



Community Reinvestment Act
Public File

Community Reinvestment Act Statement

Contents

- I. Introduction 2
- II. Bank’s Community (Assessment Area) 2
- III. Bank’s Routing Number 2
- IV. Bank’s Locations and Hours of Service 2
 - A. Plainview Location 2
 - 1. Address 2
 - 2. Lobby Hours 2
 - 3. Drive-Up Hours 2
 - 4. ATM..... 2
 - B. Rochester Location 2
 - 1. Address 2
 - 2. Lobby Hours 2
 - 3. Drive-Up Hours 3
 - 4. ATM..... 3
 - C. Eyota Location..... 3
 - 1. Address 3
 - 2. Hours..... 3
 - 3. ATM..... 3
 - D. Holiday Hours..... 3
- V. Branches Opened and Closed 3
- VI. Assessment of Community Needs 4
- VII. Credit Services Offered 4
- VIII. Deposit and Other Services Offered 4
- IX. General Service Fees..... 5
- X. Loan-to-Deposit Ratios 6

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

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 2022, 2023, 2024, or 2025.

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 Order: \$1.00 each
- Official Check: \$4.00 each
- Money Order Stop Payment Request: \$15.00
- Official Check Stop Payment Request: \$15.00
- 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

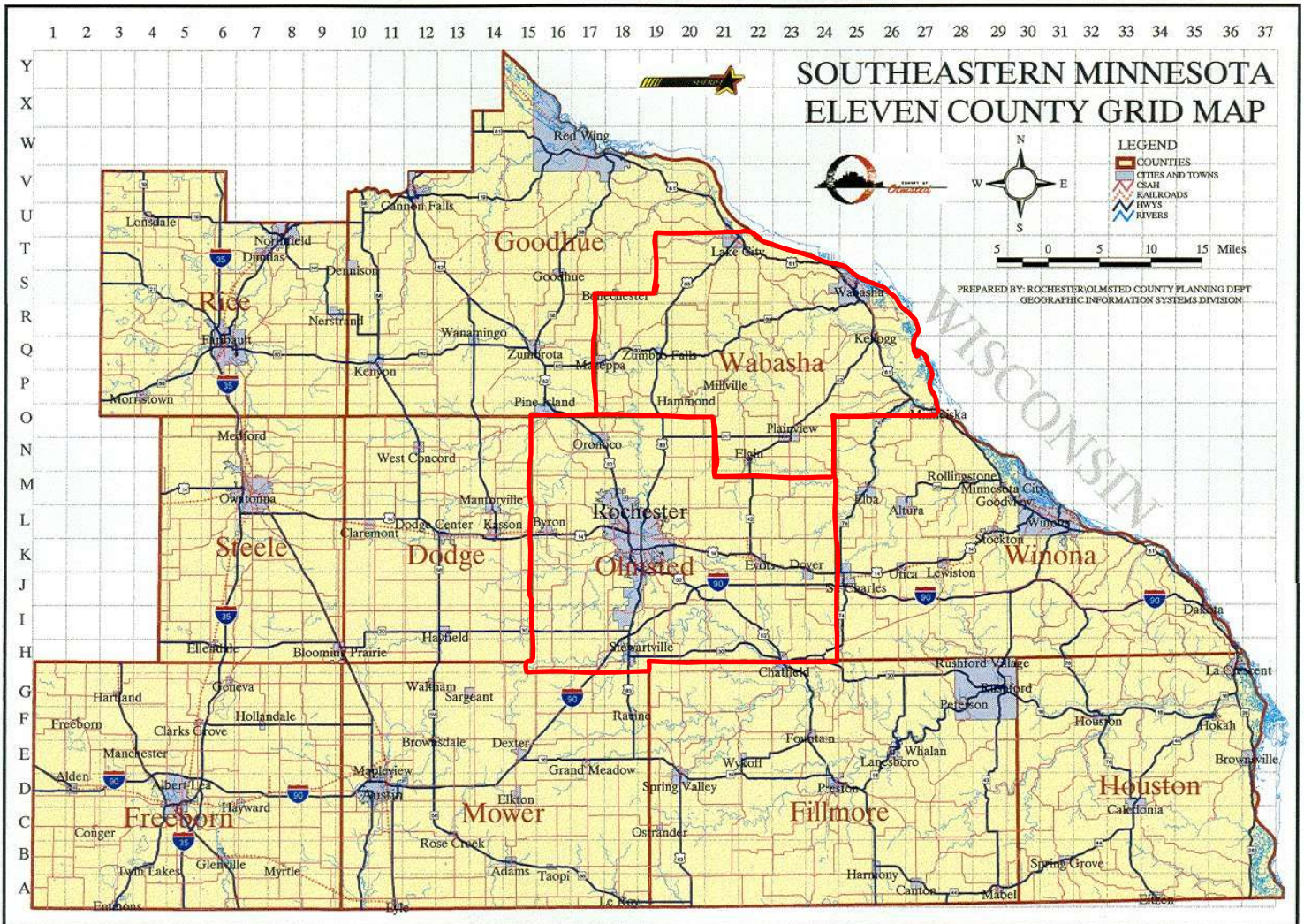
- Temporary checks: First 3 pages (12 checks) are free, then \$1.00 per page
- Wire Transfers (outgoing domestic): \$15.00
- Wire Transfers (outgoing foreign): \$45.00
- Preauthorized Electronic Transfer Fee: \$25.00 for each ACH, AFT, or other preauthorized electronic transfer or recurring authorization that Foresight Bank sets up or changes. (No fee applies to canceled transfers, payments on Foresight loans, iBanking transfers, consumer Bill Pay payments, and debit card transactions.)
- Declaration of Loss Fee: A \$15.00 fee is charged for each Declaration of Loss filed on a bank-issued check, including cashier's checks and money orders. This fee applies when a check is lost, stolen, or destroyed.
- **Other account-specific fees may apply.**

X. Loan-to-Deposit Ratios

The Bank's had the following loan-to-deposit ratios in 2025.

| Date | Loan-to-Deposit Ratio |
|------------|-----------------------|
| 3/31/2025 | 93.27% |
| 6/30/2025 | 99.35% |
| 9/30/2025 | 90.17% |
| 12/31/2025 | 95.49% |

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 |

| 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 | 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 |
| 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 |

| 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 | 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 |
| 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 |

| 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 |

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

January 27, 2026

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
Kansas City, Missouri 64106

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.

TABLE OF CONTENTS

| | |
|--|----|
| INSTITUTION RATING | 1 |
| DESCRIPTION OF INSTITUTION | 2 |
| DESCRIPTION OF ASSESSMENT AREA | 3 |
| SCOPE OF EVALUATION..... | 5 |
| CONCLUSIONS ON PERFORMANCE CRITERIA..... | 6 |
| DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW..... | 11 |
| APPENDICES | 12 |
| SMALL BANK PERFORMANCE CRITERIA..... | 12 |
| GLOSSARY | 13 |

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 Lending Test 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 credit needs in the assessment area.
- Foresight Bank originated a majority of its home mortgage, small business, and small farm loans inside the assessment area.
- The geographic distribution of loans reflects overall reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

Foresight Bank is headquartered in Plainview, Minnesota. The bank is wholly owned by Plainview Bankshares, Inc., a one-bank holding company also located in Plainview. In addition to its main office in Plainview, Foresight Bank operates a full-service branch in Rochester, Minnesota. Further, since the previous evaluation, Foresight Bank opened a branch office in Eyota, Minnesota in July 2023. There have been no branch closures, mergers, or acquisitions during the evaluation period. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated June 3, 2021, based on Interagency Small Institution Examination Procedures.

Foresight Bank’s loan product offerings accommodate a range of home mortgage, commercial, agricultural, and consumer purposes, with a primary business focus on home mortgage lending, followed by commercial and agricultural lending. In addition to in-house loan products, the bank originates mortgage loans that are subsequently sold through its secondary-market relationship. From June 4, 2021, to December 31, 2024, Foresight Bank originated 94 secondary-market loans totaling approximately \$25.6 million. Additionally, the bank offers commercial loans through the Small Business Administration (SBA) and participates in the Farm Services Agency (FSA) loan guarantee program.

Foresight Bank provides a variety of deposit products, including checking, savings, money market, health savings accounts, individual retirement accounts, and certificates of deposit. The bank also offers alternative banking services such as internet and mobile banking, bill pay, electronic statements, and ATMs.

The bank’s September 30, 2025, Consolidated Reports of Condition and Income (Reports of Condition) data reflected assets totaling \$429.0 million, loans totaling \$332.7 million, and deposits totaling \$365.7 million. The bank’s loan portfolio distribution is illustrated in the following table.

| Loan Portfolio Distribution as of September 30, 2025 | | |
|---|-----------------|--------------|
| Loan Category | \$(000s) | % |
| Construction, Land Development, and Other Land Loans | 16,641 | 5.0 |
| Secured by Farmland | 44,245 | 13.3 |
| Secured by 1-4 Family Residential Properties | 158,547 | 47.7 |
| Secured by Multifamily (5 or more) Residential Properties | 15,048 | 4.5 |
| Secured by Nonfarm Nonresidential Properties | 49,693 | 14.9 |
| Total Real Estate Loans | 284,174 | 85.4 |
| Commercial and Industrial Loans | 19,826 | 6.0 |
| Agricultural Production and Other Loans to Farmers | 24,476 | 7.3 |
| Consumer Loans | 4,243 | 1.3 |
| Other Loans | 23 | < 0.1 |
| Total Loans | 332,742 | 100.0 |
| <i>Source: Reports of Condition and Income</i> | | |
| <i>Due to rounding totals may not equal 100%</i> | | |

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires financial institutions to define one or more assessment areas within which its CRA performance will be evaluated. Foresight Bank has designated one assessment area that consists of Olmsted and Wabasha counties, which are part of the Rochester, Minnesota Metropolitan Statistical Area (MSA). The assessment area delineation has not changed since the previous CRA evaluation.

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area is comprised of 2 low-, 8 moderate-, 19 middle-, and 12 upper-income census tracts. The bank’s main office and the Rochester branch are both located in moderate-income census tracts and the Eyota branch is located in a middle-income census tract. 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 # | N/A* % of # |
| Geographies (Census Tracts) | 41 | 4.9 | 19.5 | 46.3 | 29.3 | 0.0 |
| Population by Geography | 184,234 | 5.7 | 15.6 | 43.8 | 34.8 | 0.0 |
| Housing Units by Geography | 76,915 | 5.3 | 18.6 | 44.5 | 31.6 | 0.0 |
| Owner-Occupied Units by Geography | 53,105 | 3.3 | 12.8 | 47.6 | 36.3 | 0.0 |
| Occupied Rental Units by Geography | 19,537 | 9.6 | 32.5 | 35.5 | 22.4 | 0.0 |
| Vacant Units by Geography | 4,273 | 10.3 | 27.3 | 46.6 | 15.8 | 0.0 |
| Businesses by Geography | 16,558 | 3.6 | 22.5 | 43.9 | 30.0 | 0.0 |
| Farms by Geography | 615 | 0.7 | 5.5 | 77.2 | 16.6 | 0.0 |
| Family Distribution by Income Level | 46,883 | 17.9 | 17.8 | 23.0 | 41.3 | 0.0 |
| Household Distribution by Income Level | 72,642 | 22.0 | 16.7 | 19.2 | 42.1 | 0.0 |
| Median Family Income - Rochester, Minnesota MSA | | \$94,698 | Median Housing Value | | \$ 234,840 | |
| | | | Median Gross Rent | | \$1,023 | |
| | | | Families Below Poverty Level | | 4.7% | |
| <i>Source: 2020 Census and 2024 D&B Data. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i> | | | | | | |

The 2024 D&B data indicates that non-classifiable establishments represent the largest portion of commercial operations in the assessment area at 21.1 percent; followed by other services (except public administration) at 9.2 percent; construction at 8.2 percent; real estate rental and leasing at 7.7 percent; and retail trade at 7.7 percent. Additionally, 68.9 percent of area businesses have four or fewer employees, and 91.4 percent operate from a single location.

The Federal Financial Institutions Examination Council (FFIEC) provides updated median family

incomes that are used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories for the Rochester, Minnesota MSA for 2023 and 2024 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% |
| 2023 (\$116,100) | <\$58,050 | \$58,050 To <\$92,880 | \$92,880 To <\$139,320 | >=\$139,320 |
| 2024 (\$112,700) | < \$56,350 | \$56,350 to < \$90,160 | \$90,160 to < \$135,240 | >= \$135,240 |
| <i>Source: FFIEC</i> | | | | |

Competition

The assessment area is highly competitive for credit products and financial services. According to 2025 FDIC Deposit Market Share data, there were 25 financial institutions operating 55 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. Foresight Bank is ranked 5th with approximately 5.4 percent deposit market share.

Foresight Bank faces significant competition for home mortgage loans from financial institutions and mortgage companies originating or purchasing loans within the assessment area. According to 2024 aggregate Home Mortgage Disclosure Act (HMDA) data, 243 HMDA data reporters collectively reported 4,268 home mortgage loans within the assessment area. Foresight Bank ranked 15th with 2.3 percent of the market share. The aggregate data provides an indication of the demand for home mortgage loans and the level of competition within the assessment area. The top lenders consisted of national mortgage companies, larger national banks, and credit unions.

Foresight Bank is not required to collect or report its small business or small farm CRA loan data and has elected not to do so; therefore, small business and small farm loan analyses do not include comparisons against CRA aggregate data. However, the aggregate CRA data provides an indication of the level of demand for loans and the level of competition within the assessment area. According to 2024 aggregate CRA data, 67 CRA data reporters originated or purchased 3,015 small business loans within the assessment area. Further, 20 reporting institutions originated or purchased 320 small farm loans in the assessment area. These figures do not include a high number of loans originated by smaller institutions, such as Foresight Bank, that are not required to report small business or small farm lending data but that operate within the assessment area. The overall volume of small business lending reflects high competition, and the overall volume of small farm lending reflects moderate competition.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs and opportunities and help determine whether local financial institutions are responsive to these needs. For this evaluation, examiners reviewed a previously performed community contact interview with a representative of an economic development-based organization operating within the assessment area.

According to the representative, the assessment area is experiencing growth, primarily due to the Destination Medical Center (DMC) initiative in Rochester. The DMC is a multi-billion-dollar initiative to fund public infrastructure to attract private development in support of Mayo Clinic's continued expansion. The initiative is designed to knit the renowned Mayo Clinic's 40-building footprint more holistically with the city, its residents, and its millions of yearly visitors.

The representative also stated that there has been a significant increase in the number of small business loan requests from previous years. Funding from various private and public sources, including financial institutions, assists in meeting these credit needs. The representative added that financial institutions face substantial competition for commercial loans and that credit needs are generally being met, but there are opportunities for lending to minority- and women-owned small businesses. The representative also stated that the lack of affordable housing and limited housing inventory in general continues to be a concern. The representative added that housing permits continue to increase, along with median home values. Overall, the representative felt there are plenty of financing options available to meet area credit needs.

Credit Needs

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

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated June 3, 2021, to the current evaluation dated January 27, 2026. 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 Appendices.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage loans, followed by commercial and agricultural 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 Reports of Condition data. Home mortgage lending received the most weight, followed by small business and small farm lending given equal amount of weight when deriving overall conclusions. This is consistent with management's stated business focus and Reports of Condition data.

Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. Therefore, examiners reviewed home mortgage loans reported as originated or purchased on the bank's 2023 and 2024 HMDA Loan Application Registers. When analyzing the bank's 2023 and 2024 home mortgage lending performance, the 2020 U.S. Census data and 2023 and 2024 HMDA aggregate data provided a standard of comparison. In addition, examiners reviewed all small business and small farm loans originated or extended in 2024, as this period was considered representative of the bank's performance during the entire evaluation period.

D&B data for 2024 provided a standard of comparison for small business and small farm lending performance.

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. Examiners reviewed all home mortgage loans and a sample of small business and small farm loans originated inside the assessment area to evaluate the Borrower Profile criterion. The following table provides information on the number and dollar volume of loans reviewed.

| Loan Products Reviewed | | | | |
|--------------------------------------|-----------------|-----------------|-----------------|-----------------|
| Loan Category | Universe | | Reviewed | |
| | # | \$(000s) | # | \$(000s) |
| Home Mortgage | | | | |
| 2023 | 136 | 38,622 | 108 | 27,138 |
| 2024 | 132 | 39,701 | 100 | 27,177 |
| Small Business | 132 | 17,493 | 97 | 11,295 |
| Small Farm | 138 | 14,988 | 97 | 10,627 |
| <i>Source: HMDA Data; Bank Data.</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 individuals, businesses, and farms served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Foresight Bank demonstrated reasonable performance under the Lending Test. The bank’s collective performance under Loan-to-Deposit Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is more than reasonable given the institution’s size, financial condition, and credit needs in the assessment area. The bank’s ratio, calculated from Reports of Condition data, averaged 93.1 percent over the past 18 calendar quarters from June 30, 2021, to September 30, 2025, largely surpassing all similarly-situated institutions and consistently high overall, as shown in the following table. The ratio ranged from a low of 82.2 percent as of June 30, 2022, to a high of 105.8 percent as of March 31, 2024. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

| Loan-to-Deposit Ratio Comparison | | |
|---|---|--|
| Bank | Total Assets as of 9/30/2025 \$(000s) | Average Net Loan-to- Deposit Ratio (%) |
| Foresight Bank, Plainview, Minnesota | 429,020 | 93.1 |
| F & M Community Bank, National Association, Preston, Minnesota | 204,555 | 75.2 |
| Peoples State Bank of Plainview, Plainview, Minnesota | 400,086 | 70.4 |
| WNB Financial, N.A., Winona, Minnesota | 561,137 | 65.4 |
| <i>Source: Reports of Condition 6/30/2021 through 9/30/2025</i> | | |

Assessment Area Concentration

Foresight Bank originated a majority of its home mortgage, small business, and small farm loans within the 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) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | # | \$ | % | \$ | % | \$ |
| Home Mortgage | | | | | | | | | | |
| 2023 | 108 | 79.4 | 28 | 20.6 | 136 | 27,138 | 70.3 | 11,484 | 29.7 | 38,622 |
| 2024 | 100 | 75.8 | 32 | 24.2 | 132 | 27,177 | 68.5 | 12,524 | 31.5 | 39,701 |
| Subtotal | 208 | 77.6 | 60 | 22.4 | 268 | 54,315 | 69.3 | 24,008 | 30.7 | 78,323 |
| Small Business | 116 | 87.9 | 16 | 12.1 | 132 | 13,647 | 78.0 | 3,846 | 22.0 | 17,493 |
| Small Farm | 125 | 90.6 | 13 | 9.4 | 138 | 13,269 | 88.5 | 1,719 | 11.5 | 14,988 |
| <i>Source: HMDA Data; Bank Data. 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 small business and small farm lending performance primarily supports this conclusion. Examiners also considered the bank’s excellent home mortgage lending performance in moderate-income census tracts; however, a reasonable overall conclusion is supported when considering the bank’s lending performance for all loan products analyzed. Examiners focused on the percentage of loans made in the low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage lending reflects excellent dispersion throughout the assessment area. As illustrated in the following table, Foresight Bank’s lending performance in low-income census tracts in 2023 and 2024 is slightly lower but in line with aggregate and demographic data. However, the bank’s home mortgage lending performance in moderate-income

census tracts in 2023 and 2024 is double aggregate and demographic data. Overall, the bank’s home mortgage lending performance is considered excellent.

| Geographic Distribution of Home Mortgage Loans | | | | | | |
|---|--|------------------------------|------------|--------------|-----------------|--------------|
| Tract Income Level | % of Owner Occupied Housing Units | HMDA Aggregate % of # | # | % | \$(000s) | % |
| Low | | | | | | |
| 2023 | 3.3 | 4.5 | 4 | 3.7 | 628 | 2.3 |
| 2024 | 3.3 | 4.8 | 2 | 2.0 | 239 | 0.9 |
| Moderate | | | | | | |
| 2023 | 12.8 | 14.1 | 31 | 28.7 | 5,572 | 20.5 |
| 2024 | 12.8 | 15.0 | 32 | 32.0 | 8,181 | 30.1 |
| Middle | | | | | | |
| 2023 | 47.6 | 45.5 | 44 | 40.7 | 13,013 | 48.0 |
| 2024 | 47.6 | 44.6 | 37 | 37.0 | 9,370 | 34.5 |
| Upper | | | | | | |
| 2023 | 36.3 | 35.8 | 29 | 26.9 | 7,925 | 29.2 |
| 2024 | 36.3 | 35.6 | 29 | 29.0 | 9,387 | 34.5 |
| NA | | | | | | |
| 2023 | 0.0 | 0.1 | 0 | 0.0 | 0 | 0.0 |
| 2024 | 0.0 | -- | 0 | 0.0 | 0 | 0.0 |
| Total | | | | | | |
| 2023 | 100.0 | 100.0 | 108 | 100.0 | 27,138 | 100.0 |
| 2024 | 100.0 | 100.0 | 100 | 100.0 | 27,177 | 100.0 |
| <i>Source: 2020 Census Data; HMDA Data; HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i> | | | | | | |

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table indicates the bank made no loans in the two low-income census tracts, but demographic data indicates that only 3.6 percent of businesses are located there, which limits lending opportunities. Further, the bank lending performance in moderate-income census tracts exceeds demographic data. Considering these factors, overall performance is reasonable.

| Geographic Distribution of Small Business Loans | | | | | |
|--|------------------------|------------|--------------|-----------------|--------------|
| Tract Income Level | % of Businesses | # | % | \$(000s) | % |
| Low | 3.6 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 22.5 | 36 | 31.0 | 3,971 | 29.1 |
| Middle | 43.9 | 57 | 49.1 | 7,212 | 52.9 |
| Upper | 30.0 | 23 | 19.8 | 2,464 | 18.1 |
| Total | 100.0 | 116 | 100.0 | 13,647 | 100.0 |
| <i>Source: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i> | | | | | |

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. As illustrated in the following table, Foresight Bank made no loans in the low-income census tracts, but only 0.7 percent of farms are located there, limiting lending opportunities. Lending performance in moderate-income census tracts is slightly lower but in line with demographic data. Considering these factors, the bank’s performance is reasonable.

| Geographic Distribution of Small Farm Loans | | | | | |
|--|-------------------|------------|--------------|-----------------|--------------|
| Tract Income Level | % of Farms | # | % | \$(000s) | % |
| Low | 0.7 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 5.5 | 4 | 3.2 | 408 | 3.1 |
| Middle | 77.2 | 117 | 93.6 | 12,548 | 94.6 |
| Upper | 16.6 | 4 | 3.2 | 313 | 2.4 |
| Total | 100.0 | 125 | 100.0 | 13,269 | 100.0 |
| <i>Source: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i> | | | | | |

Borrower Profile

The bank’s lending performance reflects overall reasonable penetration among individuals of different income levels and businesses and farms of different revenue sizes. The bank’s reasonable performance in all three lending products supports this conclusion. Examiners focused on the percentage of loans to low- and moderate-income borrowers, and the percentage of small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. As illustrated in the following table, Foresight Bank’s lending performance among low-income borrowers in 2023 and 2024 is in line with aggregate data and slightly lags demographic data. Further, Foresight Bank’s lending among moderate-income borrowers in 2023 and 2024 slightly lags aggregate data and is in line with demographic data. As indicated by the community contact and confirmed by bank management, median housing values in the assessment area are increasing and there is a lack of affordable housing in the area, in addition to limited housing availability. This creates additional challenges qualifying low- and moderate-income individuals based on standard underwriting criteria. Based on these factors, the bank’s overall performance is reasonable.

| Distribution of Home Mortgage Loans by Borrower Income Level | | | | | | |
|--|----------------------|--------------------------------------|------------|--------------|-----------------|--------------|
| Borrower Income Level | % of Families | HMDA Aggregate % of # | # | % | \$(000s) | % |
| Low | | | | | | |
| 2023 | 17.9 | 13.8 | 14 | 13.0 | 1,976 | 7.3 |
| 2024 | 17.9 | 9.6 | 10 | 10.0 | 1,999 | 7.4 |
| Moderate | | | | | | |
| 2023 | 17.8 | 26.4 | 16 | 14.8 | 4,105 | 15.1 |
| 2024 | 17.8 | 24.6 | 17 | 17.0 | 2,550 | 9.4 |
| Middle | | | | | | |
| 2023 | 23.0 | 22.4 | 26 | 24.1 | 5,590 | 20.6 |
| 2024 | 23.0 | 21.2 | 20 | 20.0 | 6,114 | 22.5 |
| Upper | | | | | | |
| 2023 | 41.3 | 26.9 | 33 | 30.6 | 9,400 | 34.6 |
| 2024 | 41.3 | 30.7 | 28 | 28.0 | 8,731 | 32.1 |
| NA | | | | | | |
| 2023 | 0.0 | 10.5 | 19 | 17.6 | 6,067 | 22.4 |
| 2024 | 0.0 | 13.9 | 25 | 25.0 | 7,783 | 28.6 |
| Total | | | | | | |
| 2023 | 100.0 | 100.0 | 108 | 100.0 | 27,138 | 100.0 |
| 2024 | 100.0 | 100.0 | 100 | 100.0 | 27,177 | 100.0 |
| <i>Source: 2020 Census Data; HMDA Data; HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.</i> | | | | | | |

Small Business Loans

The distribution of small business loans reflects overall reasonable lending penetration to businesses with gross annual revenues of \$1 million or less. As illustrated in the following table, the bank's record of lending to businesses with gross annual revenues of \$1 million or less lags demographic data but is still reasonable when considering high competition for small business loans in the assessment area, as confirmed by CRA aggregate data. Additionally, Foresight Bank is an SBA lender, which demonstrates the bank's willingness to originate loans to businesses of all sizes, including small businesses. Further, 52 of the 63 small business loans to businesses with gross annual revenues of \$1 million or less had loan sizes of \$100,000 or less. This information demonstrates the bank's willingness to serve the needs of smaller businesses. Considering these factors, the bank's performance is considered reasonable.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|---|-----------------|-----------|--------------|---------------|--------------|
| Gross Revenue Level | % of Businesses | # | % | \$(000s) | % |
| <= \$1,000,000 | 88.2 | 63 | 64.9 | 5,606 | 49.6 |
| > \$1,000,000 | 2.9 | 34 | 35.1 | 5,689 | 50.4 |
| Revenue Not Available | 8.9 | 0 | 0.0 | 0 | 0.0 |
| Total | 100.0 | 97 | 100.0 | 11,295 | 100.0 |
| <i>Source: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i> | | | | | |

Small Farm Loans

The distribution of small farm loans reflects reasonable lending penetration to farms with gross annual revenues of \$1 million or less. As illustrated in the following table, the bank’s record of lending to farms with gross annual revenues of \$1 million or less lags demographic data. The 2022 Census of Agriculture data (the most recent data available), states that 55.4 percent of producers in the assessment area have a primary occupation other than farming, and 57.7 percent of farm operations in these counties did not report interest expenses related to their operations. This information indicates that many farms in the assessment area have off-farm income and may not need credit to finance farm operations. Additionally, Foresight Bank is an FSA lender, which demonstrates the bank’s willingness to originate loans to farms of all sizes, including small farms. Further, 51 of the 74 small farm loans to farms with gross annual revenues of \$1 million or less had loan sizes of \$100,000 or less. This information demonstrates the bank’s willingness to serve the needs of smaller farms. Considering these factors, overall performance is reasonable.

| Distribution of Small Farm Loans by Gross Annual Revenue Category | | | | | |
|---|--------------|-----------|--------------|---------------|--------------|
| Gross Revenue Level | % of Farms | # | % | \$(000s) | % |
| <= \$1,000,000 | 98.4 | 74 | 76.3 | 6,739 | 63.4 |
| > \$1,000,000 | 1.0 | 23 | 23.7 | 3,888 | 36.6 |
| Revenue Not Available | 0.7 | 0 | 0.0 | 0 | 0.0 |
| Total | 100.0 | 97 | 100.0 | 10,627 | 100.0 |
| <i>Source: 2024 D&B Data; 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

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 evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the overall CRA rating.

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.



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

State: MN

Zip Code: 55964

Submitter Name: Cassie Harrington

Title: President

Work Email: CassieH@Foresight.Bank

The information in the Community Support Statement (CSS) submitted by the member, as reflected in this document, may be updated, or changed upon FHFA's review of the CSS.

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 | 15 |
| 2. Dollar amount of mortgage loans made to first-time homebuyers | \$3,034,000 |

B. Check as many as applicable:

- | | |
|---|-----|
| 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs) | Yes |
| 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers | Yes |
| 3. Offer flexible underwriting standards for first-time homebuyers | Yes |
| 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 | Yes |
| 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.