

COMMUNITY REINVESTMENT ACT STATEMENT AND NOTICE
FOR
BENTON STATE BANK/SHULLSBURG COMMUNITY BANK/TENNYSON-POTOSI COMMUNITY BANK
42 WEST MAIN STREET
BOX 27
BENTON, WI 53803

The delineated community for the Benton State Bank/Shullsburg Community Bank/Tennyson Potosi Community Bank was revised on March 10, 2021 to encompass the entire counties of Lafayette and Grant County, Wisconsin during the 2021 compliance examination by the FDIC.

(SEE ATTACHED MAPS)

The Bank helps to meet the credit needs of its local community, 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:

- Automobile loans
- Loans secured by Certificates of Deposit
- Residential loans for 1-4 family unit
- Housing rehabilitation loans
- Home improvement loans
- Small business loans
- Agriculture loans
- Community development loans
- Commercial loans
- Consumer loans
- Government sponsored loans (including Farm Service Agency Loans& fixed rate residential mortgages)
- Municipal loans
- Single payment loans
- Participation loans
- Home Equity Loans
- Overdraft Protection Loans
- Credit cards
- ACH

In addition to the above loan services, we also offer the following deposit account services:

Transaction accounts: Hometown Protect Checking Accounts, Regular Checking Accounts, Now Accounts, Super Now Accounts and Money Market Accounts, Municipal Super NOW Accounts.

Savings Accounts: Regular Savings Accounts, Christmas Club Savings Accounts.

Certificates of Deposit: 91 Day CD, 182 Day CD, 12 Month CD, 18 Month CD, 24 Month CD, 30 Month CD, 30 Month IRA CD, 36 Month CD, 48 Month CD, 60 Month CD and 72 Month CD. 18 Candles – Savings/CD.

Other Services:
Internet Banking
Mobile Banking

Safe Deposit Box (Main bank and Tennyson branch only)
Direct Deposit/Automatic Payment Deductions
Notary Public Services
Wire Transfer Service
Overdraft Protection & Sweep Account

The Bank is also prepared to consider requests for other types of credit by members of the local community and requests for credit from persons outside the local community.

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, making it temporarily impossible for the Bank to offer the listed credits.

The Federal Community Reinvestment Act (CRA) require the FDIC to evaluate our performance in helping to meet the credit needs of this community, and to take this evaluation into account when the FDIC decides on certain applications submitted by us. Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Federal Deposit Insurance Corporation, Division of Supervision and Consumer Protection, 300 South Riverside Plaza, Suite 1700 Chicago IL 60606. You may send written comments about our performance in helping to meet community credit needs to Steven P. Malone, President & CEO, Benton State Bank, 42 W. Main St., Box 27, Benton WI 53803 and FDIC Regional Manager. 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 Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of BSB Community Bancorporation, Inc., a bank holding company. You may request from the Vice President of Compliance/CRA at the, Federal Reserve Bank of Chicago, 230 S. LaSalle Street, Chicago, IL 60604 an announcement of applications covered by the CRA filed by bank holding companies.

It is the responsibility of management and the CRA Officer, to generate and recommend to the Board of Directors a statement of procedures, and any changes therein which may from time to time be deemed necessary, and upon such recommendation, the Board will revise such statement, and/or changes therein, and adopt such statement or changes as it deems appropriate for the guidance of the management and personnel of the bank.

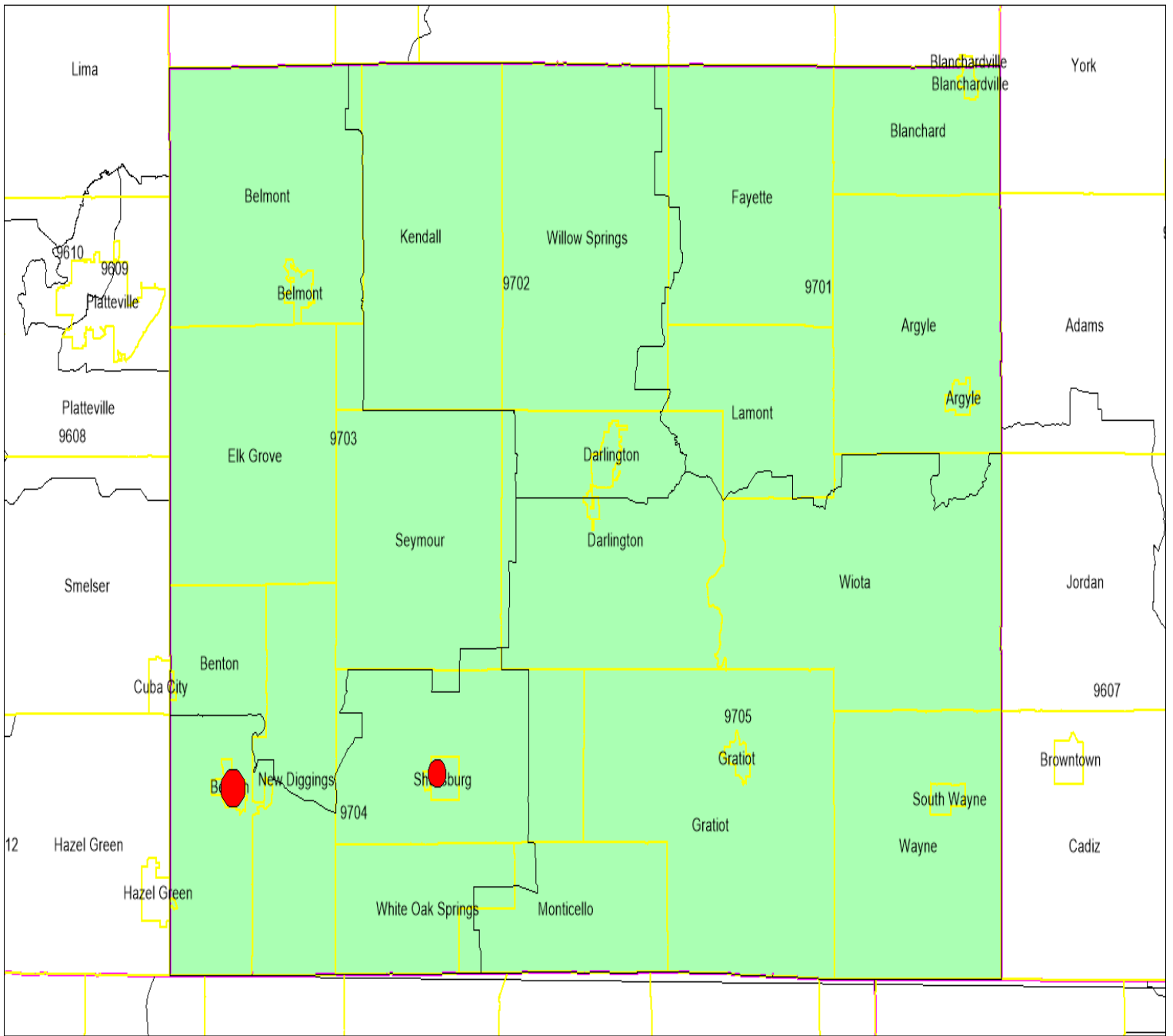
This policy shall be available for public inspection and review upon request, as required by law and applicable regulation, and shall be made available upon request during regular banking hours.

Revised May 17, 2021

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Board approved 9-8-21

LAFAYETTE COUNTY WISCONSIN



GRANT COUNTY WISCONSIN

