

2026 Community Reinvestment Act Statement

The First State Bank of Roscoe, its main office located at 202 North Mitchell St, Roscoe, S.D. 57471-0227 and its branches located at 5002 S. 4th Ave., Bowdle, SD 57428 and 901 S. 7th Street, Eureka, SD 57437 adopts and publishes this Community Reinvestment Act Statement in compliance with the Community Reinvestment Act of 1977.

LOCAL COMMUNITY

The bank seeks to meet the credit needs of individuals and firms living and doing business within its community. The community is delineated on the attached "CRA Assessment Area" page and its accompanying maps. Our offices are located in the following census tracts:

<u>Office</u>	<u>County</u>	<u>Tract#</u>
Roscoe	Edmunds	9621
Bowdle	Edmunds	9622
Eureka	McPherson	9631

Faulk County – Census Tract 9611
Potter County – Census Tract 1

Branch openings in past two years

None

Branch closings in past two years

None

CREDIT PRODUCTS

The bank seeks to meet the credit needs of individuals and firms living and doing business within its assessment area by making the following types of loans available to qualified borrowers on the basis of demonstrated proper purpose and borrower qualifications:

Agricultural Loans
Commercial Loans
Small Business Loans
Community Development Loans
Consumer Loans, including, but not limited to:

Vehicle Loans
Debt Consolidation/Personal Loans

Although the bank does not make residential real estate loans, it has an active referral relationship with another institution to serve this credit need. The bank, through participation with third party provider, makes available Mastercard Debit Cards to its customers.

COMMUNITY CREDIT NEEDS

The bank currently participates in and will continue to participate in a broad range of community based programs designed to meet the credit needs of its local community through credit services, direct personal involvement of its employees, and cooperation with community officials and agencies.

DEPOSIT PRODUCTS

The bank seeks to make available deposit products that would be available to all segments of our assessment area. The following are the products the bank offers:

Regular Checking –

No minimum balance

Fees: \$1.50 monthly service charge; transaction fee of \$.05/debit. An offset credit of \$.30 per \$100.00 on deposit on the lowest balance during the month.

NOW Account –

\$1,000 minimum deposit to open this account

Fees: A service charge fee of \$5.00 will be imposed every monthly statement cycle if the balance in the account falls below \$1,000 any day of the cycle.

Super NOW Account –

\$2,500 minimum deposit to open this account

Fees: A service charge fee of \$10.00, plus \$.15 for each debit transaction, will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the cycle.

Regular Savings –

\$10 minimum deposit to open this account

Limitations: During any calendar month, no more than six preauthorized transfers, automatic or telephone transfers, checks, drafts, and debit card transactions may be made.

Money Market Deposit Account –

\$2,500 minimum deposit to open this account

Fees: A service charge fee of \$10.00, plus \$.15 for each debit transaction, will be imposed every statement cycle if the balance in the account falls below \$2,500 any day of the cycle.

High Yield Money Market Deposit Account –

\$25,000 minimum deposit to open this account

Fees: A service charge fee of \$25.00, plus \$.15 for each debit transaction, will be imposed every monthly statement cycle if the balance in the account falls below \$25,000 any day of the cycle.

Limitations: During any calendar month, no more than six preauthorized transfers, automatic or telephone transfers, checks, drafts, and debit card transactions may be made.

Certificates of Deposit –

\$1,000 minimum deposit.

A penalty may be imposed for early withdrawal.

Individual Retirement Accounts

OTHER ACCOUNT FEES

Account Balancing Assistance	\$10.00 per hour
Account Research	\$20.00 per hour
Overdraft (each debit or check paid)	\$10.00
Deposited Checks Returned Unpaid	\$ 2.00
Nonsufficient Funds (NSF) processed (an item presented multiple times could incur multiple fees)	\$25.00
Continuous OD Charge – on the 7 th Business day	\$50.00
Stop Payment	\$10.00
Statement Copy	\$ 2.00

MISCELLANEOUS FEES AND CHARGES

Cashiers Checks	\$2.00
Wire Transfers	\$25.00
Safe Deposit Box –Large, Medium & Small Fee Depends on Box Size	

LOAN TO DEPOSIT RATIO

03/31/25	61.61%
06/30/25	61.23%
09/30/25	59.98%
12/31/25	58.24%

HOURS

The bank is available to conduct transactions and for assistance to its customers and the community during the following hours.

***Roscoe* (605) 287-4451**

Lobby	Monday – Friday	7:30 A.M. – 5:00 P.M.
Drive-up	Monday – Friday	7:30 A.M. – 5:00 P.M.

***Bowdle* (605) 285-6400**

Lobby	Monday – Friday	7:30 A.M. – 5:00 P.M.
Drive-up	Monday – Friday	7:30 A.M. – 5:00 P.M.

***Eureka* (605) 287-2600**

Lobby	Monday – Friday	7:30 A.M. – 5:00 P.M.
Drive-up	Monday – Friday	7:30 A.M. – 5:00 P.M.