| Loan to Deposit Ratios 2025, Reported Quarterly | | | |
|---|---|---|---|
| Date | Total Loans | Total Deposits | Loan to Deposit Ratio |
| 3/31/2025 | 46,871,000 | 84,336,000 | 56% |
| 6/30/2025 | 48,694,000 | 86,656,000 | 56% |
| 9/30/2025 | 50,757,000 | 83,908,000 | 60% |
| 12/31/2025 | 51,685,000 | 89,633,000 | 58% |
| | | | |

Loan to Deposit Ratio

International Bank of Amherst
Established
1893
Over A Century Of Service

**Hours of Operation**

| | Main Lobby | Drive Through |
|---|---|---|
| Monday through Thursday | 9AM to 5PM | 9AM to 5PM |
| Friday | 9AM to 5PM | 9AM to 5PM |
| Saturday | Closed (***) | 9AM to 11:30AM |

*** Safety Deposit box, deposit account openings, and loan department services are available by appointment.

The bank is located on the corner of Main and Wilson Streets and the street address is 103 South Main Street, Amherst, WI  54406.  We define our community to be located in census block number 9601, 9606 and 9613.  The physical location of the bank is in census block number 9606.



Hours of Operation

**April 1st, 2026**

Written comments

We have not received any written comments so for 2026 and have not received any written comments for the previous years; 2019, 2020, 2021, 2022, 2023, 2024, and 2025.

Branch openings and/or closings

We have not planned to open or close any branches offices in 2026 and did not open or closing any branches in 2019, 2020, 2021, 2022, 2023, 2024, and 2025.

Complaints

We have not received any written or verbal complaints regarding community reinvestment.

Grant W. Krogwold, Loan Officer

, L.O.

4/1/2026

Written comments Branch openings/closings

## Loan Services

Whatever your personal loan needs, we're here for you. Call to apply or make an appointment today.

**Credit Card**
We've partnered with ICBA (Independent Community Bankers of America) and TCM Bank to offer you the best credit card options.

**Personal Loans** can help in an emergency.

**Auto, Truck, Boat, ATV, and Snowmobile Loans** are quick and easy.

**Home Equity Loans** for almost any purpose using the value of your home to secure the loan. We have regular amortized equity loans and lines of credit. Flexibility for your needs.

**Real Estate Loans** often begin with the purchase or construction of your first home, or the purchase of land for future building. This is a very exciting event for you, let us make financing easy. We also offer refinancing of existing mortgage loans. We have several options for you.

**Business and Agriculture Loans**
We've helped our business community thrive for many years. Whether you're an experienced business person or are thinking of starting a new venture, we're here to help you reach your goals. Since our decisions are made locally, we can work with you to quickly find the best loan option for your situation.

**Student Loans**
We've partnered with Bankers' Bank and Sallie Mae to offer you the best student loan options

Deposit Accounts offered at The International Bank of Amherst

At The International Bank of Amherst we have several checking accounts and a savings account that we feel will fit the needs of each individual customer based on their spending habits and ways of saving.

## Checking Accounts

### Regular Checking

Our regular checking is a good account to use if you don't like to keep your investment dollars in checking account.
Opening deposit of $100 or more
Avoid the $6.00 per statement cycle service fee by keeping minimum daily balance of $100
Unlimited transactions
Free online banking and eStatements
Combined statement (add your savings & certificate of deposits to the monthly statement)
Debit card $2 monthly fee per account.

### Basic Checking

Our basic checking account is a great account if you don't plan to write a lot of checks
Opening deposit of $100 or more
No minimum balance required after the initial deposit of $100.00 or more.
To avoid a monthly service charge fee you are limited to 10 written checks per statement cycle. With the 11th check your account will be assessed a $0.25 per check fee
Unlimited deposits and electronic debits (ACH- Debit Cards)
Free online banking and eStatements
Combined statement (add your savings & certificate of deposits to the monthly statement)
Debit card $2 monthly fee per account.

### Interest Checking

Our interest checking is great way to get interest paid on your balance.
Opening deposit of $1,000.00 or more.
Earn interest on the entire account balance.
Avoid a $10.00 service charge fee per statement cycle by keeping a minimum balance of $1,000.00
Free online banking and eStatements
Combined statement (add your savings & certificate of deposits to the monthly statement)
Free Debit Card

### Business checking

We have cost effective options for our business customers

Money Market

Our money market account lets you combine the benefits of earning more interest while being able to issue checks.

Opening deposit of $1,000.00 or more.

Earn interest on the entire account balance.

Avoid a $10.00 service charge fee per statement cycle by keeping a minimum balance of $1,000.00

A great investment that pays you interest plus gives you immediate access

Funds accessible by check, teller withdrawal, or automatic transfer.

Free online banking and eStatements

Combined statement (add your savings & certificate of deposits to the monthly statement)

Fees: Excessive withdrawals or transfers of more than 6 per statement cycle on the money market checking will result in a $5 fee for the 7$^{th}$

Savings

Whatever your age or stage in your financial life, we have a savings account to help you achieve your goals

Statement Savings

Opening deposit of $100.00 or more.

Earn interest on entire account balance

To avoid a monthly fee of $5.00; keep a daily minimum balance of $100

Fees: Excessive withdrawals or transfers of more than 6 per statement cycle on the money market checking will result in a $5 fee for the 7$^{th}$

Free online banking and eStatements

Children/Senior Savings

Customers under the age of 19 or over 61 years of age

Earn interest on entire account balance

Opening deposit of $25.00 or more.

To avoid a monthly fee of $2.50; keep a daily minimum balance of $25

Fees: Excessive withdrawals or transfers of more than 6 per statement cycle on the money market checking will result in a $5 fee for the 7$^{th}$

Free online banking and eStatements

Holiday Club

The perfect way to save for the holidays or other year end expenses.

Initial deposit of $25.00 or more.

Earn interest on entire account balance

Interest added to balance around the 15$^{th}$ of October and funds distributed

Account stays open to begin saving for the next year

Free Online Banking

Health Savings

Health savings accounts (HSAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please refer to the HSA Agreement or your tax advisor for additional information,

Earn interest on entire account balance
Free Debit Card
Free Online Banking

Certificate of Deposit
We have terms between 3 months and 6 years.
Subject to an early withdraw penalty

Individual Retirement Accounts (IRA)
We offer Traditional and Roth IRAs. We can't advise you regarding the tax benefits, we can help you decide which Certificate of Deposit is your best choice.

Internet Bank allows our customers to view the following information online.
Balance inquires on checking, savings, CDs, loan accounts, and more.
Inquiries by check number or amount.
Transactions search by multiple criteria.
Account statements:
Previous statement
Current statement
Previous business day
Current business day
Account data can be exported to popular financial applications
Maturity dates
View front and back of check images and deposit slips
Online statements available in Adobe Acrobat format (PDF)
Interest information, current and previous year
Activity information
Transfer funds between accounts
Scheduled transfers
Change login user ID and password
Change e-mail address
Online help

All accounts can be enabled or disabled for internet banking access on a customer or account level.

# PUBLIC DISCLOSURE

Placed IN Public File ON: 11/16/2023 MJB

October 23, 2023

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The International Bank of Amherst
Certificate Number: 14907

103 South Main Street
Amherst, Wisconsin 54406

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

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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.

Performance Evaluation

# 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.

The International Bank of Amherst's (IBOA) performance under the Lending Test, summarized below, supports the satisfactory rating.

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area (AA) credit needs.
- A majority of loans and other lending related activities are in the institution's AA.
- The AA does not include any low- or moderate-income geographies; therefore, examiners did not evaluate the geographic distribution criterion.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels and businesses of different sizes.
- The bank did not received any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

# DESCRIPTION OF INSTITUTION

IBOA has one office in Amherst, Wisconsin in Portage County. IBOA does not have any affiliates or a parent company. IBOA offers traditional retail and commercial loans and deposit services. Alternative delivery systems allow for access outside the bank's normal lobby and drive-up facility hours, and include online and mobile banking. Bank customers are able to gain account access, surcharge free, through Acce$$ ATM terminals statewide.

IBOA received a Satisfactory rating from the FDIC at its last CRA evaluation, conducted as of August 14, 2017. FDIC examiners used Small Institution Examination Procedures at the previous and current evaluations. The first appendix contains information about the performance criteria. Since the last CRA evaluation, the bank did not engage in any branching or merger activities. It continues to offer similar products and services. According to the June 30, 2023 Call Report data, the bank reported total assets of $95.6 million, total loans of $38.7 million, and total deposits of $83.2 million.

The bank's strategy remains relatively unchanged from the last evaluation, and the credit focus continues to be residential mortgage and commercial lending. Among all of its loan products, the highest lending volume continues to be in residential mortgages and business loans, by number and

| Demographic Information of the Assessment Area | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 3 | 0.0 | 0.0 | 66.7 | 33.3 | 0.0 |
| Population by Geography | 15,000 | 0.0 | 0.0 | 69.2 | 30.8 | 0.0 |
| Housing Units by Geography | 6,942 | 0.0 | 0.0 | 68.8 | 31.2 | 0.0 |
| Owner-Occupied Units by Geography | 5,267 | 0.0 | 0.0 | 68.5 | 31.5 | 0.0 |
| Occupied Rental Units by Geography | 744 | 0.0 | 0.0 | 79.0 | 21.0 | 0.0 |
| Vacant Units by Geography | 931 | 0.0 | 0.0 | 62.1 | 37.9 | 0.0 |
| Businesses by Geography | 1,099 | 0.0 | 0.0 | 67.1 | 32.9 | 0.0 |
| Farms by Geography | 208 | 0.0 | 0.0 | 70.2 | 29.8 | 0.0 |
| Family Distribution by Income Level | 4,354 | 11.7 | 17.8 | 22.9 | 47.6 | 0.0 |
| Household Distribution by Income Level | 6,011 | 15.0 | 15.7 | 19.4 | 49.9 | 0.0 |
| Median Family Income Non-MSAs – WI (2020) | | $71,740 | Median Housing Value | | | $202,251 |
| | | | Median Gross Rent | | | $712 |
| | | | Families Below Poverty Level | | | 3.3% |

*Source: 2020 U.S. Census and 2022 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 D&B data, since the bank's last CRA evaluation, 269 new businesses formed in the AA. D&B data serves as the benchmark for measuring the bank's lending to small businesses. Of the 1,099 businesses in the AA, 89.7 percent had gross annual revenues (GARs) of $1 million or less; slightly over 4.0 percent had GARs in excess of $1 million; and 6.3 percent did not report revenues. Based on 2022 D&B data, a substantial majority of AA businesses (94.0 percent) operate from a single location and employ less than five people (70.1 percent). The three largest concentrations of AA businesses are: services (26.1 percent); agriculture, forestry, and fishing (15.9 percent); and retail trade (10.4 percent).

Examiners use the FFIEC-adjusted median family income figures to assess the bank's record of home mortgage lending to borrowers of different income levels. The following table shows the income level categories for loans granted in 2022 in the bank's AA.

| Median Family Income Ranges | | | | |
|---|---|---|---|---|
| **Median Family Incomes** | **Low <50%** | **Moderate 50% to <80%** | **Middle 80% to <120%** | **Upper ≥120%** |
| 2022($81,500) | <$40,750 | $40,750 to <$65,200 | $65,200 to <$97,800 | ≥$97,800 |

*Source: FFIEC*

Examiners consider a variety of economic and demographic data to assess the bank's lending activities and the availability of lending opportunities in the AA. This data includes unemployment rates, which can affect demand for both home mortgage and small business lending. As shown in the following table, Portgage County's unemployment rates were generally at or below both state and national averages throughout the evaluation period.

# SCOPE OF EVALUATION

## General Information

This evaluation considers the bank's performance under the Interagency Small Institution Examination Procedures since the last evaluation, conducted as of August 14, 2017, through the current evaluation as of October 23, 2023.

## Activities Reviewed

Examiners reviewed all of the bank's home mortgage and small business loans originated or renewed during 2022, and held in the portfolio. This includes 37 home mortgages totaling $4.8 million and 51 small business loans totaling $6.1 million. These loans are representative of the bank's lending performance during the entire evaluation period. Home mortgages and small business loans received equal weighting in the overall conclusions. Although small farm lending is an important part of the bank's portfolio, the bank's lending volume for this product did not warrant classification as a primary product. Examiners used 2020 US Census data and 2022 D&B data to assess the bank's home mortgage and small business lending activities, respectively.

# CONCLUSIONS ON PERFORMANCE CRITERIA

## LENDING TEST

Overall, the bank's performance under the Lending Test is satisfactory, based primarily on the bank's record of lending to borrowers of different income levels and businesses of different sizes. The following sections summarize examiners' conclusions under each of the Lending Test criteria.

### Loan-to-Deposit Ratio

The LTD ratio is reasonable considering seasonal variations and taking into account lending-related activities given the institution's size, financial condition, and AA credit needs.

The bank's average net LTD ratio, calculated from Call Report data, was 46.1 percent over the 25 calendar quarters from September 30, 2017 to September 30, 2023. The ratio consistently declined from 64.1 percent in September 2017, until reaching a low of 42.9 percent in December 2021. This decrease is largely attributable to an influx of deposits from stimulus payments related to the COVID-19 pandemic and increased deposits from municipal governments.

Although lending increased due to the bank's participation in the Small Business Administration Paycheck Protection Program, these loans were transitory and did not offset increases in deposits. Additionally, the bank's portfolio currently includes approximately $7.7 million in unused lines of credit, which are not reflected in the LTD ratio. USDA-offered programs available through cooperative electric utilities also took business and agricultural marketshare. Lastly, the bank faced increased competition for mortgage loans throughout the evaluation period.

performance of home mortgage and reasonable performance for small business loans support this conclusion.

***Home Mortgage Loans***
The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent. The following table shows that the bank's lending to low-income borrowers significantly exceeds the percentage of families, based on the percentage by number of loans. This is particularly noteworthy given that this category includes the 3.3 percent of AA families with incomes below the poverty level. These families likely face significant difficulties in qualifying for and/or servicing debt in amounts necessary to afford homes in the AA. The bank's record of lending to moderate-income borrowers essentially matches the percentage of families.

| Table I – Distribution of Home Mortgage Loans by Borrower Income Level | | | | | |
|---|---|---|---|---|---|
| **Borrower Income Level** | **% of Families** | **#** | **%** | **$(000s)** | **%** |
| Low | 11.7 | 6 | 20.7 | 392 | 11.4 |
| Moderate | 17.8 | 5 | 17.2 | 404 | 11.8 |
| Middle | 22.9 | 4 | 13.8 | 319 | 9.3 |
| Upper | 47.6 | 10 | 34.5 | 1,856 | 54.0 |
| Not Available | 0.0 | 4 | 13.8 | 463 | 13.5 |
| **Totals:** | **100.0** | **29** | **100.0** | **3,434** | **100.0** |
| *Source: 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%* | | | | | |

***Small Business Loans***
The distribution of small business loans reflects reasonable penetration among businesses of different sizes. As shown in the following table, the bank's record of lending to businesses with GARs of $1 million or less is slightly below the percentage of businesses. However, this is reasonable, because this category includes smaller business that may not yet qualify for traditional commercial loans and may opt for alternative credit facilities such as credit cards or home equity lines of credit.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|---|---|---|---|---|---|
| **Gross Revenue Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| <=$1,000,000 | 88.4 | 32 | 76.2 | 3,336 | 69.0 |
| >$1,000,000 | 4.2 | 10 | 23.8 | 1,496 | 31.0 |
| Revenue Not Available | 7.5 | 0 | 0.0 | 0 | 0.0 |
| **Totals:** | **100.0** | **42** | **100.0** | **4,832** | **100.0** |
| *Source: 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%* | | | | | |

## Response to Complaints

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

**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

**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.

# APPENDIX "A" CRA STATEMENT

The Board of Directors of the International Bank of Amherst believes that sound loans are a desirable and profitable means of employing funds available for investment.

The International Bank of Amherst has been a corporate citizen of the Amherst area since 1893. As the Amherst area has grown the bank continuously attempted to serve its customers and meet the needs of its local community. As a result, the bank's local community consists of the Tomorrow River School District, which includes the villages of Amherst, Amherst Junction and Nelsonville. A map detailing the bank's local community accompanies this statement. The bank is expected to make and seek to develop all sound, productive and socially beneficial loans that the resources of the bank permit, and that opportunity affords, to responsible entities and individuals in the community or trade area it serves.

The bank shall not discriminate against credit applications on the basis of race, color, religion, national origin, sex, marital status, familial status, physical condition, developmental disability, or age (provided the applicant has the capacity to contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The International Bank of Amherst believes in informing the community of its interest in, and commitment to the intent of community reinvestment is integral to success in extending credit. Making the community aware of the types of credit the bank will extend and its special efforts to meet community needs is an ongoing process. It is a bank wide responsibility.

The bank will help meet the credit needs of its local community, including low and moderate-income neighborhoods, consistent with the safe and sound operation of the bank, and is prepared to extend the following types of credit to members of the local community:

**Home purchase mortgage loans include;**

- one or two-family, owner-occupied, residential mortgage loans
- loan products include short-term fixed rate, and long-term fixed rate mortgages, including WHEDA for first time homebuyers, and secondary market access.
- Interim financing for the construction of primary residences.

**Consumer loans include:**

- home improvement loans
- student loans
- second mortgage loans
- credit card accounts
- automobile loans

**Commercial, small business and agriculture loans include:**

- fixed-asset term loans for building and equipment
- lines of credit for working capital
- government-assisted financing programs offered by the RECD, SBA and WHEDA

The bank believes the examples of credit outlined above represent its commitment to meet the needs of its local community. The examples provided are not intended to constitute the complete list of products and services, which can be offered to residents of the community. Additionally, the local community's market and economic conditions may from time to time, restrict the availability of certain types of credit.

The bank's preparedness to extend credit is subject to legal restrictions, prudent lending practices, availability of funds and safe and sound operation of the Bank. General credit and economic conditions may exist from time to time which make it temporarily impossible for the bank to offer the above listed credits.

Identifying credit needs within its local community, particularly those of low and moderate-income residents, is the basis for a financial institution's success in implementing its community reinvestment program. The International Bank of Amherst believes a continual dialogue with community leaders and special segments of the population are critical to obtaining the information necessary for needs assessment. Further, the bank believes that monitoring developments in the community by reviewing the public sector policies and practices provides valuable information. In the process of identifying credit needs, the uses a number of methods to communicate with low and moderate-income communities and the public sector.

# Demographic Data

**Assessment Area Name: Amherst AA    Activity Year: 2014**

Filter : All

| Race/Ethnic Origin | Count | % | Hispanic | % | Other Population Info | Count | % |
|---|---|---|---|---|---|---|---|
| Amer Indian/Alaskan Native | 46 | 0.31% | 10 | 1.96% | Persons In Group Qtrs | 0 | 0.00% |
| Asian/Pacific Isld | 38 | 0.26% | 1 | 0.20% | Unemployed Labor | 492 | 4.23% |
| Black | 23 | 0.16% | 0 | 0.00% | | | |
| White | 14,052 | 95.11% | 303 | 59.53% | Civilians not in work force | 3,248 | 27.93% |
| Other Race | 107 | 0.72% | 195 | 38.31% | Persons 16 & older | 11,628 | 78.70% |
| Hispanic | 509 | 3.45% | | | Persons Over 65 | 1,837 | 12.43% |
| Total Persons | 14,775 | 100.00% | | | Total Families | 4,391 | 77.08% |
| Minority | 723 | 4.89% | | | Total Households | 5,697 | |

| Housing Type | Count | % | Other Housing Information | | |
|---|---|---|---|---|---|
| Owner Occupied Units | 5,007 | 78.43% | | | |
| Rental Occupied Units | 690 | 10.81% | Number of Housing Units Where | Count | % of Total Housing |
| Total Rental Units | 732 | 11.47% | | | |
| Total Condo Units | NA | NA | Monthly Owner Costs > 30% of Income | 1,238 | 19.39% |
| 1-4 Family Units | 5,700 | 89.29% | | | |
| Multifamily Units | 112 | 1.75% | | | |
| Mobile Homes or Trailers | 569 | 8.91% | Monthly Renter Costs > 30% of Income | 131 | 2.05% |
| Other Units | 3 | 0.05% | | | |
| Boarded Up Units | NA | NA | Weighted Avg Monthly Gross Rent | | $586 |
| Occupied Housing Units | 5,697 | 89.24% | Weighted Avg of Median Year Built | | 1976 |
| Vacant Housing Units | 687 | 10.76% | Weighted Avg of Median Housing | | $154,253 |
| Total Housing Units | 6,384 | 100.00% | | | |

| Tract Characteristics | Count | % | Households | % | Total Rental | % |
|---|---|---|---|---|---|---|
| Low | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Mod | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |
| Middle | 1 | 33.33% | 1,986 | 34.86% | 323 | 44.13% |
| Upper | 2 | 66.67% | 3,711 | 65.14% | 409 | 55.87% |
| NA | 0 | 0.00% | 0 | 0.00% | 0 | 0.00% |

| Number Of Households | | % |
|---|---|---|
| Wage/Salary | 4,495 | 78.90% |
| Self Employed (Non Farm) | NA | NA |
| Self Employed (Farm) | NA | NA |
| Social Security | 1,650 | 28.96% |
| Public Assistance | 61 | 1.07% |
| Retirement | 1,001 | 17.57% |
| Below Poverty Level | 402 | 7.06% |
| Non English Speaking | 141 | 2.47% |

| Income Data | Amount |
|---|---|
| Weighted Average of Median Family Income | $66,847 |
| Weighted Average of Median Household Income | $59,501 |
| Weighted Average of Census MSA Median Family Income | $57,005 |
| Weighted Average of HUD Updated MSA Median Family Income | $60,600 |

**Data Source: 2010 US Census**



Census Tracts 9601, 9606, 9613 in Portage County

*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 the quarter. This list is available from the Regional Director, Division of Compliance and Consumer Affairs, FDIC 500 West Monroe Street, Suite 3600, Chicago, IL 60661.*

*You may send written comments about our performance in helping to meet community credit needs to H. B. Pomeroy President, The International Bank of Amherst, PO Box 39, Amherst, WI 54406 and FDIC Regional Director. 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.*

OUR COMMUNITY IS DEFINED ON THE MAP BELOW AND CONTAINS CENSUS BLOCK NUMBERS 9601,9606 & 9613.