

# **PUBLIC DISCLOSURE**

January 19, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First FarmBank  
Certificate Number: 58508

2939 65<sup>th</sup> Avenue  
Greeley, Colorado 80634

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

1601 Bryan Street, Suite 1410  
Dallas, Texas 75201

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.....	1
DESCRIPTION OF ASSESSMENT AREAS .....	2
SCOPE OF EVALUATION .....	2
CONCLUSIONS ON PERFORMANCE CRITERIA .....	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....	6
STATE OF COLORADO .....	6
DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF COLORADO.....	6
SCOPE OF EVALUATION – STATE OF COLORADO .....	6
CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF COLORADO .....	6
COLORADO NON-MSA AA – Full-Scope Review .....	7
GREELEY MSA AA – Limited-Scope Review.....	11
STATE OF KANSAS – Full-Scope Review.....	12
DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF KANSAS.....	12
SCOPE OF EVALUATION – STATE OF KANSAS .....	13
CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF KANSAS.....	13
APPENDICES.....	15
SMALL BANK PERFORMANCE CRITERIA .....	15
SUMMARY OF RATINGS FOR RATED AREAS.....	16
GLOSSARY .....	17
GREELEY MSA AA LENDING TEST TABLES .....	21

## 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 areas (AAs), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AAs' credit needs.
- A majority of loans are in the institution's AAs.
- The geographic distribution of loans reflects excellent dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among 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.

## DESCRIPTION OF INSTITUTION

First FarmBank (FFB) began operations in 2007 in Greeley, Colorado. The bank is wholly owned by FarmBank Holding Company, Inc., also located in Greeley. FFB operates five full-service branches within northern and northeastern Colorado as well as one full-service branch in western Kansas. The institution received a "Satisfactory" CRA rating based on CRA Small Institution Procedures at its previous FDIC evaluation dated December 4, 2017.

FFB offers a full line of standard loan products including agriculture, home mortgage, commercial, and consumer loans, primarily focusing on agriculture lending. The institution offers a variety of deposit products including checking, savings, money market, and certificates of deposit accounts. Alternative delivery systems include internet and mobile banking, electronic bill pay, and seven proprietary automated teller machines (ATMs). FFB did not open or close any branches, and no merger or acquisition activity occurred since the previous evaluation. The institution's operating hours are typical for the communities served with extended hours available at drive up facilities.

The September 30, 2020, Reports of Condition and Income disclosed total assets at \$294.4 million, total loans a \$224.4 million, and total deposits at \$259.5 million. The following table illustrates the loan portfolio distribution.

<b>Loan Portfolio Distribution as of 9/30/2020</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	11,149	5.0
<b>Secured by Farmland</b>	<b>44,517</b>	<b>19.8</b>
Secured by 1-4 Family Residential Properties	32,305	14.4
Secured by Multifamily (5 or more) Residential Properties	489	0.2
Secured by Nonfarm Nonresidential Properties	18,222	8.1
<b>Total Real Estate Loans</b>	<b>106,682</b>	<b>47.5</b>
Commercial and Industrial Loans	33,304	14.8
Agricultural Production and Other Loans to Farmers	83,572	37.2
Consumer Loans	837	0.4
Other Loans	25	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>224,420</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

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

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its CRA performance. FFB designated three AAs among two rated areas: two AAs in Colorado and one AA in Kansas. Although the AA in Kansas was new at the prior evaluation, the bank's performance in Kansas was not evaluated due to the limited time it had been in existence. Therefore, this is FFB's first evaluation with performance conclusions drawn and a rating assigned for Kansas. The AAs comply with the technical requirements of the CRA. Refer to the individual discussions of the AAs within each rated areas' section for more information.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the previous evaluation dated December 4, 2017, to the current evaluation dated January 19, 2021. Examiners used Small Institution Procedures, which include the Lending Test, to evaluate FFB's CRA performance. Refer to the Appendices for a description of the Lending Test.

Examiners evaluate a bank's lending data, deposit activity, and number of branches to determine AA scoping and weighting. As previously noted, the bank operates within two rated areas: Colorado and Kansas. The bank's performance in Colorado received significantly more weight when drawing overall conclusions since this rated area contains a significant majority of the bank's total activities as seen in the following table. Refer to each rated areas' section for details on which AAs received full- and limited-scope reviews.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Colorado Non-MSA	53,982	50.6	268,236	61.8	2	40.0
Greeley MSA	46,715	43.7	126,740	29.2	2	40.0
<b>Colorado Subtotal</b>	<b>100,697</b>	<b>94.3</b>	<b>394,976</b>	<b>91.0</b>	<b>4</b>	<b>80.0</b>
Kansas Non-MSA	6,062	5.7	38,849	9.0	1	20.0
<b>Total</b>	<b>106,759</b>	<b>100.0</b>	<b>433,825</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>

Source: 1/1/2019 – 12/31/2019 Bank Data; FDIC Summary of Deposits (6/30/2020). Due to rounding, totals may not equal 100.0

### Activities Reviewed

Small Institution Procedures require examiners to determine the institution’s major product lines from which to sample. Examiners initially consider the following loan categories to determine major product lines: small business, small farm, home mortgage, and consumer loans.

Based on the institution’s business strategy and number and dollar volume of loans originated during the evaluation period, examiners determined the bank’s major product lines include small farm and small business loans. Examiners did not review any other products, such as home mortgage or consumer loans, since they would not provide any material support for the conclusions or the rating given their low volumes. Therefore, this evaluation does not include a review of them.

The following table shows the breakdown of the universes and sample sizes of loan products selected for review in this evaluation using the most recent completed calendar year of available data.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Farm	227	28,440	55	6,708
Small Business	76	10,595	41	3,895

Source: 1/1/2019 – 12/31/2019 Bank Data.

For the Kansas Non-MSA AA, examiners pulled an additional sample of small farm loans originated in 2019 in order to draw meaningful conclusions for the geographic distribution and borrower profile criterion. Furthermore, this evaluation does not include a review of small business loans in Kansas given the low volume of small business loans in this rated areas’ sole AA. Examiners used 2019 D&B Data as a standard of comparison for small farm and small business loans.

### Loan Category Weighting

Examiners considered the universes by dollar volume and number of loans reviewed and management’s stated business strategy to determine the weighting when arriving at applicable conclusions. For the AAs in Colorado, small farm loans received more weight than small business

loans when arriving at conclusions since they comprise the largest portion of the universe of loans reviewed by both number and dollar volume. For the AA in Kansas, small farm loans received all the weight when drawing conclusions for that AA since it was the only product reviewed in this area.

While this evaluation presents both number and dollar volume of loans, examiners focused primarily on performance by number of loans because the number of loans remains a better indicator of the number of farms and businesses served.

### **Lending Activities in Response to COVID-19 Pandemic**

The Coronavirus Aid, Relief and Economic Security (CARES) Act, signed into law on March 27, 2020, established the temporary Paycheck Protection Program (PPP). The Small Business Administration (SBA), with support from the department of the Treasury, implements the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA to retain employees through the COVID-19 pandemic and includes loan forgiveness subject to certain conditions. The FDIC encourages financial institutions to consider using such program in a prudent manner as they actively work with business borrowers, including small businesses, with less financial flexibility to withstand near-term operation challenges due to the COVID-19 pandemic.

During this evaluation period, FFB originated 308 PPP loans totaling \$13.6 million that qualify as small business loans not included within the Lending Test analysis presented in this evaluation. However, these loans did not materially impact conclusions or the rating; therefore, this evaluation does not discuss them further.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

FFB demonstrated satisfactory performance under the Lending Test. An excellent record regarding geographic distribution, reasonable records regarding the LTD ratio and borrower profile, and a majority of loans originated inside the AAs support this conclusion.

### **Loan-to-Deposit Ratio**

The bank's LTD ratio is reasonable given the institution's size, financial condition, and AAs' credit needs. The institution recorded an average, net LTD ratio of 79.9 percent over the previous 12 quarters since the prior evaluation. The ratio ranged from a low of 74.7 percent as of March 31, 2018, to a high of 85.4 percent as of September 30, 2020.

Examiners identified one similarly-situated institution based on asset size and loan composition in the AAs. As shown in the following table, FFB's ratio reflects similar performance with the other institution.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 09/30/2020 \$(000)	Average Net LTD Ratio (%)
First FarmBank, Greeley, Colorado	294,428	79.9
Farmers Bank, Ault, Colorado	262,102	88.1

*Source: Reports of Condition and Income 12/31/2017 – 9/30/2020.*

### Assessment Area Concentration

A majority of loans are inside the AAs. The following table demonstrates that FFB originated a majority of small farm and small business loans, by both number and dollar, inside its AAs.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	41	74.5	14	25.5	55	4,869	72.6	1,839	77.4	6,708
Small Business	36	87.8	5	12.2	41	3,018	77.4	877	22.6	3,895

*Source: 1/1/2019 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0.*

### Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the AAs. An excellent record in Colorado supports this conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts (CTs) when arriving at conclusions for this performance factor. Examiners did not conduct a geographic distribution analysis for the AA in Kansas since it does not include any low- or moderate-income CTs.

Detailed discussion of the bank's performance in the full-scope AAs is included in subsequent sections.

### Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes. Reasonable performance in Colorado and Kansas supports this conclusion. Examiners focused on the percentage by number of loans to farms and businesses with gross annual revenue of \$1 million or less when arriving at conclusions for this performance factor.

Detailed discussion of the bank's performance in the full-scope AAs is included in the subsequent sections.

### Response to Complaints

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

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution's overall CRA rating.

### STATE OF COLORADO

CRA RATING FOR STATE OF COLORADO: SATISFACTORY

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF COLORADO

FFB designated two AAs in Colorado: Colorado Non-MSA and Greeley MSA AA. Refer to the individual discussions of each AA for details. The products and services offered in Colorado remain consistent with those discussed previously at the institution level.

### SCOPE OF EVALUATION – STATE OF COLORADO

See Scope of Evaluation section at the institution level for details on the products and timeframe selected for review.

#### Assessment Areas Reviewed and Weighting

The following table shows the Colorado Non-MSA AA generated a majority of the bank's Colorado loans and deposits. Consequently, examiners applied full-scope procedures to the Colorado Non-MSA and weighed performance in this AA slightly heavier than the Greeley MSA AA when arriving at conclusions and the overall rating for Colorado. Examiners applied limited-scope procedures to the Greeley MSA AA.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Colorado Non-MSA	53,982	53.6	268,236	67.9	2	50.0
Greeley MSA	46,715	46.4	126,740	32.1	2	50.0
<b>Total</b>	<b>100,697</b>	<b>100.0</b>	<b>394,976</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

*Source: 1/1/2019 – 12/31/2019 Bank Data: FDIC Summary of Deposits (6/30/20). Due to rounding, totals may not equal 100.0*

### CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF COLORADO

#### LENDING TEST

FFB demonstrated a satisfactory record in the State of Colorado. An excellent record regarding geographic distribution and a reasonable record regarding borrower profile support this conclusion.

Overall performance remained consistent among both AAs.

**Geographic Distribution**

The geographic distribution of loans reflects excellent dispersion throughout Colorado. Excellent records in both AAs support this conclusion.

**Borrower Profile**

The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes. Reasonable records in both AAs support this conclusion.

**COLORADO NON-MSA AA – Full-Scope Review**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLORADO NON-MSA AA**

The Colorado Non-MSA AA consists of ten CTs comprising Logan, Washington, and Yuma counties. Since the prior evaluation, the bank no longer includes Morgan County in this AA. The bank maintains two branches in this AA, located in Yuma and Sterling.

**Economic and Demographic Data**

The CTs in the Colorado Non-MSA AA reflect the following income designations according to 2015 American Community Survey (ACS) data: 1 moderate- and 9 middle-income CTs.

The following table displays additional demographic data for the AA.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Colorado Non-MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	10	0.0	10.0	90.0	0.0	0.0
Population by Geography	36,908	0.0	20.4	79.6	0.0	0.0
Housing Units by Geography	15,809	0.0	20.4	79.6	0.0	0.0
Owner-Occupied Units by Geography	9,154	0.0	19.9	80.1	0.0	0.0
Occupied Rental Units by Geography	4,640	0.0	22.9	77.1	0.0	0.0
Vacant Units by Geography	2,015	0.0	16.9	83.1	0.0	0.0
Businesses by Geography	3,069	0.0	17.6	82.4	0.0	0.0
Farms by Geography	692	0.0	5.6	94.4	0.0	0.0
Family Distribution by Income Level	8,695	22.9	19.9	21.9	35.3	0.0
Household Distribution by Income Level	13,794	26.4	19.0	19.3	35.2	0.0
Median Family Income – CO Non-MSA	\$60,701		Median Housing Value			\$127,557
			Median Gross Rent			\$668
			Families Below Poverty Level			10.6%
<i>Source: 2015 ACS Data and 2019 D&amp;B Data. 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 DATA USA, the AA’s major industries include agriculture, health care and social assistance, educational services, retail services, and construction. Per Logan County Economic Development Corporation information, some of the top employers include Sterling Correctional Facility, RE-1 Valley School District, Banner Health, Walmart, and Northeastern Junior College.

As of the November 2020 Bureau of Labor Statistics report, Logan, Washington, and Yuma counties reported unemployment rates of 4.4 percent, 3.0 percent, and 2.8 percent, respectively. For the same time period, the State of Colorado reported an unemployment rate of 6.2 percent.

### **Competition**

The AA hosts a moderate level of competition for financial services based on its population, with 21 offices from 12 institutions. FFB ranks 5<sup>th</sup> in market share by capturing 7.4 percent of the area’s deposits based on the June 30, 2020, FDIC Deposit Market Share Report.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit and community needs. This information helps determine local financial institutions’ responsiveness to these needs and shows available credit and community needs.

Examiners conducted a community contact from a private entity that stated the area struggles with availability of housing due to the low volume of houses available for sale. However, the contact explained that while the price of housing continues to rise, housing still remains fairly affordable.

The contact stated that one of the primary credit needs in the area includes financing for farms and small businesses. Additionally, the contact stated that while the economic conditions in the area remains strong, some challenges arise for the business community. The contact stated financial institutions are committed to help the communities in the area and do a good job in meeting the credit needs of the community.

**Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small farm and small business loans represent primary credit needs for the Colorado Non-MSA AA.

**CONCLUSIONS ON PERFORMANCE CRITERIA IN COLORADO NON-MSA AA**

**LENDING TEST**

The institution’s demonstrated satisfactory performance in the Colorado Non-MSA AA. Excellent geographic distribution and reasonable borrower profile support this conclusion.

**Geographic Distribution**

The geographic distribution of loans reflects an excellent dispersion throughout the Colorado Non-MSA AA. The excellent performance of small farm loans outweighs reasonable performance of small business loans to support this conclusion.

***Small Farm Loans***

The geographic distribution of small farms loans reflects excellent dispersion throughout the Colorado Non-MSA AA. The following table shows FFB’s performance in moderate-income CTs exceeds demographic data by 36.1 percentage points, which reflects excellent performance.

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Assessment Area: Colorado Non-MSA</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0	0	0	0
Moderate	5.6	10	41.7	1,510	51.5
Middle	94.4	14	58.3	1,421	48.5
Upper	0.0	0	0	0	0
Not Available	0.0	0	0	0	0
<b>Totals</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>2,931</b>	<b>100.0</b>

*Source: 2019 D&B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.*

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the Colorado Non-MSA AA. The following table shows the bank's performance in moderate-income CTs slightly trails demographic data by 2.6 percentage points, which reflects reasonable performance.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: Colorado Non-MSA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0	0.0	0	0.0
Moderate	17.6	3	15.0	130	10.1
Middle	82.4	17	85.0	1,164	89.9
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>1,294</b>	<b>100.0</b>

*Source: 2019 D&B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.*

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes. A reasonable record regarding small business loans primarily supports this conclusion.

### ***Small Farm Loans***

The distribution of borrowers reflects reasonable penetration among farms of different sizes in the Colorado Non-MSA AA. As seen in the following table, the bank's performance of originating half of the sampled small farm loans to farms with gross annual revenue of \$1 million or less reflects reasonable performance. Examiners noted the large volume of the bank's loans for which they do not collect income information due to the streamlined approval process, which are classified under the "Revenue Not Available" category, heavily skews that data. Therefore, examiners placed less weight on performance in this area when drawing conclusions for this criterion.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Colorado Non-MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	96.0	12	50.0	907	30.9
>1,000,000	2.3	2	8.3	443	15.1
Revenue Not Available	1.7	10	41.7	1,581	54.0
<b>Total</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>2,931</b>	<b>100.0</b>

*Source: 2019 D&B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.*

### ***Small Business Loans***

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Colorado Non-MSA AA. As seen in the following table, the bank originated more than seven out of every ten small business loans to businesses with gross annual revenue of \$1 million or less, which supports reasonable performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Colorado Non-MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	81.0	15	75.0	709	54.8
>1,000,000	4.1	4	20.0	545	42.1
Revenue Not Available	14.8	1	5.0	40	3.1
<b>Total</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>1,294</b>	<b>100.0</b>

*Source: 2019 D&B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.*

## **GREELEY MSA AA – Limited-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN GREELEY MSA AA**

This AA includes all 77 CTs in Weld County, which comprises the Greeley, Colorado, MSA. Located in northern Colorado, the bank maintains two branches in this AA, both in Greeley. The CTs reflect the following income designations according to 2015 ACS data: 7 low-, 16 moderate-, 26 middle-, and 27 upper- income CTs, as well as 1 CT without an income designation.

The following table displays additional demographic data for the AA.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Greeley MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	77	9.1	20.8	33.8	35.1	1.3
Population by Geography	270,948	9.7	23.2	37.5	28.9	0.8
Housing Units by Geography	99,226	9.9	22.3	39.7	28.2	0.0
Owner-Occupied Units by Geography	65,424	3.5	19.9	40.5	36.0	0.0
Occupied Rental Units by Geography	28,870	23.2	27.7	36.5	12.7	0.0
Vacant Units by Geography	4,932	16.5	21.8	46.4	15.3	0.0
Businesses by Geography	25,551	6.5	15.7	37.9	39.9	0.0
Farms by Geography	1,538	3.3	12.9	55.9	28.0	0.0
Family Distribution by Income Level	68,305	20.6	18.4	21.0	39.9	0.0
Household Distribution by Income Level	94,294	23.3	16.6	19.1	41.1	0.0
Median Family Income - Greeley, CO MSA	\$70,457		Median Housing Value		\$200,800	
			Median Gross Rent		\$938	
			Families Below Poverty Level		8.8%	

*Source: 2015 ACS Data and 2019 D&B Data. Due to rounding, totals may not equal 100.0.  
(\*) The NA category consists of geographies that have not been assigned an income classification.*

According to Moody’s Analytics, the AA’s major employers include: JBS, Banner Health System, Vestas, University of Northern Colorado, State Farm Mutual Automobile Insurance Co., and UCHealth. As of November 2020, the U.S. Bureau of Labor Statistics reported an unemployment rate of 6.4 percent for the Greeley MSA.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN GREELEY MSA

### LENDING TEST

The institution's lending performance in the Greeley MSA AA is consistent with the institution's overall lending performance in Colorado. An excellent record regarding geographic distribution and a reasonable record regarding borrower profile support this conclusion. Refer to the appendices for Lending Test performance tables for the Greeley MSA AA.

### STATE OF KANSAS – Full-Scope Review

**CRA RATING FOR STATE OF KANSAS: SATISFACTORY**

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF KANSAS

FFB maintains one AA in Kansas. The Kansas Non-MSA AA includes of all of Greeley County, which consists of one middle-income CT based on 2015 ACS Data. FFB maintains one office in this AA located in Tribune. Although this AA was new at the prior evaluation, it was not evaluated due to the limited time FFB's Kansas operations had been in place.

#### Economic and Demographic Data

The following table displays additional demographic data for the Kansas Non-MSA AA.

Demographic Information of the Assessment Area						
Assessment Area: Kansas Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.0	0.0	100.0	0.0	0.0
Population by Geography	1,224	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	588	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	348	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	139	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	101	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	120	0.0	0.0	100.0	0.0	0.0
Farms by Geography	72	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	353	13.0	25.5	23.8	37.7	0.0
Household Distribution by Income Level	487	11.9	19.5	25.9	42.7	0.0
Median Family Income - KS Non-MSA	\$57,229		Median Housing Value			\$84,500
				Median Gross Rent		\$810
				Families Below Poverty Level		5.1%

Source: 2015 ACS Data and 2019 D&B Data. Due to rounding, totals may not equal 100.0.  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

According to DATA USA, the AA's major employment industries include agriculture, health care and social assistance, educational services, retail services, and whole trade. As of November 2020, the U.S. Bureau of Labor Statistics reported an unemployment rate for Greeley County at 2.0 percent, which fell notably lower than the State of Kansas rate at 5.1 percent and the national average at 6.7 percent as of the same time frame.

### **Competition**

The AA hosts a low level of competition for financial services based on its population, with 2 offices from 2 institutions. FFB ranks 1<sup>st</sup> in market share by capturing 66.7 percent of the area's deposits based on the June 30, 2020, FDIC Deposit Market Share Report.

### **Credit Needs**

Considering information from bank management and demographic and economic data, examiners determined that small farm loans represent the primary credit need for the AA.

## **SCOPE OF EVALUATION – STATE OF KANSAS**

Refer to the Scope of Evaluation section at the institution level for details on activities reviewed.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF KANSAS**

### **LENDING TEST**

FFB demonstrated satisfactory performance in the State of Kansas. A reasonable record regarding borrower profile supports this rating.

### **Geographic Distribution**

The Kansas Non-MSA AA does not include any low- or moderate-income CTs, and a review of the geographic distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among farms of different sizes.

#### ***Small Farm Loans***

The distribution of borrowers reflects reasonable penetration among farms of different sizes in the Kansas Non-MSA AA. The following table shows the bank originated more than eight out of every ten small farm loans to farms with gross annual revenues of \$1 million or less, which supports reasonable performance.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Kansas Non-MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	100.0	9	81.8	1,514	92.7
>1,000,000	0.0	0	0.0	0	0.0
Revenue Not Available	0.0	2	18.2	119	7.3
<b>Total</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>1,633</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data, 2019 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

## **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 institution'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).

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Rating</b>
State of Colorado	Satisfactory
State of Kansas	Satisfactory

## 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 institution 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.

## GREELEY MSA AA LENDING TEST TABLES

### Geographic Distribution

#### *Small Farm Loans*

<b>Geographic Distribution of Small Farm Loans</b>					
<b>Assessment Area: Greeley MSA</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.3	0	0	0	0
Moderate	12.9	3	25.0	92	7.0
Middle	55.9	9	75.0	1,218	93.0
Upper	28.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>1,310</b>	<b>100.0</b>

*Source: 2019 D&B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.*

#### *Small Business Loans*

<b>Geographic Distribution of Small Business Loans</b>					
<b>Assessment Area: Greeley MSA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	6.5	0	0.0	0	0.0
Moderate	15.7	6	42.8	987	60.6
Middle	37.9	4	28.6	310	19.0
Upper	39.9	4	28.6	331	20.4
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>1,628</b>	<b>100.0</b>

*Source: 2019 D&B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.*

### Borrower Profile

#### *Small Farm Loans*

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Greeley MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	94.5	8	66.7	570	43.6
>1,000,000	3.7	4	33.3	740	56.4
Revenue Not Available	1.8	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>1,310</b>	<b>100.0</b>

*Source: 2019 D&B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.*

***Small Business Loans***

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Greeley MSA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	89.7	7	50.0	836	51.4
>1,000,000	3.4	6	42.9	782	48.0
Revenue Not Available	6.9	1	7.1	10	0.6
<b>Total</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>1,628</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data; 2019 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

<b>Organization Functional Area:</b>	<b>Lending</b>
<b>Policy For:</b>	<b>Community Reinvestment Act</b>
<b>Board Approved:</b>	<b>January 2025</b>
<b>Last Revision Date:</b>	<b>January 2025</b>
<b>Department/Individual Responsible for Maintaining/Updating Policy:</b>	<b>CRA Officer</b>

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### **Community Reinvestment Act Statement**

The Community Reinvestment Act of 1977 was enacted to ensure the credit needs of a community are met by the financial institutions committed to serving these communities. This includes making credit available to the entire community, including low to moderate-income individuals as well as small businesses and minority owned operations. Operating under the guidelines of CRA, a bank’s lending portfolio must be consistent with their proposed business strategies, considered safe and sound operations while serving the needs the community that encompasses them.

### **CRA Assessment Area**

The primary assessment areas of the bank will include the following:

1. Greeley MSA/Weld County, Colorado
2. Logan County, Yuma County, and Washington County, Colorado
3. Greeley County, Kansas
4. Baca County, Colorado

The bank will serve the needs of all individuals who live and work in this area.

### **Performance Context**

It shall be the policy of the Bank to fairly assess the credit needs of the communities in which we operate; responding to the financial needs within the requirements of CRA and safe and sound banking operations. The Bank will respond to all creditworthy segments of our assessment area by providing the types of loans and services it needs. To establish this program, assess those needs, and advertise our services for those needs, it will require involvement of the bank in the communities of our assessment area. The Bank will personally and financially contribute to activities that further the goals of our CRA statement.

Although not required under the Small Bank performance context, the Board of Directors will appoint a designated CRA officer for the purpose of ensuring that the CRA statement is operating as intended. The CRA officer will have the primary responsibility

for the oversight of the CRA statement implementation and should record and document all items necessary to support the adherence.

The designated CRA officer will also be responsible to respond to any complaints received by the Bank. All complaints will be reviewed, analyzed, responded to, and elevated to the appropriate level of review (CEO, President, Board).

The CRA officer will establish a reporting mechanism to allow for self monitoring of CRA performance as well as assist in the preparation of external examinations. These reports will include: loan to deposit ratios; percentage of loans in assessment area; geographic distribution of loans; and distribution of loans by income levels.

### **CRA Public File**

First FarmBank will maintain a CRA Public File and make such file available to the public. The file will be made available for inspection upon request at no cost to the requesting party.

First FarmBank will provide copies of the information in the public file upon request. The actual cost of copying and applicable mailing charges may be billed to the requesting party.

### **Credit Needs of Assessment Area**

The Bank will serve its community with the following types of credit, available to all qualified applicants without regard to the discriminatory bases of race, color, religion, national origin, sex, marital status, age, disability, familial status, receipt of income from public assistance programs, good faith exercise of rights under the Consumer Credit Protection Act, or geographic location within the community. The specific types of credit, which the Bank extends to the local community, include, but are not limited to:

- ◆ Consumer Loans
- ◆ Land development Loans
- ◆ Residential Real Estate Loans, including 1-4 family dwellings
- ◆ Residential Real Estate Loans, 5 unit dwellings and over
- ◆ Home Improvement Loans
- ◆ Small and Medium Agricultural Loans
- ◆ Small and Medium Commercial Loans
- ◆ Small and Medium Commercial Real Estate Loans
- ◆ Small and Medium Community Development Loans
- ◆ Small and Medium Loans to Nonprofit entities
- ◆ FSA Guaranteed Loans
- ◆ SBA Loans

The Bank will be prepared to consider requests for other types of credit by members of the assessment area.

### **CRA Evaluation Test**

Throughout the life of the Community Reinvestment Act, it has been revised by the regulatory agencies to release the banks of the paperwork burden, yet still requiring banks to provide evidence that they are meeting the needs of their community. Effective January 1, 2025, banks under \$1.609 billion in assets the prior two years were given the option to be designated as a small institution under the CRA evaluation processes, lending way to a streamlined evaluation process.

Although the management of the Bank acknowledges the alternative to be evaluated under the large bank rules governing lending, service and investment standards or the strategic plan method, the bank will opt for the small bank designation until the environment is appropriate to seek a different category.

Small Bank performance standards consider the bank's ability (and outcome) to meet the credit needs of its assessment area (see above) pursuant to the following criteria (12 CFR 345.26 (1)-(5)):

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 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;
4. The geographic distribution of the bank's loans; 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).

### **Programs, Products, Services and Activities**

Through the CRA officer, the Bank will continually seek to identify the needs of the assessment area. Methods used may include: community surveys; opinions of the locally selected Board Members; review of market research gathered by public sources, such as MBA, economic development counsels, local business counsels.

Products will be developed and offered based upon the results of the assessment surveys. Product offerings will be designed to appease all income levels.

Marketing of such products will include marketing through local community pipelines, local newspapers, church fliers, school sponsor programs. Initially, some marketing efforts may include customer call programs to individuals in the assessment area.

1. Offer / sponsor financial management information through Community Education classes;
2. Home Buyer Seminars through Community Education classes;
3. Offer to teach the importance of good credit management to junior and senior classes at area high schools; and
4. Support / sponsor young farmers' organizations by offering bank resources for education, and for assistance with bank services.

# CONSUMER FEE SCHEDULE, EFFECTIVE 8/1/25



ACCOUNT FEES	
*Overdraft charge, per presentment	\$35.00
Expedition Checking Overdraft charge, per presentment	\$15.00
Continuous overdraft charge, after third business day	\$5.00/day
*Return check charge, per presentment	\$35.00
Expedition Checking Return check charge, per presentment	\$15.00
Charge back fee	\$10.00
Stop payment	\$35.00
Domestic collections/drafts	\$30.00
Foreign collections/drafts	\$35.00
Garnishment/levy fee	\$75.00
Dormant account service charge if account is inactive for one year	\$5.00/month
FOREVER ACCOUNT	
Monthly service charge, if average balance falls below \$500	\$15.00
GREEN MONEY MARKET, GREEN SAVINGS, EXPLORER SAVINGS AND UTMA SAVINGS	
Excessive withdrawal service charge	\$5.00/each over six
ELECTRONIC BANKING SERVICES	
Online Banking Bill Pay	No charge
Overnight Bill Pay checks, per item	\$14.95
Same day Bill Pay, per item	\$9.95
ACH Setup Fee	\$25.00
Outgoing ACH transfer fee	\$3.00 per transfer
Automatic funds transfer/sweep fee	\$1.00 per transfer
Sweep setup fee	\$10.00
Incoming Wire	\$15.00
Outgoing Wire	\$25.00
International Incoming Wire	\$35.00
International Outgoing Wire	\$45.00
ADDITIONAL SERVICES	
Counter checks	\$1.00 each
Research fee, per hour	\$50.00
Statement Reprint Fee	\$10.00 per statement
Rush Debit Card Order	\$35.00

\*We limit our overdraft fees to three presentments per business day per account. If both your ending daily account balance and available balance are overdrawn by \$10 or less after we have processed all of your transactions, we won't assess an overdraft fee on the items; in this circumstance, the continuous overdraft fee still applies.

# CONSUMER FEE SCHEDULE, EFFECTIVE 8/1/25



<b>SAFE DEPOSIT BOX (ANNUAL FEE)</b>	
<i>Rental and size availability varies by location.</i>	
3" x 5"	\$15.00
3" x 10"	\$30.00
5" x 10"	\$50.00
10" x 10"	\$100.00
Drilling fee	\$200.00
Key replacement fee	\$75.00
<b>NON-CUSTOMER FEES</b>	
Cashier's check exchange fee	\$10.00
Notary fee, per document	\$5.00
Check cashing fee: \$3,000 up to \$9,999.99	\$10.00
Check cashing fee: \$10,000 and over	\$20.00
Coin counting fee	5% of transaction
ATM foreign cardholder withdrawal fee	\$2.50

# BUSINESS FEE SCHEDULE, EFFECTIVE 8/1/25



<b>ACCOUNT FEES</b>	
Overdraft charge, per presentment	\$35.00
Continuous overdraft charge, after third business day	\$5.00
Return check charge, per presentment	\$35.00
Charge back fee	\$10.00
Stop payment	\$35.00
Domestic collections/drafts	\$30.00
Foreign collections/drafts	\$35.00
Garnishment/levy fee	\$75.00
Dormant account service charge if account is inactive for one year	\$5.00/month
<b>BUSINESS FOREVER CHECKING</b>	
Monthly service charge, if average balance falls below \$500	\$15.00
Each debit in excess of 100	\$0.06
<b>SMALL BUSINESS CHECKING</b>	
Monthly service charge, if balance falls below \$500	\$15.00
Each debit in excess of 100	\$0.06
<b>BUSINESS CHECKING ANALYSIS</b>	
Monthly service charge	\$15.00
Per debit transaction	\$0.15
All monthly service charges may be offset by collected balances combined from all related deposit accounts, including debit transaction charges, sweeps, remote deposit charges, wire fees, NSF fees, charge back fees, monthly service charges and uncollected funds charges.	
<b>BUSINESS GREEN MONEY MARKET AND BUSINESS GREEN SAVINGS</b>	
Excessive withdrawal service charge	\$5.00/each over six
<b>ELECTRONIC BANKING SERVICES</b>	
Online Banking Bill Pay	No charge
Overnight Bill Pay checks, per item	\$14.95
Same day Bill Pay, per item	\$9.95
Outbound transfers (external online transfers)	\$2.00
Outgoing ACH origination agreement	\$25.00
Outgoing ACH transfer fee	\$3.00 per transfer
Automatic funds transfer fee	\$1.00
Sweep setup fee	\$10.00
Sweep transfer	\$1.00 per transfer
Incoming Wire	\$15.00
Outgoing Wire	\$25.00
International Incoming Wire	\$35.00
International Outgoing Wire	\$45.00

# BUSINESS FEE SCHEDULE, EFFECTIVE 8/1/25



ADDITIONAL SERVICES	
Remote Deposit	\$25.00/month
Remote Deposit Capture Machine	Market Rate
Counter Checks	\$1.00 each
Research fee, per hour	\$50.00
Statement Reprint Fee	\$10.00 per statement
Rush Debit Card Order	\$35.00
CASH MANAGEMENT	
ACH setup fee	\$25.00
Per item origination fee	\$0.10
Per batch origination fee	\$5.00
Monthly ACH origination fee	\$15.00
BUSINESS CHECKING WITH INTEREST (not available to new accounts)	
Monthly service charge, if balance falls below \$500	\$15.00
Each debit in excess of 100	\$0.06
SAFE DEPOSIT BOX (ANNUAL FEE) <i>Rental and size availability varies by location.</i>	
3" x 5"	\$15.00
3" x 10"	\$30.00
5" x 10"	\$50.00
10" x 10"	\$100.00
Drilling fee	\$200.00
Key replacement fee	\$75.00
NON-CUSTOMER FEES	
Cashier's check exchange fee	\$10.00
Notary fee, per document	\$5.00
Check cashing fee: \$3,000 up to \$9,999.99	\$10.00
Check cashing fee: \$10,000 and over	\$20.00
Coin counting fee	5% of transaction
ATM foreign cardholder withdrawal fee	\$2.50



127 22nd Street  
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Tel 970.346.7900  
Fax 970.304.0458  
Web [www.firstfarmbank.com](http://www.firstfarmbank.com)

### First FarmBank Loan to Deposit Ratio

Date	Ratio
December 31, 2021	76%
March 31, 2022	79%
June 30, 2022	77%
September 30, 2022	83%
December 31, 2022	86%
March 31, 2023	90%
June 30, 2023	94%
September 30, 2023	96%
December 31, 2023	93%
March 31, 2024	93%
June 30, 2024	98%
September 30, 2024	94%
December 31, 2024	92%
March 31, 2025	91%
June 30, 2025	95%
September 30, 2025	95%
December 31, 2025	91%
March 31, 2026	89%

*"We are the second most passionate people about your business."*



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## CRA Public File

### Branch Locations Opened / Closed

First FarmBank has not opened or closed any branch locations for the following years:

2009	2016
2010	2018
2011	2019
2012	2020
2014	2021
2015	2022

First FarmBank opened a Branch in Yuma, Colorado on May 1, 2013. Information for this Branch is located on the Branch Location Page.

First FarmBank opened a Branch in Greeley, Colorado at 2939 65<sup>th</sup> Avenue on September 30, 2013. Information for this Branch is located on The Branch Location Page.

First FarmBank converted a Loan Production Office to a Branch in Sterling, Colorado at 931 W. Main on August 26, 2013. Information for this Branch is located on The Branch Location Page.

First FarmBank opened a Branch in Tribune, Kansas at 414 Broadway in Tribune, Kansas on January 9, 2017. Information for this Branch is located on The Branch Location Page. The Tribune Branch relocated to 522 Broadway as a new building was completed November 6, 2017.

First FarmBank opened a Branch in Springfield, Colorado at 27258 US Highway 287 on May 15, 2023. Information for this Branch is located on the Branch Location Page.



*"We are the second most passionate people about your business."*



127 22nd Street  
Greeley, CO 80631  
Tel 970.346.7900  
Fax 970.304.0458  
Web [www.firstfarmbank.com](http://www.firstfarmbank.com)

## CRA Public File Branch Locations

**2939 65<sup>th</sup> Avenue**  
Greeley, CO 80634

Census Tract Code 0014.06

(970) 346-7900 Bank  
(970) 506-3851 Fax

Lobby Hours 9:00 AM – 5:00 PM Mountain Time Monday - Friday  
Drive Up 8:00 AM – 5:00 PM Mountain Time Monday – Friday  
Drive Up 8:30 AM – 12:00 PM Mountain Time Saturday

**127 22<sup>nd</sup> Street**  
Greeley, CO 80631

(970) 346-7900 Bank  
(970) 304-0458 Fax

Census Tract Code 0007.03

Lobby Hours 8:00 AM – 5:00 PM Mountain Time Monday - Friday  
Drive Up Hours 8:00 AM – 5:00 AM Mountain Time Monday - Friday

**501 E. 8<sup>th</sup> Avenue**  
Yuma, CO 80759

(970) 848-2779 Bank  
(970) 848-2624 Fax

Census Tract Code 9632.00

Lobby Hours 8:30 AM – 5:00 PM Mountain Time Monday - Friday  
Drive Up Hours 7:30 AM – 5:30 PM Mountain Time Monday – Friday  
Drive Up Hours 8:30 AM – 12:00 PM Mountain Time Saturday

*“We are the second **most passionate people** about your business.”*

**931 W. Main**  
Sterling, CO 80751

(970) 522-2444 Bank  
(970) 522-7742 Fax

Census Tract Code 9661.02

Lobby Hours 9:00 AM – 5:00 PM Mountain Time  
Drive Up Hours 7:30 AM – 5:30 PM Mountain Time Monday – Friday  
Drive Up Hours 8:30 AM – 12:00 PM Mountain Time Saturday

**522 Broadway**  
Tribune, KS 67879

(620) 376-2000 Bank  
(620) 376-2009 Fax

Census Tract Code 9581.00

Lobby Hours 8:00 AM – 4:30 PM Mountain Time Monday – Friday  
Drive Up Hours 8:00 AM – 4:30 PM Mountain Time Monday – Friday  
Drive Up Hours 8:30 AM – 12:00 PM Mountain Time Saturday (beginning 11/18/17)

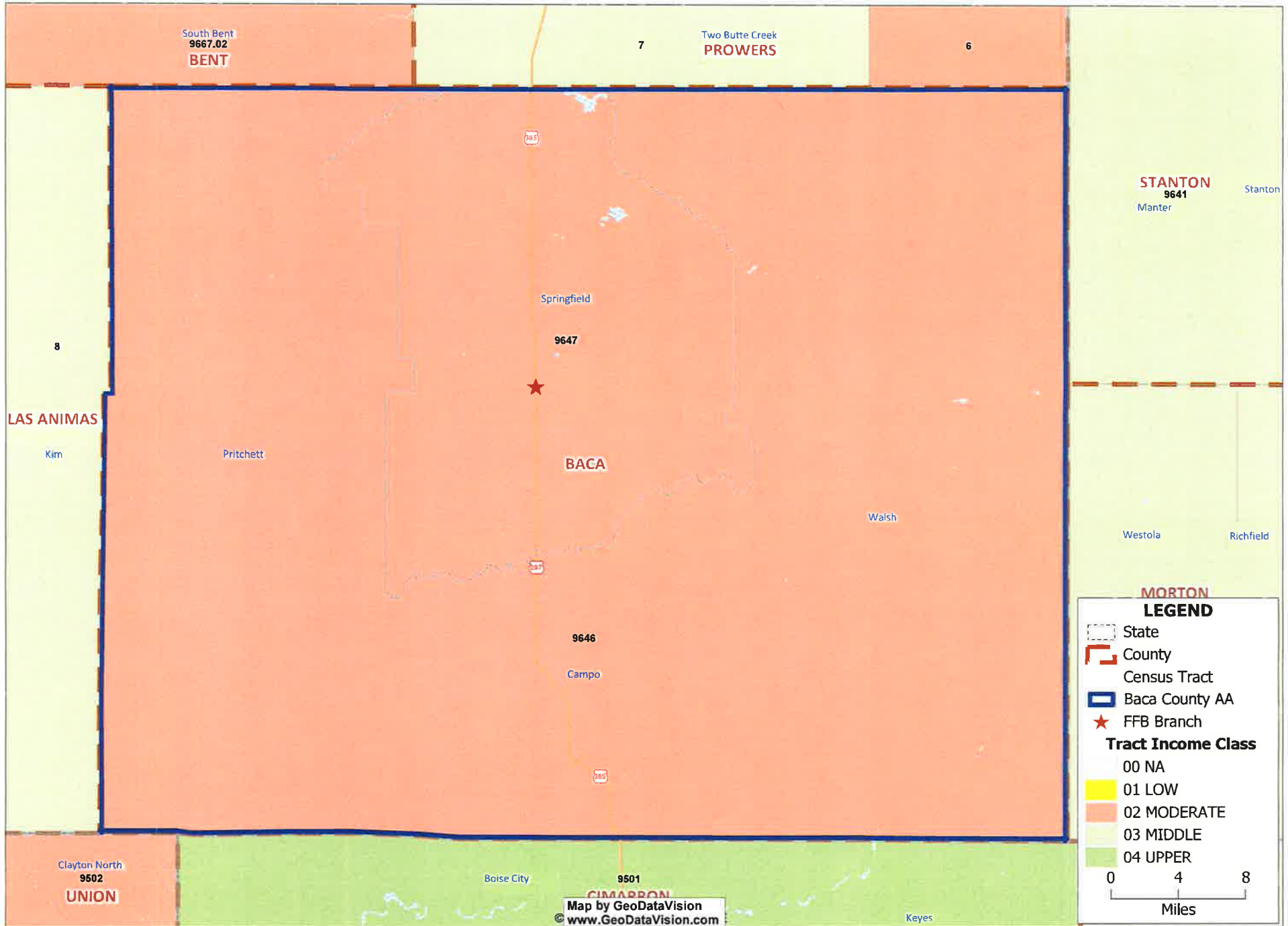
**27258 US Highway 287**  
Springfield, CO 81073

(719) 361-8700 Bank  
(719) 454-8798 Fax

Census Tract Code 9647.00

Lobby Hours 9:00 AM – 4:30 PM Mountain Time Monday – Friday  
Drive Up Hours 8:00 AM – 4:30 PM Mountain Time Monday - Friday

# FIRST FARBANK- BACA COLORADO ASSESSMENT AREA 2025



<b>State Code</b>	<b>County Code</b>	<b>Tract Code</b>	<b>Complete Tract #</b>	<b>Tract Income Class</b>	<b>Distressed</b>	<b>Underserved</b>	<b>Majority Minority Tract</b>
08	009	9646	08009964600	02 MODERATE	NO	NO	NO
08	009	9647	08009964700	02 MODERATE	NO	NO	NO

<b>Majority Black Tract</b>	<b>Majority Hisp Tract</b>	<b>Majority Blk&amp;Hisp Tract</b>	<b>Total Population</b>	<b>Minority Population</b>	<b>Minority Pop %</b>
NO	NO	NO	1583	248	15.5
NO	NO	NO	1913	342	17.8

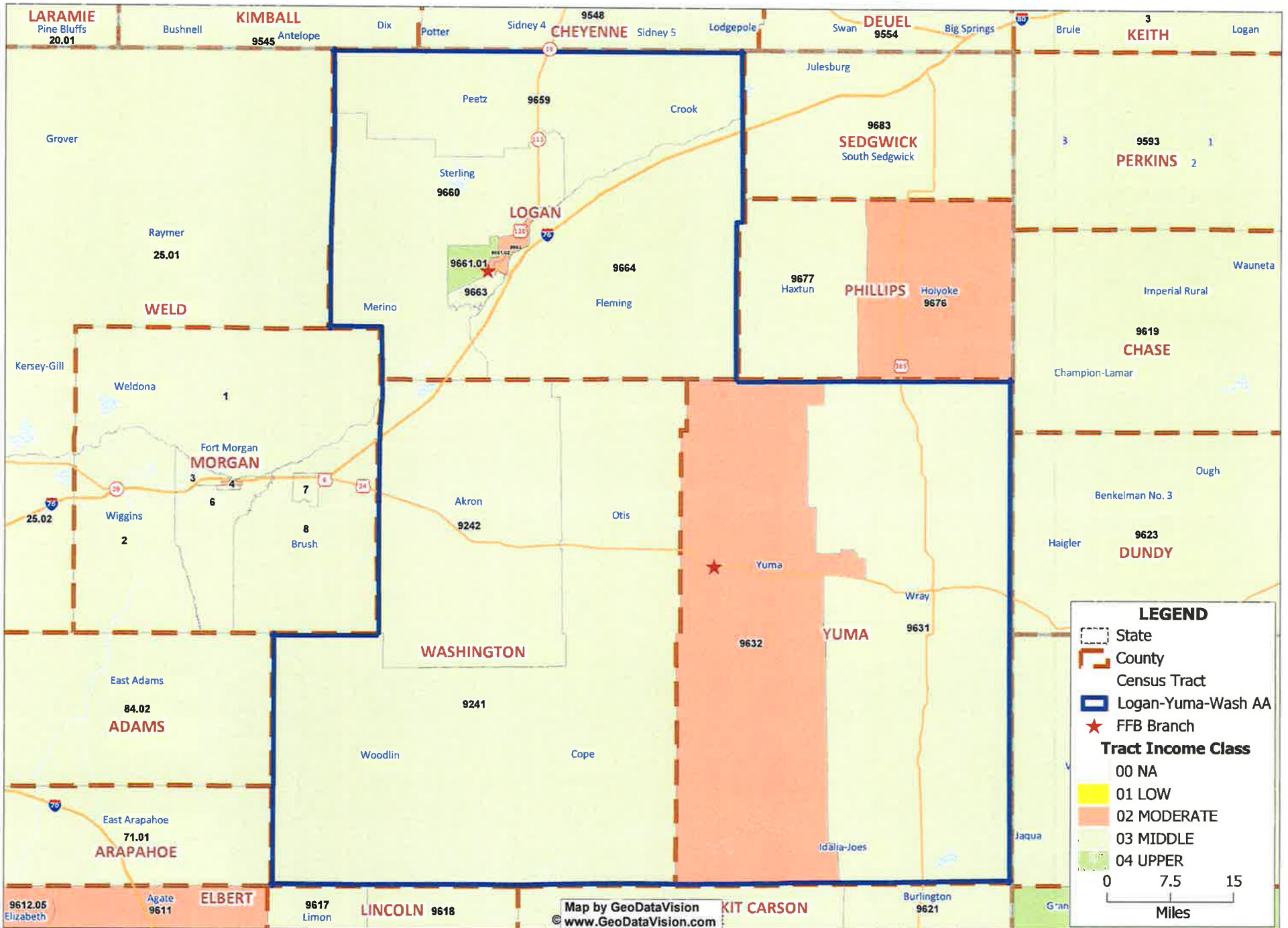
<b>Total Housing Units</b>	<b>1-4 Family HU</b>	<b>Multi-Family HU</b>	<b>Vacant HU</b>	<b>Occupied HU</b>	<b>Owner Occ HU</b>	<b>OOHU Percent</b>	<b>Renter Occ HU</b>
1089	1053	36	292	797	605	75.9	192
1162	1123	39	231	931	627	67.3	304

**ROHU Percent**

24.1

32.7

# FIRST FARMBANK- LOGAN-YUMA-WASHINGTON ASSESSMENT AREA 2025



<b>State Code</b>	<b>County Code</b>	<b>Tract Code</b>	<b>Complete Tract #</b>	<b>Tract Income Class</b>	<b>Distressed</b>	<b>Underserved</b>
08	075	9659	08075965900	03 MIDDLE	NO	NO
08	075	9660	08075966000	03 MIDDLE	NO	NO
08	075	9661.01	08075966101	04 UPPER	NO	NO
08	075	9661.02	08075966102	02 MODERATE	NO	NO
08	075	9662	08075966200	02 MODERATE	NO	NO
08	075	9663	08075966300	03 MIDDLE	NO	NO
08	075	9664	08075966400	03 MIDDLE	NO	NO
08	121	9241	08121924100	03 MIDDLE	NO	YES
08	121	9242	08121924200	03 MIDDLE	NO	YES
08	125	9631	08125963100	03 MIDDLE	NO	YES
08	125	9632	08125963200	02 MODERATE	NO	NO



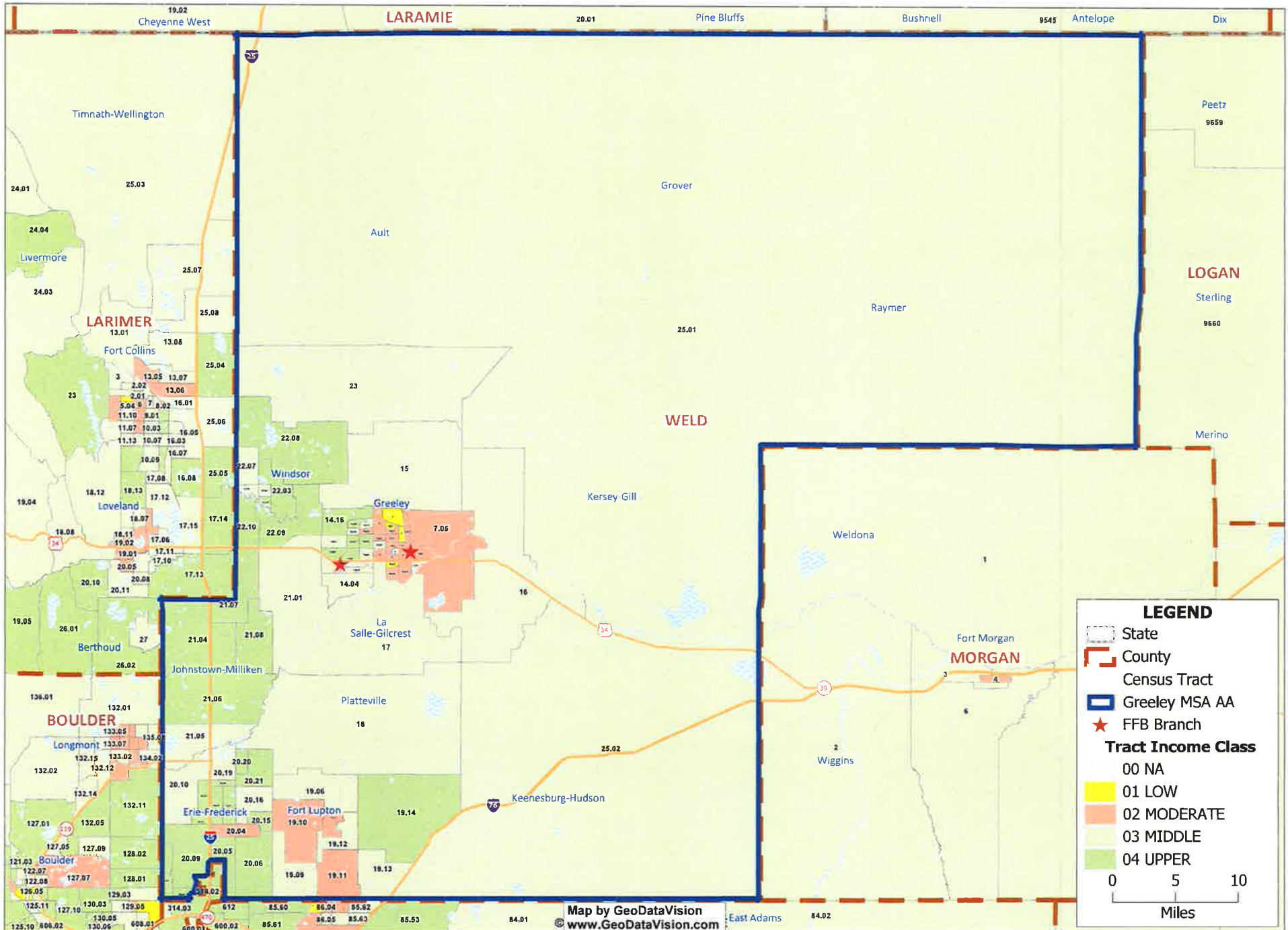
<b>Total Population</b>	<b>Minority Population</b>	<b>Minority Pop %</b>	<b>Total Housing Units</b>	<b>1-4 Family HU</b>
1101	144	13.1	460	458
2150	273	12.7	969	948
2854	427	15.0	965	943
4114	1155	28.1	2368	1889
3167	915	28.9	1438	1256
4063	703	17.3	2152	2002
4079	1574	38.6	675	671
2082	283	13.6	1069	1055
2735	477	17.4	1327	1296
4698	1128	24.0	1932	1918
5290	1912	36.1	2561	2405

Multi-Family HU	Vacant HU	Occupied HU	Owner Occ HU	OOHU Percent	Renter Occ HU
2	45	415	299	72.0	116
21	103	866	683	78.9	183
22	13	952	930	97.7	22
479	94	2274	1097	48.2	1177
182	214	1224	531	43.4	693
150	191	1961	1463	74.6	498
4	66	609	515	84.6	94
14	176	893	607	68.0	286
31	139	1188	846	71.2	342
14	258	1674	1080	64.5	594
156	127	2434	1809	74.3	625

**ROHU Percent**

28.0  
21.1  
2.3  
51.8  
56.6  
25.4  
15.4  
32.0  
28.8  
35.5  
25.7

# FIRST FARBANK- GREELEY MSA ASSESSMENT AREA 2025



State Code	County Code	Tract Code	Complete Tract #	Tract Income Class	Distressed	Underserved
08	123	1	08123000100	01 LOW	NO	NO
08	123	2	08123000200	02 MODERATE	NO	NO
08	123	3	08123000300	00 NA	NO	NO
08	123	4.01	08123000401	02 MODERATE	NO	NO
08	123	4.02	08123000402	02 MODERATE	NO	NO
08	123	5.01	08123000501	01 LOW	NO	NO
08	123	5.02	08123000502	02 MODERATE	NO	NO
08	123	6	08123000600	01 LOW	NO	NO
08	123	7.01	08123000701	02 MODERATE	NO	NO
08	123	7.03	08123000703	02 MODERATE	NO	NO
08	123	7.04	08123000704	03 MIDDLE	NO	NO
08	123	7.05	08123000705	02 MODERATE	NO	NO
08	123	8	08123000800	02 MODERATE	NO	NO
08	123	9	08123000900	02 MODERATE	NO	NO
08	123	10.03	08123001003	01 LOW	NO	NO
08	123	10.04	08123001004	02 MODERATE	NO	NO
08	123	10.05	08123001005	03 MIDDLE	NO	NO
08	123	10.06	08123001006	02 MODERATE	NO	NO
08	123	11	08123001100	02 MODERATE	NO	NO
08	123	12.01	08123001201	02 MODERATE	NO	NO
08	123	12.02	08123001202	03 MIDDLE	NO	NO
08	123	13	08123001300	02 MODERATE	NO	NO
08	123	14.04	08123001404	03 MIDDLE	NO	NO
08	123	14.05	08123001405	03 MIDDLE	NO	NO
08	123	14.06	08123001406	03 MIDDLE	NO	NO
08	123	14.07	08123001407	04 UPPER	NO	NO
08	123	14.08	08123001408	04 UPPER	NO	NO
08	123	14.09	08123001409	03 MIDDLE	NO	NO
08	123	14.10	08123001410	04 UPPER	NO	NO
08	123	14.11	08123001411	04 UPPER	NO	NO
08	123	14.12	08123001412	03 MIDDLE	NO	NO
08	123	14.13	08123001413	02 MODERATE	NO	NO
08	123	14.14	08123001414	03 MIDDLE	NO	NO
08	123	14.15	08123001415	04 UPPER	NO	NO
08	123	14.16	08123001416	04 UPPER	NO	NO
08	123	14.17	08123001417	03 MIDDLE	NO	NO
08	123	15	08123001500	03 MIDDLE	NO	NO
08	123	16	08123001600	03 MIDDLE	NO	NO
08	123	17	08123001700	03 MIDDLE	NO	NO
08	123	18	08123001800	03 MIDDLE	NO	NO
08	123	19.05	08123001905	02 MODERATE	NO	NO
08	123	19.06	08123001906	03 MIDDLE	NO	NO
08	123	19.09	08123001909	03 MIDDLE	NO	NO
08	123	19.10	08123001910	02 MODERATE	NO	NO
08	123	19.11	08123001911	02 MODERATE	NO	NO
08	123	19.12	08123001912	03 MIDDLE	NO	NO

08	123	19.13	08123001913	03 MIDDLE	NO	NO
08	123	19.14	08123001914	04 UPPER	NO	NO
08	123	20.04	08123002004	02 MODERATE	NO	NO
08	123	20.05	08123002005	04 UPPER	NO	NO
08	123	20.06	08123002006	04 UPPER	NO	NO
08	123	20.07	08123002007	04 UPPER	NO	NO
08	123	20.08	08123002008	04 UPPER	NO	NO
08	123	20.09	08123002009	04 UPPER	NO	NO
08	123	20.10	08123002010	03 MIDDLE	NO	NO
08	123	20.11	08123002011	04 UPPER	NO	NO
08	123	20.12	08123002012	04 UPPER	NO	NO
08	123	20.13	08123002013	04 UPPER	NO	NO
08	123	20.14	08123002014	03 MIDDLE	NO	NO
08	123	20.15	08123002015	04 UPPER	NO	NO
08	123	20.16	08123002016	03 MIDDLE	NO	NO
08	123	20.17	08123002017	04 UPPER	NO	NO
08	123	20.18	08123002018	04 UPPER	NO	NO
08	123	20.19	08123002019	03 MIDDLE	NO	NO
08	123	20.20	08123002020	04 UPPER	NO	NO
08	123	20.21	08123002021	04 UPPER	NO	NO
08	123	21.01	08123002101	03 MIDDLE	NO	NO
08	123	21.04	08123002104	04 UPPER	NO	NO
08	123	21.05	08123002105	03 MIDDLE	NO	NO
08	123	21.06	08123002106	04 UPPER	NO	NO
08	123	21.07	08123002107	04 UPPER	NO	NO
08	123	21.08	08123002108	04 UPPER	NO	NO
08	123	22.03	08123002203	04 UPPER	NO	NO
08	123	22.04	08123002204	04 UPPER	NO	NO
08	123	22.05	08123002205	03 MIDDLE	NO	NO
08	123	22.06	08123002206	03 MIDDLE	NO	NO
08	123	22.07	08123002207	03 MIDDLE	NO	NO
08	123	22.08	08123002208	04 UPPER	NO	NO
08	123	22.09	08123002209	04 UPPER	NO	NO
08	123	22.10	08123002210	04 UPPER	NO	NO
08	123	23	08123002300	03 MIDDLE	NO	NO
08	123	25.01	08123002501	03 MIDDLE	NO	NO
08	123	25.02	08123002502	03 MIDDLE	NO	NO





<b>Total Population</b>	<b>Minority Population</b>	<b>Minority Pop %</b>	<b>Total Housing Units</b>	<b>1-4 Family HU</b>
2653	1487	56.0	1226	503
3193	1274	39.9	869	512
1547	501	32.4	7	0
3562	1156	32.5	1274	1064
3605	1845	51.2	1253	1087
3330	2878	86.4	1067	695
3577	2628	73.5	1325	939
1784	1134	63.6	228	186
1663	1292	77.7	569	569
7245	5612	77.5	2047	1929
1069	714	66.8	277	264
1481	575	38.8	743	737
3267	1750	53.6	1326	888
3057	1407	46.0	1092	1065
4778	3663	76.7	1576	710
4646	3030	65.2	1291	868
7975	4543	57.0	2461	2335
4934	2711	54.9	1600	1464
5033	2171	43.1	1905	1368
4584	2397	52.3	1651	1101
3052	1206	39.5	1105	894
7376	4980	67.5	2419	2135
2965	1272	42.9	1272	1272
5229	2179	41.7	1513	1175
7472	2868	38.4	2526	1702
4320	1458	33.8	1354	1022
1991	463	23.3	712	692
3757	1560	41.5	1504	973
3352	756	22.6	1489	1405
2690	723	26.9	1066	1004
3430	982	28.6	1291	1033
2859	1171	41.0	947	859
2272	809	35.6	828	799
3589	1156	32.2	1100	1100
3282	814	24.8	1263	1158
3163	1533	48.5	1039	1026
8197	1912	23.3	2970	2886
4486	1355	30.2	1657	1657
5049	2127	42.1	2124	2111
4955	2017	40.7	1767	1724
4712	2997	63.6	1625	1531
1578	829	52.5	568	568
495	289	58.4	204	204
2059	1097	53.3	802	760
1055	512	48.5	508	508
1976	926	46.9	546	542

8927	4602	51.6	2427	2427
1812	766	42.3	828	828
4953	2292	46.3	1591	1567
1478	453	30.6	450	450
406	84	20.7	135	135
6712	1492	22.2	2395	2362
6148	1292	21.0	2021	1493
5954	1268	21.3	1437	1431
2170	1042	48.0	885	885
2277	623	27.4	457	457
1306	292	22.4	265	261
3437	908	26.4	852	852
2424	744	30.7	657	657
1375	320	23.3	315	315
3864	1329	34.4	935	935
753	115	15.3	153	153
1954	396	20.3	483	474
7063	2084	29.5	1987	1729
6136	1711	27.9	1482	1403
796	165	20.7	272	272
12329	4247	34.4	3603	3603
1689	217	12.8	616	616
5543	1556	28.1	1551	1485
4844	878	18.1	1789	1776
6570	1284	19.5	1606	1606
6698	1753	26.2	2098	2052
3340	523	15.7	831	814
2069	297	14.4	665	544
4812	1111	23.1	1581	1382
3680	604	16.4	1090	973
4084	707	17.3	1088	1025
10618	2083	19.6	2635	2635
3676	539	14.7	1045	904
2593	401	15.5	448	448
5867	1493	25.4	2371	2349
5889	1092	18.5	2280	2273
6391	1578	24.7	2734	2613

Multi-Family HU	Vacant HU	Occupied HU	Owner Occ HU	OOHU Percent	Renter Occ HU
723	136	1090	117	10.7	973
357	115	754	75	9.9	679
7	0	7	0	0.0	7
210	61	1213	667	55.0	546
166	36	1217	573	47.1	644
372	69	998	431	43.2	567
386	140	1185	525	44.3	660
42	8	220	84	38.2	136
0	35	534	265	49.6	269
118	26	2021	1439	71.2	582
13	0	277	255	92.1	22
6	47	696	489	70.3	207
438	152	1174	136	11.6	1038
27	0	1092	734	67.2	358
866	80	1496	482	32.2	1014
423	53	1238	495	40.0	743
126	129	2332	1953	83.7	379
136	71	1529	986	64.5	543
537	49	1856	1087	58.6	769
550	55	1596	747	46.8	849
211	46	1059	818	77.2	241
284	91	2328	1417	60.9	911
0	56	1216	1059	87.1	157
338	0	1513	968	64.0	545
824	194	2332	1444	61.9	888
332	0	1354	996	73.6	358
20	29	683	589	86.2	94
531	113	1391	765	55.0	626
84	77	1412	1333	94.4	79
62	0	1066	737	69.1	329
258	68	1223	950	77.7	273
88	81	866	604	69.7	262
29	6	822	705	85.8	117
0	0	1100	962	87.5	138
105	36	1227	1024	83.5	203
13	18	1021	879	86.1	142
84	179	2791	2369	84.9	422
0	58	1599	1127	70.5	472
13	69	2055	1634	79.5	421
43	192	1575	1310	83.2	265
94	24	1601	1135	70.9	466
0	21	547	430	78.6	117
0	8	196	125	63.8	71
42	63	739	380	51.4	359
0	5	503	423	84.1	80
4	6	540	457	84.6	83

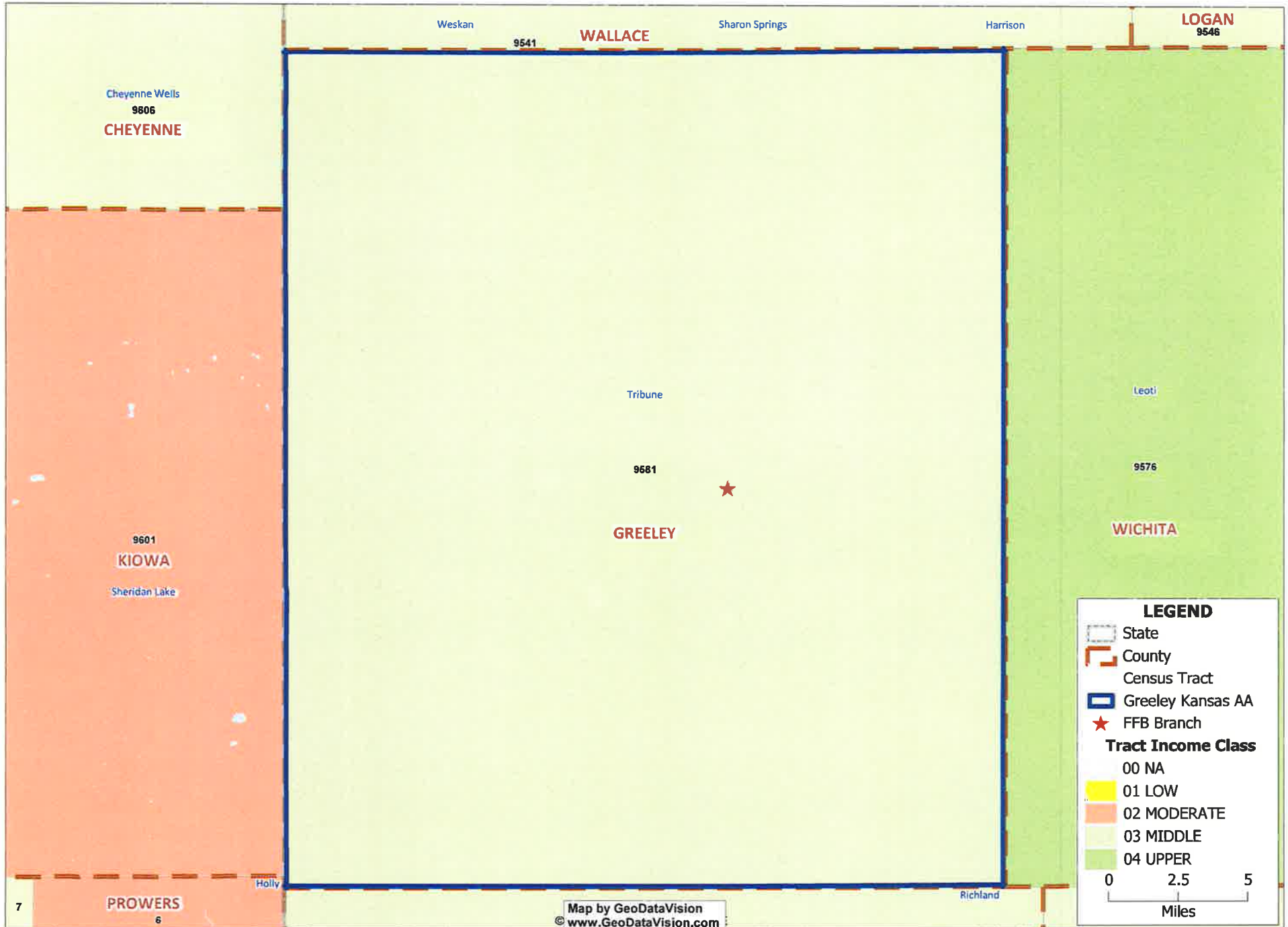
0	0	2427	2272	93.6	155
0	68	760	717	94.3	43
24	0	1591	1123	70.6	468
0	42	408	363	89.0	45
0	0	135	126	93.3	9
33	0	2395	1990	83.1	405
528	47	1974	1504	76.2	470
6	49	1388	1348	97.1	40
0	26	859	749	87.2	110
0	19	438	414	94.5	24
4	0	265	261	98.5	4
0	30	822	800	97.3	22
0	15	642	573	89.3	69
0	0	315	294	93.3	21
0	47	888	731	82.3	157
0	6	147	147	100.0	0
9	0	483	446	92.3	37
258	170	1867	1653	88.5	214
79	23	1459	1244	85.3	215
0	10	262	229	87.4	33
0	82	3521	3118	88.6	403
0	0	616	597	96.9	19
66	0	1551	1409	90.8	142
13	75	1714	1558	90.9	156
0	0	1606	1501	93.5	105
46	44	2054	1797	87.5	257
17	18	813	710	87.3	103
121	28	637	540	84.8	97
199	44	1537	1112	72.3	425
117	18	1072	767	71.5	305
63	11	1077	827	76.8	250
0	52	2583	2445	94.7	138
141	30	1015	724	71.3	291
0	5	443	375	84.7	68
22	116	2255	1803	80.0	452
7	227	2053	1700	82.8	353
121	44	2690	1902	70.7	788

**ROHU Percent**

89.3  
90.1  
100.0  
45.0  
52.9  
56.8  
55.7  
61.8  
50.4  
28.8  
7.9  
29.7  
88.4  
32.8  
67.8  
60.0  
16.3  
35.5  
41.4  
53.2  
22.8  
39.1  
12.9  
36.0  
38.1  
26.4  
13.8  
45.0  
5.6  
30.9  
22.3  
30.3  
14.2  
12.5  
16.5  
13.9  
15.1  
29.5  
20.5  
16.8  
29.1  
21.4  
36.2  
48.6  
15.9  
15.4

6.4  
5.7  
29.4  
11.0  
6.7  
16.9  
23.8  
2.9  
12.8  
5.5  
1.5  
2.7  
10.7  
6.7  
17.7  
0.0  
7.7  
11.5  
14.7  
12.6  
11.4  
3.1  
9.2  
9.1  
6.5  
12.5  
12.7  
15.2  
27.7  
28.5  
23.2  
5.3  
28.7  
15.3  
20.0  
17.2  
29.3

# FIRST FARMBANK- GREELEY KANSAS ASSESSMENT AREA 2025



<b>State Code</b>	<b>County Code</b>	<b>Tract Code</b>	<b>Complete Tract #</b>	<b>Tract Income Class</b>	<b>Distressed</b>	<b>Underserved</b>
20	071	9581	20071958100	03 MIDDLE	YES	YES

**Majority Minority Tract**  
NO

**Majority Black Tract**  
NO

**Majority Hisp Tract**  
NO

**Majority Blk&Hisp Tract**  
NO

<b>Total Population</b>	<b>Minority Population</b>	<b>Minority Pop %</b>	<b>Total Housing Units</b>	<b>1-4 Family HU</b>
1284	248	19.3	618	601

Multi-Family HU	Vacant HU	Occupied HU	Owner Occ HU	OOHU Percent	Renter Occ HU
17	127	491	313	63.7	178

**ROHU Percent**  
36.3