49.58	No	\$112,700	\$46,952	5699	2224	39.02	920	1618
MN	OLMSTED COUNTY	0003.00	Moderate	55.83	No	\$112,700	\$52,875	3133	1060	33.83	637	1212
MN	OLMSTED COUNTY	0004.00	Upper	154.73	No	\$112,700	\$146,528	2948	626	21.23	932	1072
MN	OLMSTED COUNTY	0005.00	Moderate	68.90	No	\$112,700	\$65,254	2951	1136	38.50	338	911
MN	OLMSTED COUNTY	0006.00	Middle	80.81	No	\$112,700	\$76,528	4584	1304	28.45	945	1492
MN	OLMSTED COUNTY	0009.01	Middle	94.95	No	\$112,700	\$89,922	6876	2551	37.10	2041	2329
MN	OLMSTED COUNTY	0009.02	Middle	96.20	No	\$112,700	\$91,106	3795	1086	28.62	954	1080
MN	OLMSTED COUNTY	0009.03	Middle	116.11	No	\$112,700	\$109,962	4489	611	13.61	1280	1483
MN	OLMSTED COUNTY	0010.00	Moderate	74.40	No	\$112,700	\$70,463	5264	1627	30.91	1468	2005
MN	OLMSTED COUNTY	0011.00	Middle	95.99	No	\$112,700	\$90,909	3722	771	20.71	980	1172
MN	OLMSTED COUNTY	0012.01	Upper	183.45	No	\$112,700	\$173,724	4796	892	18.60	1506	1777
MN	OLMSTED COUNTY	0012.02	Middle	95.94	No	\$112,700	\$90,855	3973	974	24.52	1462	1686
MN	OLMSTED COUNTY	0012.03	Upper	200.74	No	\$112,700	\$190,106	7064	1261	17.85	2389	2438

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	OLMSTED COUNTY	0013.01	Upper	127.09	No	\$112,700	\$120,357	5181	1624	31.35	967	1457
MN	OLMSTED COUNTY	0013.02	Middle	110.76	No	\$112,700	\$104,891	4562	664	14.56	1596	1694
MN	OLMSTED COUNTY	0014.01	Moderate	61.63	No	\$112,700	\$58,368	4654	1482	31.84	1251	1749
MN	OLMSTED COUNTY	0014.03	Upper	124.75	No	\$112,700	\$118,145	7640	2035	26.64	1984	2366
MN	OLMSTED COUNTY	0014.04	Upper	122.69	No	\$112,700	\$116,193	7099	1976	27.83	1922	2057
MN	OLMSTED COUNTY	0015.01	Middle	95.13	No	\$112,700	\$90,093	3025	674	22.28	832	1299
MN	OLMSTED COUNTY	0015.02	Middle	103.08	No	\$112,700	\$97,616	2407	428	17.78	1070	1000
MN	OLMSTED COUNTY	0015.03	Middle	104.18	No	\$112,700	\$98,661	2311	383	16.57	943	1018
MN	OLMSTED COUNTY	0016.01	Middle	103.23	No	\$112,700	\$97,763	4856	1429	29.43	1326	1615
MN	OLMSTED COUNTY	0016.02	Upper	150.33	No	\$112,700	\$142,361	3025	692	22.88	1079	1169
MN	OLMSTED COUNTY	0016.03	Upper	139.11	No	\$112,700	\$131,741	4564	938	20.55	1611	1687
MN	OLMSTED COUNTY	0017.01	Low	47.47	No	\$112,700	\$44,955	4814	2290	47.57	850	1091
MN	OLMSTED COUNTY	0017.02	Moderate	71.13	No	\$112,700	\$67,368	4784	1862	38.92	977	1163
MN	OLMSTED COUNTY	0017.03	Upper	148.27	No	\$112,700	\$140,409	5726	1273	22.23	1423	1770
MN	OLMSTED COUNTY	0018.00	Upper	128.10	No	\$112,700	\$121,310	5579	488	8.75	1759	1884
MN	OLMSTED COUNTY	0019.01	Middle	117.67	No	\$112,700	\$111,438	3925	363	9.25	1066	1256
MN	OLMSTED COUNTY	0019.02	Upper	131.11	No	\$112,700	\$124,167	4835	452	9.35	1476	1696

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	OLMSTED COUNTY	0020.00	Middle	92.69	No	\$112,700	\$87,784	6591	410	6.22	2136	2684
MN	OLMSTED COUNTY	0021.00	Middle	95.64	No	\$112,700	\$90,573	6868	680	9.90	2011	2349
MN	OLMSTED COUNTY	0022.00	Middle	113.80	No	\$112,700	\$107,775	3830	185	4.83	1435	1619
MN	OLMSTED COUNTY	0023.00	Upper	128.57	No	\$112,700	\$121,757	5712	1189	20.82	2226	2419

2024 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 40340 - ROCHESTER, MN

State: MINNESOTA

County: 157 - WABASHA COUNTY

All Tracts: 6



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WABASHA COUNTY	4901.00	Moderate	77.08	No	\$112,700	\$73,000	2834	210	7.41	933	1379
MN	WABASHA COUNTY	4902.00	Middle	83.51	No	\$112,700	\$79,083	3290	114	3.47	1215	1757
MN	WABASHA COUNTY	4903.00	Middle	85.33	No	\$112,700	\$80,809	4090	356	8.70	1293	1806
MN	WABASHA COUNTY	4904.00	Middle	97.21	No	\$112,700	\$92,056	4306	195	4.53	1587	1999
MN	WABASHA COUNTY	4905.00	Middle	94.92	No	\$112,700	\$89,890	3259	221	6.78	1105	1328
MN	WABASHA COUNTY	4906.00	Moderate	79.55	No	\$112,700	\$75,341	3608	370	10.25	1071	1334
MN	WABASHA COUNTY	9999.99	Middle	86.21	No	\$112,700	\$81,643	21387	1466	6.85	7204	9603

2024 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 40340 - ROCHESTER, MN

State: MINNESOTA

County: ALL COUNTIES

All Tracts: 52



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DODGE COUNTY	9501.00	Upper	122.92	No	\$112,700	\$116,406	4445	296	6.66	1486	1654
MN	DODGE COUNTY	9502.00	Middle	83.93	No	\$112,700	\$79,485	4030	642	15.93	1297	1503
MN	DODGE COUNTY	9503.00	Moderate	77.10	No	\$112,700	\$73,015	2320	274	11.81	746	961
MN	DODGE COUNTY	9504.00	Middle	84.14	No	\$112,700	\$79,688	3546	219	6.18	1084	1400
MN	DODGE COUNTY	9505.00	Middle	96.01	No	\$112,700	\$90,929	6526	629	9.64	2023	2239
MN	DODGE COUNTY	9999.99	Middle	94.98	No	\$112,700	\$89,949	20867	2060	9.87	6636	7757
MN	FILLMORE COUNTY	9601.00	Middle	91.95	No	\$112,700	\$87,083	3430	150	4.37	1120	1470
MN	FILLMORE COUNTY	9602.00	Middle	95.18	No	\$112,700	\$90,139	4767	263	5.52	1556	1859
MN	FILLMORE COUNTY	9603.00	Moderate	75.53	No	\$112,700	\$71,530	3560	210	5.90	1252	1621
MN	FILLMORE COUNTY	9604.00	Middle	86.19	No	\$112,700	\$81,625	3238	142	4.39	965	1346
MN	FILLMORE COUNTY	9605.00	Moderate	76.16	No	\$112,700	\$72,130	3161	158	5.00	1063	1478
MN	FILLMORE COUNTY	9606.00	Moderate	73.91	No	\$112,700	\$70,000	3072	132	4.30	1074	1546
MN	FILLMORE COUNTY	9999.99	Middle	83.95	No	\$112,700	\$79,507	21228	1055	4.97	7030	9320
MN	OLMSTED COUNTY	0001.00	Moderate	57.35	No	\$112,700	\$54,318	1565	449	28.69	109	72

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MN	OLMSTED COUNTY	0002.00	Low	49.58	No	\$112,700	\$46,952	5699	2224	39.02	920	1618
MN	OLMSTED COUNTY	0003.00	Moderate	55.83	No	\$112,700	\$52,875	3133	1060	33.83	637	1212
MN	OLMSTED COUNTY	0004.00	Upper	154.73	No	\$112,700	\$146,528	2948	626	21.23	932	1072
MN	OLMSTED COUNTY	0005.00	Moderate	68.90	No	\$112,700	\$65,254	2951	1136	38.50	338	911
MN	OLMSTED COUNTY	0006.00	Middle	80.81	No	\$112,700	\$76,528	4584	1304	28.45	945	1492
MN	OLMSTED COUNTY	0009.01	Middle	94.95	No	\$112,700	\$89,922	6876	2551	37.10	2041	2329
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MN	OLMSTED COUNTY	0009.03	Middle	116.11	No	\$112,700	\$109,962	4489	611	13.61	1280	1483
MN	OLMSTED COUNTY	0010.00	Moderate	74.40	No	\$112,700	\$70,463	5264	1627	30.91	1468	2005
MN	OLMSTED COUNTY	0011.00	Middle	95.99	No	\$112,700	\$90,909	3722	771	20.71	980	1172
MN	OLMSTED COUNTY	0012.01	Upper	183.45	No	\$112,700	\$173,724	4796	892	18.60	1506	1777
MN	OLMSTED COUNTY	0012.02	Middle	95.94	No	\$112,700	\$90,855	3973	974	24.52	1462	1686
MN	OLMSTED COUNTY	0012.03	Upper	200.74	No	\$112,700	\$190,106	7064	1261	17.85	2389	2438
MN	OLMSTED COUNTY	0013.01	Upper	127.09	No	\$112,700	\$120,357	5181	1624	31.35	967	1457
MN	OLMSTED COUNTY	0013.02	Middle	110.76	No	\$112,700	\$104,891	4562	664	14.56	1596	1694
MN	OLMSTED COUNTY	0014.01	Moderate	61.63	No	\$112,700	\$58,368	4654	1482	31.84	1251	1749
MN	OLMSTED COUNTY	0014.03	Upper	124.75	No	\$112,700	\$118,145	7640	2035	26.64	1984	2366

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MN	OLMSTED COUNTY	0015.01	Middle	95.13	No	\$112,700	\$90,093	3025	674	22.28	832	1299
MN	OLMSTED COUNTY	0015.02	Middle	103.08	No	\$112,700	\$97,616	2407	428	17.78	1070	1000
MN	OLMSTED COUNTY	0015.03	Middle	104.18	No	\$112,700	\$98,661	2311	383	16.57	943	1018
MN	OLMSTED COUNTY	0016.01	Middle	103.23	No	\$112,700	\$97,763	4856	1429	29.43	1326	1615
MN	OLMSTED COUNTY	0016.02	Upper	150.33	No	\$112,700	\$142,361	3025	692	22.88	1079	1169
MN	OLMSTED COUNTY	0016.03	Upper	139.11	No	\$112,700	\$131,741	4564	938	20.55	1611	1687
MN	OLMSTED COUNTY	0017.01	Low	47.47	No	\$112,700	\$44,955	4814	2290	47.57	850	1091
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MN	OLMSTED COUNTY	0019.01	Middle	117.67	No	\$112,700	\$111,438	3925	363	9.25	1066	1256
MN	OLMSTED COUNTY	0019.02	Upper	131.11	No	\$112,700	\$124,167	4835	452	9.35	1476	1696
MN	OLMSTED COUNTY	0020.00	Middle	92.69	No	\$112,700	\$87,784	6591	410	6.22	2136	2684
MN	OLMSTED COUNTY	0021.00	Middle	95.64	No	\$112,700	\$90,573	6868	680	9.90	2011	2349
MN	OLMSTED COUNTY	0022.00	Middle	113.80	No	\$112,700	\$107,775	3830	185	4.83	1435	1619
MN	OLMSTED COUNTY	0023.00	Upper	128.57	No	\$112,700	\$121,757	5712	1189	20.82	2226	2419

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MN	WABASHA COUNTY	4901.00	Moderate	77.08	No	\$112,700	\$73,000	2834	210	7.41	933	1379
MN	WABASHA COUNTY	4902.00	Middle	83.51	No	\$112,700	\$79,083	3290	114	3.47	1215	1757
MN	WABASHA COUNTY	4903.00	Middle	85.33	No	\$112,700	\$80,809	4090	356	8.70	1293	1806
MN	WABASHA COUNTY	4904.00	Middle	97.21	No	\$112,700	\$92,056	4306	195	4.53	1587	1999
MN	WABASHA COUNTY	4905.00	Middle	94.92	No	\$112,700	\$89,890	3259	221	6.78	1105	1328
MN	WABASHA COUNTY	4906.00	Moderate	79.55	No	\$112,700	\$75,341	3608	370	10.25	1071	1334
MN	WABASHA COUNTY	9999.99	Middle	86.21	No	\$112,700	\$81,643	21387	1466	6.85	7204	9603

COMMUNITY REINVESTMENT ACT NOTICE:

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Depositor and Consumer Protection, FDIC, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Will Harrington, CEO of Foresight Bank, 138 W Broadway, Plainview, MN 55964 and FDIC Regional Director, Division of Depositor and Consumer Protection, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Plainview Bankshares, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Chicago, 230 S LaSalle St, Chicago, IL 60604 an announcement of applications covered by the CRA filed by bank holding companies.

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).

PUBLIC DISCLOSURE

June 3, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Foresight Bank
Certificate Number: 5229

138 West Broadway
Plainview, Minnesota 55964

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

1100 Walnut Street, Suite 2100
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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.

Foresight Bank's satisfactory Community Reinvestment Act (CRA) performance under the applicable performance criteria supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of the home mortgage, small farm, and small business loans reviewed were located inside the assessment area.
- The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels, and farms and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.
- A violation of the Fair Housing Act was identified during the CRA evaluation period but did not result in the downgrade of the bank's rating.

DESCRIPTION OF INSTITUTION

Foresight Bank is headquartered in Plainview, Minnesota and is wholly owned by Plainview Bankshares, Inc., a one-bank holding company based in Plainview, Minnesota. In addition to its main office in Plainview, the bank operates a full-service branch in Rochester, Minnesota. Foresight Bank closed the Rochester branch on August 21, 2020 and moved to a different location in Rochester to provide additional services. The new Rochester branch was opened on August 24, 2020. Foresight Bank received a Satisfactory rating at its previous FDIC Performance Evaluation dated July 21, 2015, which was based on Interagency Small Institution Examination Procedures.

The bank offers various loan products including commercial, agricultural, home mortgage, and consumer loans. Home mortgage loans continue to represent the institution's primary business line, followed by agricultural and commercial loans. Additionally, the bank offers loans through the Small Business Administration (SBA). The bank also participated in the Paycheck Protection Program, administered by the SBA.

The institution provides a variety of deposit services including checking, savings, individual retirement accounts, health savings accounts, and certificates of deposit. In addition to traditional banking services, customers have access to ATMs; online banking, including electronic bill pay and periodic statements; and mobile banking, including mobile deposit.

As of March 31, 2021, assets totaled approximately \$296,019,000, loans totaled \$214,801,000, and deposits totaled \$250,196,000.

Loan Portfolio Distribution as of March 31, 2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	5,568	2.6
Secured by Farmland	37,682	17.5
Secured by 1-4 Family Residential Properties	93,746	43.7
Secured by Multifamily (5 or more) Residential Properties	638	0.3
Secured by Nonfarm Nonresidential Properties	25,138	11.7
Total Real Estate Loans	162,772	75.8
Commercial and Industrial Loans	23,779	11.0
Agricultural Production and Other Loans to Farmers	23,383	10.9
Consumer Loans	4,651	2.2
Other Loans	216	0.1
Total Loans	214,801	100.0
<i>Source: Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Foresight Bank designated a single assessment area in southeastern Minnesota, which has not changed since the previous evaluation. The assessment area consists of all census tracts in Olmsted and Wright counties. Both counties are part of the Rochester Metropolitan Statistical Area (MSA).

Economic and Demographic Data

According to 2015 American Community Survey (ACS) data, the assessment area is comprised of 10 moderate-income, 18 middle-income, and 11 upper-income census tracts. The assessment area does not contain any low-income census tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	39	0.0	25.6	46.2	28.2	0.0
Population by Geography	170,117	0.0	24.5	42.2	33.3	0.0
Housing Units by Geography	71,462	0.0	26.2	42.8	31.0	0.0
Owner-Occupied Units by Geography	49,981	0.0	20.0	43.7	36.3	0.0
Occupied Rental Units by Geography	16,871	0.0	43.5	38.8	17.7	0.0
Vacant Units by Geography	4,610	0.0	30.3	47.1	22.7	0.0
Businesses by Geography	13,653	0.0	24.5	42.9	32.6	0.0
Farms by Geography	809	0.0	7.9	66.3	25.8	0.0
Family Distribution by Income Level	44,690	18.4	17.8	23.3	40.6	0.0
Household Distribution by Income Level	66,852	22.5	15.9	18.9	42.7	0.0
Median Family Income MSA - 40340 Rochester, MN MSA		\$81,036	Median Housing Value			\$184,831
			Median Gross Rent			\$855
			Families Below Poverty Level			5.2%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2020 D&B data, service industries represent the largest portion of business operations at 35.1 percent; followed by non-classifiable establishments at 17.5 percent; and retail trade at 12.2 percent. Additionally, 63.7 percent of assessment area businesses have 4 or fewer employees, and 89.7 percent operate from a single location.

The Federal Financial Institutions Examination Council (FFIEC)-updated median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories for the assessment area are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Rochester, MN MSA Median Family Income (40340)				
2019 (\$90,500)	<\$45,250	\$45,250 to <\$72,400	\$72,400 to <\$108,600	≥\$108,600
2020 (\$95,600)	<\$47,800	\$47,800 to <\$76,480	\$76,480 to <\$114,720	≥\$114,720
<i>Source: FFIEC</i>				

Competition

The assessment area is a highly competitive market for credit products and financial services. According to Report of Condition data filed by financial institutions, there were 28 financial institutions operating 63 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. Foresight Bank is ranked 8th with a 3.4 percent deposit market share.

Foresight Bank also faces significant competition for home mortgage loans from a multitude of financial institutions and mortgage companies within the assessment area. Like many of these competing entities, Foresight Bank reports Home Mortgage Disclosure Act (HMDA) data. Therefore, examiners used aggregate HMDA data in this evaluation for comparisons to the bank's home mortgage lending performance. According to 2019 HMDA aggregate lending data (most recent available), 252 HMDA-reporting institutions originated or purchased 7,462 home mortgage loans in the assessment area. Foresight Bank ranked 14th with 2.0 percent market share, by number. The top 5 lenders collectively accounted for a 37.5 percent total market share, by number.

Foresight Bank is not required to collect or report small business CRA loan data and has elected not to do so. Therefore, examiners did not compare the bank's small business lending performance to aggregate CRA data within this evaluation. However, the aggregate CRA data provides an indication of the level of demand for small business loans and the level of competition within the assessment area. According to 2019 aggregate CRA data (most recent available), 64 CRA data reporters collectively reported 3,231 small business loans originated within the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area. The overall volume of small business lending in the assessment area reflects a highly competitive market.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available.

For this performance evaluation examiners reviewed a recently completed community contact with a representative of an economic development organization that serves the assessment area. The contact stated that unemployment rates are low and a majority of the workforce is in healthcare, followed by retail and manufacturing. Among private investors, local economic development funds, SBA loans, and numerous financial institutions, the contact added that there's no shortage of

small business credit available in the assessment area. The contact further stated that there's some challenge with business expansions because of the low unemployment and lack of qualified workforce. In terms of housing, the contact noted that the median sale price of homes has continually increased since 2018 along with a decrease in affordable housing availability. Additionally, the contact stated that the number of homes \$300,000 or more increased approximately 30 percent while homes \$100,000 or less decreased approximately 17 percent. The contact felt that all the financial institutions are meeting the credit and community development needs of the community.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage and small business loans represent the credit needs of the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated July 21, 2015, to the current evaluation dated June 3, 2021. Examiners used Interagency Small Institution Examination Procedures to evaluate Foresight Bank's CRA performance. These procedures focus on the bank's performance under the Lending Test as outlined in the Small Bank Performance Criteria Appendix.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage loans followed by small farm and small business loans. This conclusion considered discussions with management regarding the bank's business strategy, review of bank records of the number and dollar volume of loans originated during the evaluation period, and a review of the Consolidated Report of Condition and Income (Report of Condition). Home mortgage lending received the most weight when deriving overall conclusions. This is consistent with the bank's loan portfolio composition and volume of loans recently originated. Examiners did not evaluate consumer installment lending activities because they represent a small portion of the loan portfolio, are not a business focus of the institution, and provide no material support for conclusions.

Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. Therefore, examiners reviewed all home mortgage loans reported as originated or purchased on the bank's 2019 and 2020 HMDA Loan Application Registers. The 2015 ACS data and 2019 HMDA aggregate data (when applicable) provided a standard of comparison for the bank's home mortgage lending performance. In addition, examiners reviewed all small farm and small business loans originated or renewed in 2020, as this period was considered representative of the bank's performance during the entire evaluation period. D&B data for 2020 provided a standard of comparison for the bank's small farm and small business lending performance.

While HMDA data for 2019 and 2020 was reviewed and is included in the Assessment Area Concentration analyses, only 2019 data is presented throughout the remainder of the evaluation

since it is the most recent year for which aggregate data is available. Examiners did not identify any divergent trends from 2019 to 2020 data that would materially affect conclusions.

Examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. All loans inside the assessment area were further reviewed to evaluate the Geographic Distribution criterion. Finally, examiners reviewed all home mortgage loans, and a sample of small farm and small business loans originated inside the assessment area, to evaluate the Borrower Profile criterion. The table below provides information on the number and dollar volume of loans reviewed.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Home Mortgage				
2019	164	32,921	146	29,723
2020	282	64,048	232	54,063
Small Farm	278	30,593	55	5,496
Small Business	368	27,334	58	3,168
<i>Source: 2020 Bank Data; HMDA Records</i>				

While the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Foresight Bank demonstrated satisfactory performance under the Lending Test. The bank’s performance under all of the evaluated criteria supports this conclusion.

Loan-to-Deposit Ratio

The average net loan-to-deposit ratio is more than reasonable given the institution’s size, financial condition, and assessment area credit needs. The bank’s net loan-to-deposit ratio, calculated from Reports of Condition data, averaged 95.8 percent over the past 23 calendar quarters from September 30, 2015, to March 31, 2021. The ratio ranged from a high of 111.5 as of September 30, 2018, to a low of 82.0 percent as of December 31, 2020. The net loan-to-deposit ratio is considerably higher than most similarly situated institutions, as illustrated in the table below. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 3/31/21 \$(000s)	Average Net LTD Ratio (%)
F & M Community Bank Preston, MN	170,072	88.2
Foresight Bank Plainview, MN	296,019	95.8
ONB Bank Rochester, MN	136,980	101.9
Premier Bank Rochester Rochester, MN	266,112	90.7
Sterling State Bank Rochester, MN	461,469	74.7
<i>Source: Reports of Condition 9/30/2015 through 3/31/2021</i>		

Assessment Area Concentration

Foresight Bank originated a majority of home mortgage, small farm, and small business loans within its assessment area as shown in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	
Home Mortgage										
2019	146	89.0	18	11.0	164	29,723	90.3	3,197	9.7	32,921
2020	232	82.3	50	17.7	282	54,063	84.4	9,985	15.6	64,048
Subtotal	378	84.8	68	15.2	446	83,786	86.4	13,183	13.6	96,969
Small Farm	258	92.8	20	7.2	278	27,311	89.3	3,282	10.7	30,593
Small Business	317	86.1	51	13.9	368	24,614	90.0	2,730	10.0	27,344
<i>Source: 2020 Bank Data; HMDA Records Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's reasonable home mortgage lending performance, which carries the most weight, supports this conclusion. The poor small business and small farm performance was also considered, but did not outweigh the home mortgage performance. Examiners focused on the percentage of lending in moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage lending reflects reasonable dispersion throughout the assessment area. The following table shows the bank's lending performance in the moderate-income census tracts slightly exceeds demographic and aggregate data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	20.0	19.8	31	21.2	4,611	15.5
Middle	43.7	39.3	84	57.5	16,537	55.6
Upper	36.3	40.9	31	21.2	8,575	28.8
Totals	100.0	100.0	146	100.0	29,723	100.0

*Source: 2015 ACS; HMDA Records, 2019 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%*

Small Farm Loans

The geographic distribution of small farm loans reflects poor dispersion. The following table shows the bank did not originate any small farm loans in the moderate-income census tracts. A majority of the moderate-income census tracts in the assessment area are located in the downtown Rochester area. The remaining moderate-income census tracts are located on the edge of the assessment area in the cities of Lake City and Wabasha, which is over 15 miles from the Plainview main office. Management stated that the level of farm loan demand in these areas is minimal. Furthermore, management stated that competition posed from financial institutions operating branches in moderate-income geographies limits the bank’s loan demand in these areas including alternative financing. Examiners review of Report of Condition data filed by financial institutions confirmed that thirteen competing financial institutions operate branches in these moderate-income geographies. However, even considering these factors, the bank’s performance is considered poor.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate	7.9	0	0.0	0	0.0
Middle	66.3	231	89.5	23,329	85.4
Upper	25.8	27	10.5	3,982	14.6
Totals	100.0	258	100.0	27,311	100.0

*Source: 2020 D&B Data; 2020 Bank Data
Due to rounding, totals may not equal 100.0%*

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion. The following table shows the bank’s lending performance in the moderate-income census tracts lagged demographic data. As previously mentioned, there’s a highly competitive market for small business loans throughout the assessment area. Additionally, the community contact noted that there’s no shortage of small business credit in the area, which reinforces the level of competition. Furthermore, examiners confirmed that thirteen competing financial institutions operate branches in these moderate-income geographies. However, even considering these factors, the bank’s performance is considered poor.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	24.5	21	6.6	1,840	7.5
Middle	42.9	237	74.8	14,635	59.4
Upper	32.6	59	18.6	8,139	33.1
Totals	100.0	317	100.0	24,614	100.0
<i>Source: 2020 D&B Data; 2020 Bank Data Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

The bank's lending performance demonstrates reasonable penetration among individuals of different income levels and farms and businesses of different revenue sizes. The bank's reasonable home mortgage, small farm, and small business lending performance supports this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers and the bank's record of lending to farms and businesses with gross annual revenues of \$1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. As illustrated in the following table, lending among low- and moderate-income borrowers slightly lagged aggregate data. Management and the community contact stated that housing values in the assessment area are high, making it difficult for low- and moderate-income borrowers to qualify for a home mortgage loan based on standard underwriting criteria. Additionally, the community contact confirmed there is a shortage of affordable housing in the assessment area. A review of 2015 ACS Data confirms that the median housing value in the assessment area is \$184,831 and the adjusted 2019 median family income is \$90,500 for the Rochester MSA. As such, lower-income borrowers could have challenges in qualifying for a home mortgage loan. Overall, the level of lending among both low- and moderate-income borrowers demonstrates reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.4	10.2	10	6.8	1,018	3.4
Moderate	17.8	23.6	26	17.8	4,207	14.2
Middle	23.3	20.8	34	23.3	6,930	23.3
Upper	40.6	33.5	53	36.3	13,064	44.0
Not Available	0.0	11.9	23	15.8	4,504	15.2
Totals	100.0	100.0	146	100.0	29,724	100.0
<i>Source: 2015 ACS; HMDA Records, 2019 HMDA Aggregate Data Due to rounding, totals may not equal 100.0%</i>						

Small Farm Loans

The distribution of sampled small farm loans reflects reasonable penetration to farms of different sizes. The following table shows that Foresight Bank’s lending performance to farms with gross annual revenues of \$1 million or less lags demographic data. Although lower than demographic data, the bank originated a majority of sampled small farm loans to farms with gross annual revenues of \$1 million or less. Additionally, management stated that the bank faces strong competition for agricultural loans in the assessment area including using alternative financing. Furthermore, according to 2017 Agricultural Census data, the most recent available, 57.1 percent of farms in Olmsted and Wabasha counties did not report interest expenses, indicating that they do not borrow funds for their operations. Given these factors, the bank’s performance is reasonable.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	97.5	49	89.1	4,225	76.9
>1,000,000	1.4	6	10.9	1,271	23.1
Revenue Not Available	1.1	0	0.0	0	0.0
Total	100.0	55	100.0	5,496	100.0
<i>Source: 2020 D&B Data, 2020 Bank Data Due to rounding, totals may not equal 100.0%</i>					

Small Business Loans

The distribution of sampled small business loans reflects reasonable penetration to businesses with gross annual revenues of \$1 million or less. As illustrated in the following table, Foresight Bank’s lending performance to businesses with gross annual revenues of \$1 million or less is lower than demographic data. Although lower than demographic data, the bank originated a majority of sampled small business loans to businesses with gross annual revenues of \$1 million or less. Additionally, the bank originated approximately 12 percent more loans in the revenue category not available than demographic data. As stated previously, there’s a significant level of competition for small business loans in the assessment area. Furthermore, the bank is an active SBA lender illustrating its willingness to extend loans to businesses of all sizes, including smaller businesses. Considering these factors, performance is reasonable.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	85.6	41	70.7	1,767	55.8
>1,000,000	4.3	4	6.9	1,122	35.4
Revenue Not Available	10.1	13	22.4	279	8.8
Total	100.0	58	100.0	3,168	100.0
<i>Source: 2020 D&B Data, 2020 Bank Data Due to rounding, totals may not equal 100.0%</i>					

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

A violation of the Fair Housing Act inconsistent with helping to meet community credit needs was identified during the CRA evaluation period.

The bank's overall CRA rating was not lowered from a Satisfactory because the impact and severity of this violation was minimal compared to the overall scale of the bank's business and lending activity. In addition, the bank discontinued the practice immediately, provided training, and implemented full corrective action to all harmed consumers. Furthermore, management enhanced its policies and procedures and provided additional training to prevent recurrence.

APPENDICES

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).

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.

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.

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.

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.

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 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.

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.

2024

LOAN TO DEPOSIT RATIO

QUARTER ENDING

March 31	105.81%
June 30	104.32%
September 30	97.51%
December 31	95.85%



Federal Housing Finance Agency Community Support Statement

FHFA Form 060
OMB Number 2590-0005
Expires 04/30/2026

FHFA Federal Home Loan Bank (FHLBank) Member ID Number: 9183

Name of FHLBank Member Institution: Foresight Bank

Mailing Address: 138 Broadway

City: Plainview

Submitter Name: Cassie Harrington

Work Email: CassieH@Foresight.Bank

State: MN

Title: President

Zip Code: 55964

Part I. Community Reinvestment Act (CRA) Standard:

Most recent CRA rating: Satisfactory

Year of most recent CRA rating: 2021

Part II. First-time Homebuyer Standard: All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.

A. Complete the following two questions: If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.

- 1. Number of mortgage loans made to first-time homebuyers 23
- 2. Dollar amount of mortgage loans made to first-time homebuyers \$4,581,570

B. Check as many as applicable:

- 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs) No
- 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers No
- 3. Offer flexible underwriting standards for first-time homebuyers No
- 4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac) No
- 5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD) No
- 6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing) No
- 7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers No
- 8. Participate in loan consortia that make loans to first-time homebuyers No
- 9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers No
- 10. Hold investments or make loans that support first-time homebuyer programs No
- 11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers No
- 12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers No
- 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank No
- 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II) No
- 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II) No

If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:

Supporting documents:

Part III. Certification:

By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.

Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.