

CRA Public File

This Public file contains a map of the primary area where we do business. A list of products and services we offer. Our banking hours, phone number and address. We have also enclosed the most recent PUBLIC DISCLOSURE from the FDIC. We welcome your comments!

Security State Bank of Kenyon has not opened or closed any offices in the prior 2 years.

Security State Bank of Kenyon is a subsidiary of Ellingson Corporation. Our main office is located at:

602 2nd Street
PO Box G
Kenyon, MN 55946
Phone: 507-789-6123

Geographic Location: MSA/MD: N/A
State Code: 27
County Code: 049
Tract Code: 0807.00

Our Office hours are:

	Lobby Hours	Drive-up/Walk-up
Monday	8:00AM - 5:00PM	8:00AM - 5:00PM
Tuesday	8:00AM - 3:00PM	8:00AM - 4:30PM
Wednesday	8:00AM - 3:00PM	8:00AM - 4:30PM
Thursday	8:00AM - 3:00PM	8:00AM - 4:30PM
Friday	8:00AM - 3:00PM	8:00AM - 5:00PM
Saturday	Closed	8:00AM – Noon

Our primary are of business is the Kenyon-Wanamingo School District and surround areas – see enclosed maps.

Our Loan to Deposit ratios as published in our Quarterly Call Report are as follows:

March 31, 2024	83%
June 30, 2024	85%
September 30, 2024	85%
December 31, 2024	83%

Security State Bank of Kenyon is closed in observance of the following Federal Holidays:

New Year's Day	Labor Day
Martin Luther King Day	Columbus Day
President's Day	Veteran's Day
Memorial Day	Thanksgiving Day
Juneteenth	Christmas Day
Independence Day	

In Addition, you can access our banking services via the following methods:

Walk up ATM – Locatated in the foyer near the Parking Lot – Drive up ATM is located center Drive Up lane. 24 Hour Telebank at 1-866-626-6790, online banking at www.ssbkenyon.com or our mobile banking application on your Smartphone. Thank you for your interest in the Security State Bank of Kenyon.

MISC FEES

SECURITY STATE BANK OF KENYON
602 Second Street
P.O. Box G
Kenyon, MN 55946
July 10, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Amortization: \$5.00
Foreign Currency: 1.5% of total order plus shipping.
Levy or Garnishment: \$25.00
Pre-encoded Counter Check: \$.25
Record Research: \$10.00 per 15 minutes
Telebanc Fax: \$5.00
Telephone Transfer: \$3.50
Canadian check redeeming fee: \$5.00
Zelle: \$0.0/transaction

ATM/Debit Card Fees

Foreign Transaction: \$1.50 each may be charged
Currency Conversion/Cross-Border Transaction Fee: We charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-boarder Transaction fee is charged on all cross-boarder transactions regardless of whether there is a currency conversion.

Non-Customer Fees

Notary Service: \$1.00
Check Cashing: \$5.00 plus \$1.00 per \$100.00 per transaction for persons over 18 if checks are not drawn on us.
Coin Counting: \$5.00 plus \$1.00 per \$100.00 per transaction.

Official Checks

Personal Money Orders: \$3.00
Cashiers Checks: \$10.00

Wire Transfer Fees

Incoming wires: \$15.00 each-Customer
Outgoing wires: \$15.00 Customers

Gift Card Fee

Gift Card: \$4.00

Safe Deposit Box Annual Rent

3x5x21: \$15.00
5x5x21: \$20.00
10x3x21: \$35.00
10x5x21: \$45.00
10x10x21: \$60.00
16x11x21: \$105.00
16x22x21: \$155.00
Key deposit: \$25.00 *. * Contents not insured by FDIC

Ind Acct Fees

Easy Checking: Required min of \$500 to avoid image statement charge

Member
FDIC

reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. A penalty may be imposed if any of the principal is withdrawn before maturity.

Time Account Information: Your account will mature in 36 MONTHS. We reserve the right to redeem the account at a maturity date by mailing notice of such intent to you the depositor(s). If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months of interest. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

OTHER ACCOUNT FEES

The following fee applies to Certificates of Deposit Accounts:

Indemnity Bond: (Form used to replace lost certificate of deposit) \$25.00

The following fees apply to Checking; and NOW Accounts Accounts:

Image statement front and back of checks: \$12.00

Image statement - front of checks: \$6.00

The following fees apply to Checking; NOW Accounts; and Money Market Accounts Accounts:

Reconciling Checkbooks: \$15.00 per hour. \$7.50 minimum.

Worry Free: \$23.00 Annually

Pre-encoded Counter Check: \$.25

Cost of Printed Checks: Prices Vary

The following fees apply to Checking; NOW Accounts; Savings Accounts; and Money Market Accounts Accounts:

Stop Payment: \$23.00

Not Sufficient Funds (NSF) Returned Item Fee: \$23.00 NSF Returned Item Fee - When we return a payment due to insufficient available funds, the person who submitted the item or transaction may re-submit the returned item or transaction to us for payment.

Overdraft Fee: \$23.00 for overdrafts created by check, in-person withdrawal, NSF Returned Item Fee, Overdraft Fee, Service Charge or other electronic means. \$100.00 maximum per day.

Overdraft Charge: \$5.00 per Business day after the 5th Business day for each Business day thereafter until the balance is brought positive. This charge could be created by check, in-person withdrawal, NSF Returned Item Fee, Overdraft Fee, Service Charge or other electronic means.

Collections: \$25.00 each (incoming and outgoing)

Special Statements Duplicates: \$2.50

INDIVIDUAL RETIREMENT ACCOUNTS

You may put your IRA funds in the following accounts: Money Market Medical Savings Acct, ROTH IRA: 12 Month Fixed Rate, ROTH IRA: 12 Month Variable Rate, Traditional IRA: 12 Mo Fixed Rate, Traditional IRA: 12 Mo Variable Rate, Coverdell Education IRA: 12 Mo Fixed Rate, Coverdell Education IRA: 12 Mo Variable Rate and IRA 36 MONTHS FIXED RATE.

If you open an IRA, the account will be subject to the following fees:

IRA Regular Fees

Closing Fee: \$35.00 At Withdrawal

Transfer Fee: \$35.00 At Withdrawal

Rollover Fee: \$35.00 At Withdrawal

MISCELLANEOUS FEES AND CHARGES

Amortization: \$5.00
Foreign Currency: 1.5% of total order plus shipping.
Levy or Garnishment: \$25.00
Pre-encoded Counter Check: \$.25
Record Research: \$10.00 per 15 minutes
Telebanc Fax: \$5.00
Telephone Transfer: \$3.50
Canadian check redeeming fee: \$5.00
Zelle: \$0.0/transaction

ATM/Debit Card Fees

Foreign Transaction: \$1.50 each may be charged
Currency Conversion/Cross-Border Transaction Fee: We charge you a Currency Conversion fee of .2% and a Cross-Boarder Transaction fee of .9%. The Cross-boarder Transaction fee is charged on all cross-boarder transactions regardless of whether there is a currency conversion.

Non-Customer Fees

Notary Service: \$1.00
Check Cashing: \$5.00 plus \$1.00 per \$100.00 per transaction for persons over 18 if checks are not drawn on us.
Coin Counting: \$5.00 plus \$1.00 per \$100.00 per transaction.

Official Checks

Personal Money Orders: \$3.00
Cashiers Checks: \$10.00

Wire Transfer Fees

Incoming wires: \$15.00 each-Customer
Outgoing wires: \$15.00 Customers

Gift Card Fee

Gift Card: \$4.00

Safe Deposit Box Annual Rent

3x5x21: \$15.00
5x5x21: \$20.00
10x3x21: \$35.00
10x5x21: \$45.00
10x10x21: \$60.00
16x11x21: \$105.00
16x22x21: \$155.00
Key deposit: \$25.00 *. * Contents not insured by FDIC

Ind Acct Fees

Easy Checking: Required min of \$500 to avoid image statement charge

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT SECURITY STATE BANK OF KENYON. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 3:00pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275.00 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * You deposit checks totaling more than \$6,725.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open: Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire

Deposit Accounts

Easy Checking

Easy NOW Checking

Regular Savings

Easy Money Market

Certificate of Deposit

24 Hour ATM

Safety Deposit Box Rental(s)

Official Checks

Worry-free Overdraft Protections

Easy Business Checking

Basic Business Checking

Mobile Deposit

Public Funds NOW Accounts

Business Savings

IRA's

24 Hour Telebank access

Internet Banking

Online Bill Pay

Zelle Person to Person payment

Electronic Statements

Mobile Banking

Wire Transfers

Debit Cards with Instant Issue

Visa Gift Cards

Business NOW Checking

Non-Profit NOW & Savings

Remote Deposit

Loans:

Personal Loans

Commercial Loans

Secondary Market Mortgages

Loans For Recreational Items

Home Equity Loans

Home Improvement Loans

Agriculture Loans

Government Guaranty Loans

Home Construction Loans

Land Purchase and Lot Loans

Other Loans:

Guaranteed Programs:

Farm Service Agency

Rural Finance Authority Beginning Farmer Loans

Types of Home Mortgages:

10,15, 20, 25, and 30 year fixed rate programs. 5-7 year balloon.

Many of available mortgage products have flexible terms and expanded credit approval:

In Addition:

We have Investment Services through Security Financial Center.

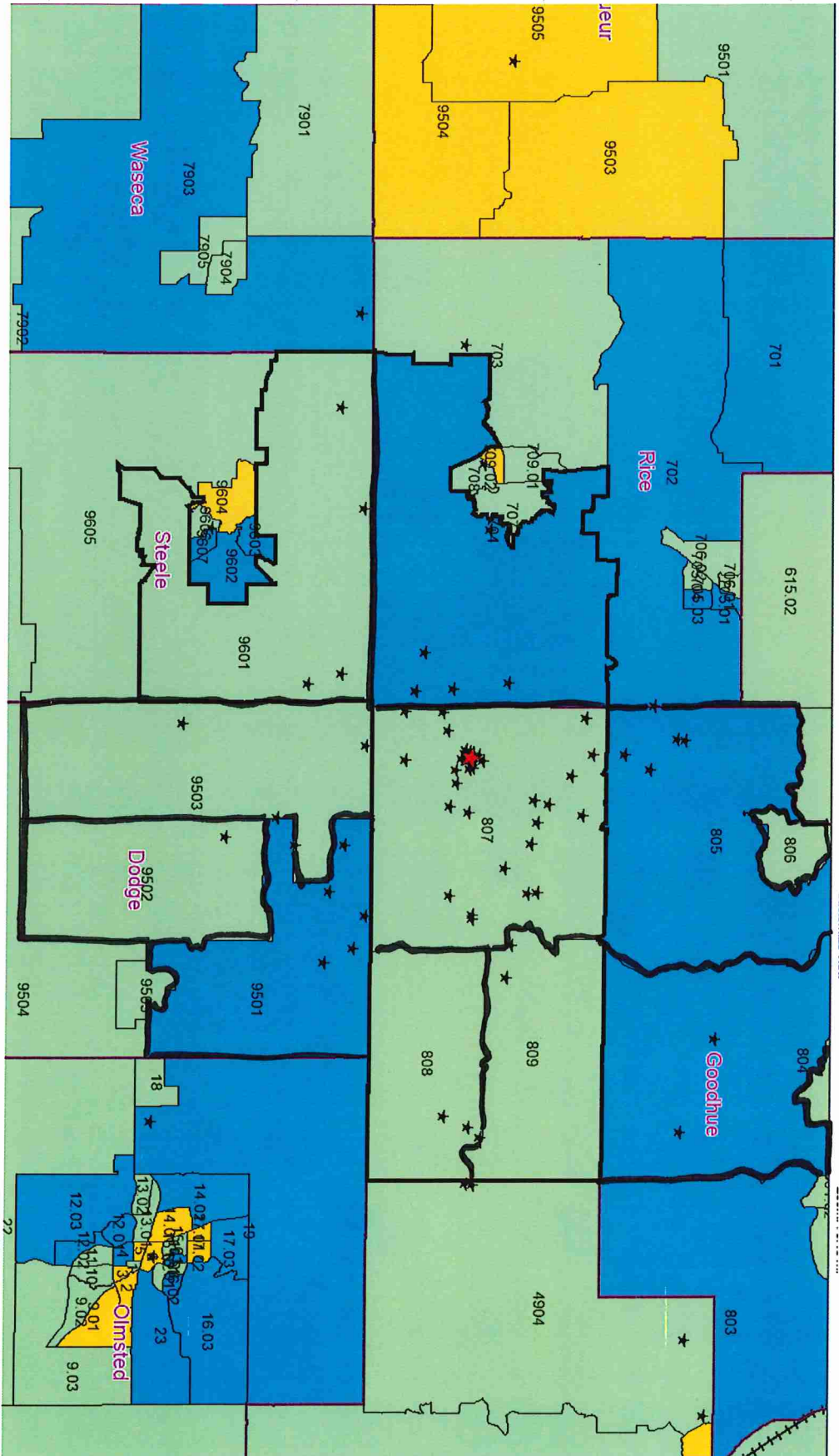
AND:

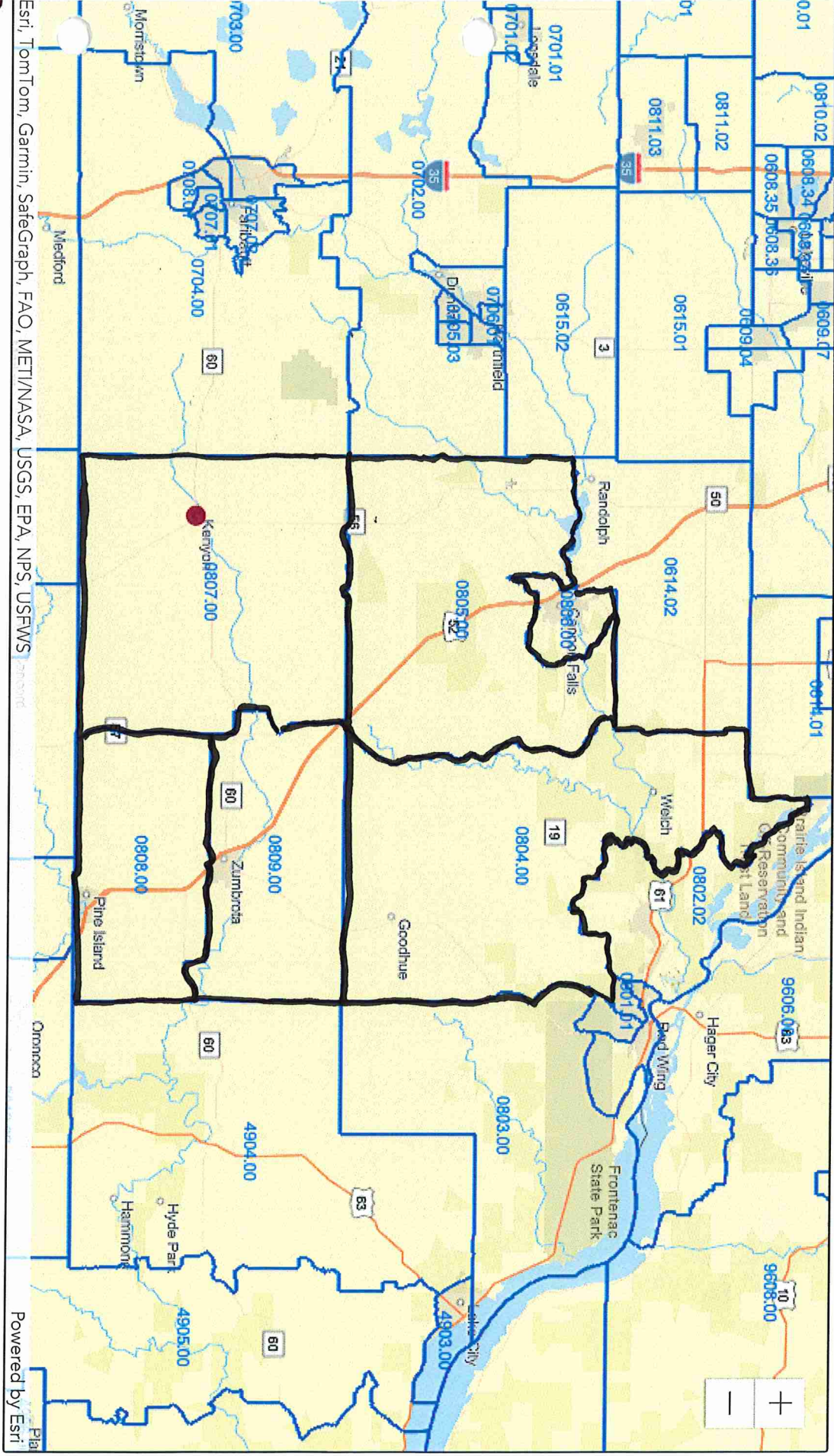
Full-Service Life/Property/Casualty and Health insurance through Security Insurance Agency.

Loan Fees

Loan Fee: Agricultural and Commercial	\$150.00
Documentation Fee: Consumer	\$35.00
Annual HELOC Fee	\$35.00
Origination Fee: Ag and Commercial RE	½ to 1% of loan amount
Origination Fee: Consumer RE	½ to 1% of loan amount

Security State Bank of Kenyon – CRA Assessment Area





Matched Address: 602 2nd St, Kenyon, Minnesota, 55946
ISA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 049 - GOODHUE COUNTY || Tract Code: 0807.00

Selected Tract
ISA: || State: || County: || Tract Code:

