



**COMMUNITY REINVESTMENT  
ACT PUBLIC FILE**

# **PUBLIC DISCLOSURE**

October 12, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

City Bank & Trust Co.  
Certificate Number: 5396

2929 Pine Lake Road  
Lincoln, Nebraska 68516

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

1100 Walnut Street, Suite 2100  
Kansas City, Missouri 64106

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.....	2
DESCRIPTION OF ASSESSMENT AREAS .....	3
SCOPE OF EVALUATION .....	3
CONCLUSIONS ON PERFORMANCE CRITERIA .....	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....	6
LINCOLN ASSESSMENT AREA -- Full-Scope Review .....	6
SALINE ASSESSMENT AREA -- Full-Scope Review .....	11
APPENDICES.....	14
SMALL BANK PERFORMANCE CRITERIA .....	14
GLOSSARY .....	15

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

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs.
- A majority of the small business and home mortgage loans reviewed were located inside the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels.
- The bank did not receive any complaints regarding its Community Reinvestment Act (CRA) performance since the previous evaluation. As a result, examiners did not evaluate the bank's record of responding to CRA-related complaints.

## DESCRIPTION OF INSTITUTION

City Bank & Trust Co. (CBTC) is headquartered in Lincoln, Nebraska. TCM Company, a one-bank holding company, owns the bank. The bank received a “Satisfactory” rating at its previous FDIC Performance Evaluation, dated October 26, 2015, using Interagency Small Institution Examination procedures.

In addition to its main office in Lincoln, Nebraska, CBTC operates three full-service branches in Lincoln, one loan production office (LPO) in Lincoln, and one full-service branch in Crete, Nebraska. One of the branches in Lincoln and the LPO are new since the previous evaluation, both opening in November 2019.

The bank offers a variety of loan products, including commercial, home mortgage, agricultural, and consumer loans. The bank originates a majority of its home mortgage loans through secondary market relationships. The bank’s primary lending focuses are commercial and home mortgage loans. The institution also offers a variety of deposit products, including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services offered to consumers include internet banking, mobile banking, person-to-person payments, and automated teller machines.

The institution’s June 30, 2021 Reports of Condition and Income reflected total assets of \$265.0 million, total loans of \$193.1 million, and total deposits of \$240.1 million. The following table reflects the bank’s loan portfolio composition.

Loan Portfolio Distribution as of 6/30/2021		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	18,603	9.7
Secured by Farmland	7,370	3.8
Secured by 1-4 Family Residential Properties	27,251	14.1
Secured by Multifamily (5 or more) Residential Properties	16,258	8.4
Secured by Nonfarm Nonresidential Properties	67,178	34.8
<b>Total Real Estate Loans</b>	<b>136,660</b>	<b>70.8</b>
Commercial and Industrial Loans	44,036	22.8
Agricultural Production and Other Loans to Farmers	4,410	2.3
Consumer Loans	7,967	4.1
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	6	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>193,079</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet the assessment areas’ credit needs.

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. CBTC designated one assessment area in the Lincoln, Nebraska Metropolitan Statistical Area (MSA) and one assessment area in nonmetropolitan Nebraska. CBTC's assessment areas are unchanged from the prior evaluation. The following table provides information on the areas. Detailed information on these assessment areas is provided later in the evaluation.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of Census Tracts	# of Branches
Lincoln	Lancaster	70	4
Saline	Saline	1	1
<i>Source: Bank Data</i>			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation, dated October 26, 2015, to the current evaluation, dated October 12, 2021. Examiners used the Interagency Small Institution Examination Procedures to conduct the evaluation, which includes a Lending Test. Refer to the Appendices for a description of this test.

Examiners used full-scope examination procedures to assess CBTC's performance in both assessment areas. The bank's performance in the Lincoln Assessment Area received more weight than its performance in the Saline Assessment Area when drawing conclusions. This is because the majority of the bank's loans, deposits, and offices are located in the Lincoln Assessment Area.

### Activities Reviewed

Small business and home mortgage loans are CBTC's primary business lines and central to its overall business strategy. Hence, examiners selected these products to evaluate the bank's overall performance. Other loan products, such as small farm and consumer loans, do not represent major product lines. As such, examiners did not review any other loan products as they would not provide material support for conclusions or the rating.

Examiners selected August 7, 2020, to August 6, 2021 as the review period. They selected this period instead of calendar year 2020 because the bank-provided loan data did not include loans originated during the evaluation period that were subsequently paid off prior to the evaluation. Further, bank management indicated this review period was an accurate representation of the institution's lending activity throughout the evaluation period, despite the small business loan activity originated under the Small Business Administration's Paycheck Protection Program (SBA PPP). Home mortgage loans originated through secondary market relationships are not included in the home mortgage loan universe.

For the Assessment Area Concentration analysis, examiners reviewed all small business and home

mortgage loans originated and purchased during the review period. For the Geographic Distribution analysis, examiners reviewed all small business and home mortgage loans located inside the Lincoln Assessment Area. The Saline Assessment Area does not include any low- or moderate-income census tracts; therefore, examiners did not conduct a Geographic Distribution analysis in this area. For the Borrower Profile analysis, examiners sampled small business loans from inside each assessment area. The bank provided borrower incomes to examiners for all home mortgage loans during the review period; therefore, examiners reviewed all home mortgage loans from inside each assessment area for the home mortgage Borrower Profile analysis. 2020 D&B and 2015 ACS data provided a standard comparison for small business and home mortgage loans reviewed, respectively.

The following table provides details on the loan universes and samples reviewed.

Loan Products Reviewed						
Loan Category	Assessment Area Concentration		Geographic Distribution		Borrower Profile	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Small Business	204	33,396	121	25,261	55	10,629
Home Mortgage	100	26,544	62	19,173	72	20,186
Source: Bank Data						

Small business loans contributed more weight to overall conclusions than home mortgage loans due to higher lending volume. When conducting the Assessment Area Concentration analysis, examiners placed equal weight on the number and dollar volume of loans. When conducting the Geographic Distribution and Borrower Profile analyses, examiners placed greater weight on the number of loans. This is because the number of loans is a better indicator of the geographies and borrowers served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

CBTC demonstrated satisfactory performance under the Lending Test. Reasonable performance under the Loan-to-Deposit Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile criteria supports this conclusion.

#### Loan-to-Deposit Ratio

CBTC's loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. The bank's net loan-to-deposit ratio, calculated from Reports of Condition and Income data, averaged 81.5 percent over the last 23 quarters from December 31, 2015 to June 30, 2021. Examiners compared CBTC's average net loan-to-deposit ratio to four other similarly-situated financial institutions to evaluate the bank's performance. The institutions were selected based on their asset size, geographic location, and lending focus. CBTC's average net loan-to-deposit ratio, while slightly lower than the comparable institutions, still reflects a reasonable volume of lending. The following table provides details.

Loan-to-Deposit Ratio (LTD) Comparison		
Bank	Total Assets as of 6/30/2021 \$(000s)	Average Net LTD Ratio (%)
City Bank & Trust Company, Lincoln, NE	265,039	81.5
I3 Bank, Bennington, NE	188,044	84.9
First State Bank & Trust, Fremont, NE	288,086	81.8
First Westroads Bank, Inc., Omaha, NE	355,836	90.9
Nebraska Bank of Commerce, Lincoln, NE	157,142	111.6
Source: Reports of Condition and Income 12/31/15 - 6/30/21		

### **Assessment Area Concentration**

A majority of small business and home mortgage loans reviewed were located inside the assessment areas. The following table provides details.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	151	74.0	53	26.0	204	27,522	82.4	5,874	17.6	33,396
Home Mortgage	72	72.0	28	28.0	100	20,186	76.0	6,358	24.0	26,544
Source: Bank Data. Due to rounding, totals may not equal 100.0%.										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable performance. Reasonable performance in the Lincoln Assessment Area is the basis for this conclusion. As previously mentioned, examiners did not conduct a Geographic Distribution analysis in the Saline Assessment Area due to the lack of low- or moderate-income geographies, which would result in an analysis without meaningful conclusions. The Lincoln Assessment Area section of this evaluation provides details on the bank's performance.

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. Reasonable performance in both assessment areas supports this conclusion. Examiners focused on the percentage of loans to businesses with gross annual revenues of \$1 million or less and to low- and moderate-income borrowers. The Lincoln and Saline Assessment Area sections of this evaluation provide details on the bank's performance.

### **Response to Complaints**

The institution has not received any complaints regarding its CRA performance since the previous evaluation. As a result, this criterion did not affect the Lending Test rating.



## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping meet community credit needs.

### LINCOLN ASSESSMENT AREA -- Full-Scope Review

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LINCOLN ASSESSMENT AREA

The Lincoln Assessment Area consists of 70 out of 75 census tracts in Lancaster County. The assessment area consists of 5 low-income, 21 moderate-income, 20 middle-income, 19 upper-income, and 5 "income not available" census tracts according to the 2015 ACS. The bank operates four full-service offices and one LPO in the city of Lincoln. One of the full-service offices is located in a moderate-income census tract.

#### Economic and Demographic Data

The following table provides select demographic data for the Lincoln Assessment Area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	70	7.1	30.0	28.6	27.1	7.1
Population by Geography	273,967	6.1	28.6	35.3	26.5	3.5
Housing Units by Geography	114,897	7.9	30.4	35.2	25.7	0.8
Owner-Occupied Units by Geography	63,335	1.8	21.5	41.2	35.3	0.2
Occupied Rental Units by Geography	45,890	15.6	41.3	28.1	13.4	1.7
Vacant Units by Geography	5,672	14.0	41.4	25.6	17.9	1.2
Businesses by Geography	20,383	4.0	29.9	31.5	32.6	2.1
Farms by Geography	631	1.6	17.3	29.5	51.5	0.2
Family Distribution by Income Level	64,163	22.1	17.6	21.2	39.1	0.0
Household Distribution by Income Level	109,225	24.5	17.2	17.7	40.7	0.0
Median Family Income MSA - 30700 Lincoln, NE MSA	\$70,200	Median Housing Value				\$148,372
		Median Gross Rent				\$723
		Families Below Poverty Level				9.9%

Source: 2015 ACS and 2020 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.

Lancaster County is primarily metropolitan in nature and is included as part of the Lincoln, Nebraska MSA. Lincoln is the largest community in the assessment area with a population of

289,096 according to the 2020 U.S. Census. The assessment area's remaining communities all have populations of less than 5,000.

The largest business segments are Services (40.8 percent), Non-Classified Establishments (15.1 percent), and Retail Trade (11.7 percent). Businesses are predominantly small with 87.1 percent operating from a single location and 61.8 percent employing less than five employees according to 2020 D&B data.

In early 2020, the COVID-19 pandemic spread across the nation, resulting in numerous business closings. Unemployment increased throughout much of the assessment area. Unemployment has since declined to more normalized levels, which has helped stabilize the economy. As of August 2021, the unemployment rate for Lancaster County was 1.7 percent, which compared closely to the state unemployment rate at 1.8 percent.

Examiners used information from the Federal Financial Institution Examination Council (FFIEC) to analyze home mortgage loans under the Borrower Profile criterion. The following table reflects the FFIEC-estimated 2020 and 2021 median family income for the Lincoln, Nebraska MSA as well as the respective low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Lincoln, NE MSA Median Family Income (30700)				
2020 (\$82,700)	<\$41,350	\$41,350 to <\$66,160	\$66,160 to <\$99,240	≥\$99,240
2021 (\$83,700)	<\$41,850	\$41,850 to <\$66,960	\$66,960 to <\$100,440	≥\$100,440
Source: FFIEC				

### **Competition**

The Lincoln Assessment Area is highly competitive for financial services. Per 2020 FDIC Deposit Market Share data, 36 financial institutions operated 123 offices within the assessment area. Of these institutions, CBTC ranked 11<sup>th</sup> with a deposit market share of 1.0 percent.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area's credit needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit opportunities are available.

Examiners reviewed a community contact conducted in May 2021 with a representative of a local housing development organization. The individual stated that the local economy is stable and the area has weathered through the pandemic. In addition, the contact stated that Lincoln continues to be a thriving and growing community. Lastly, the contact identified a critical shortage of affordable housing in the area and mentioned opportunities for small business growth in the area.

### **Credit Needs**

Considering information from bank management and demographic and economic data, examiners determined that commercial and home mortgage loans represent the assessment area's primary credit needs.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LINCOLN ASSESSMENT AREA**

### **LENDING TEST**

CBTC demonstrated reasonable performance under the Lending Test in the Lincoln Assessment Area. Reasonable performance under the Geographic Distribution and Borrower Profile criteria support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans in the Lincoln Assessment Area is reasonable. Reasonable small business and home mortgage lending performance supports this conclusion.

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

The geographic distribution of small business loans reflects reasonable dispersion throughout the Lincoln Assessment Area. The bank's lending to businesses located in low- and moderate-income census tracts slightly lagged the percentage of businesses located within those census tracts; however, the percentages are still reasonably comparable. The following table provides details.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.0	3	2.5	388	1.5
Moderate	29.9	20	16.5	3,150	12.5
Middle	31.5	42	34.7	9,295	36.8
Upper	32.6	56	46.3	12,428	49.2
Not Available	2.1	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>121</b>	<b>100.0</b>	<b>25,261</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Lincoln Assessment Area. Specifically, the percentage of home mortgage loans in the assessment area's low-income census tracts significantly exceeded the percentage of owner-occupied housing units located in these tracts. The bank's performance in the moderate-income census tracts is reasonably consistent with the percentage of owner-occupied housing units located in these tracts. Further, although the bank's performance by dollar volume in the low-income census tracts

considerably exceeded the comparison data, the bank originated a single loan for \$4.2 million which skewed the analysis by dollar volume. The following table provides details.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	1.8	9	14.5	10,066	52.5
Moderate	21.5	11	17.7	1,259	6.6
Middle	41.2	22	35.5	4,587	23.9
Upper	35.3	18	29.0	2,824	14.7
Not Available	0.2	2	3.2	437	2.3
<b>Total</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	<b>19,173</b>	<b>100.0</b>
<i>Source: 2015 ACS, Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. Reasonable small business lending performance supports this conclusion. Although examiners noted poor home mortgage lending performance, more weight was placed on small business lending performance.

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

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. Although the bank's lending activity, by number of loans, was below the percentage of businesses with gross annual revenues of \$1 million or less, the dollar amount of loans is reasonably comparable. Additionally, the bank's willingness to meet the credit needs of businesses of varying sizes, including small businesses, by originating SBA PPP loans during the COVID-19 pandemic further supports reasonable performance under this criterion. The eight loans included in the sample made to businesses with unknown revenues were SBA PPP loans. In addition, of the 10 loans with revenues greater than \$1 million, three were to the same borrower, which influenced the number of loans made to such businesses in the sample. Therefore, the bank's performance is reasonable. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	82.4	22	55.0	7,096	74.7
>\$1,000,000	5.9	10	25.0	2,285	24.1
Revenue Not Available	11.7	8	20.0	117	1.2
<b>Total</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>	<b>9,498</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data, Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### ***Home Mortgage Loans***

The distribution of home mortgage loans reflects poor penetration among individuals of different income levels, including low- and moderate-income borrowers. The percentage of home mortgage loans to low- and moderate-income borrowers is significantly less than the demographic data. As previously mentioned, the bank originates a large number of home mortgage loans through secondary market relationships that are not included in the table. The bank made several secondary market home mortgage loans to low- and moderate-income individuals. Further, the bank originated a large percentage of home mortgage loans to businesses that are investment property, which are reported as “Not Available” revenues as noted below. However, even considering these factors, the bank’s performance is considered poor. The following table provides details.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>					
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.1	3	4.8	325	1.7
Moderate	17.6	2	3.2	317	1.7
Middle	21.2	9	14.5	1,463	7.6
Upper	39.1	15	24.2	2,343	12.2
Not Available	0.0	33	53.2	14,725	76.8
<b>Total</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	<b>19,173</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%.*

## SALINE ASSESSMENT AREA -- Full-Scope Review

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SALINE ASSESSMENT AREA

The Saline Assessment Area consists of census tract 9606 in Saline County, Nebraska. The census tract is middle-income according to the 2015 ACS. The bank operates one full-service office in the assessment area.

#### Economic and Demographic Data

The following table provides select demographic data for the Saline Assessment Area.

Demographic Information of the Assessment Area						
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	7,968	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	2,978	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	1,437	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,278	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	263	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	413	0.0	0.0	100.0	0.0	0.0
Farms by Geography	25	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,749	22.5	17.7	35.1	24.7	0.0
Household Distribution by Income Level	2,715	31.5	10.4	21.1	37.0	0.0
Median Family Income Non-metropolitan - NE	\$61,457	Median Housing Value				\$97,900
		Median Gross Rent				\$717
		Families Below Poverty Level				11.8%

*Source: 2015 ACS and 2020 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.

Although Saline County is primarily rural in nature, the assessment area is largely comprised of the smaller community of Crete, Nebraska. Crete has a population of 7,043 according to the 2020 U.S. Census. The largest business segments are Services (39.7 percent), Retail Trade (18.5 percent), and Non-Classified Establishments (10.3 percent). Businesses are predominantly small with 86.5 percent operating from a single location and 67.6 percent employing less than five employees according to 2020 D&B data.

In early 2020, the COVID-19 pandemic spread across the nation, resulting in numerous business closings. Unemployment increased throughout much of the assessment area. Unemployment has since declined to more normalized levels, which has helped stabilize the economy. As of August

2021, the unemployment rate for Saline County was 1.6 percent, which compared closely to the state unemployment rate at 1.8 percent.

Examiners used information from the FFIEC to analyze home mortgage loans under the Borrower Profile criterion. The following table reflects the FFIEC-estimated 2020 and 2021 median family income for nonmetropolitan Nebraska as well as the respective low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
NE NA Median Family Income (99999)				
2020 (\$68,800)	<\$34,400	\$34,400 to <\$55,040	\$55,040 to <\$82,560	≥\$82,560
2021 (\$70,000)	<\$35,000	\$35,000 to <\$56,000	\$56,000 to <\$84,000	≥\$84,000
Source: FFIEC				

### **Competition**

The Saline Assessment Area is mildly competitive for financial services. Per the 2020 FDIC Deposit Market Share data, four financial institutions operated four offices within the assessment area. Of these institutions, CBTC ranked second with a deposit market share of 34.7 percent.

### **Credit Needs**

Considering information from bank management and demographic and economic data, examiners determined that commercial and home mortgage loans represent the assessment area's primary credit needs.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SALINE ASSESSMENT AREA**

### **LENDING TEST**

CBTC demonstrated satisfactory performance under the Lending Test in the Saline Assessment Area. Reasonable performance under the Borrower Profile criterion supports this conclusion.

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. Reasonable small business and home mortgage lending performance supports this conclusion.

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

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. Specifically, the percentage of small business loans to businesses with gross annual revenues of \$1 million or less is reasonably consistent with the percentage of businesses in this revenue category. Additionally, the bank's willingness to meet the credit needs of businesses of varying sizes,

including small businesses, by originating SBA PPP loans during the COVID-19 pandemic further supports reasonable performance under this criterion. The three loans included in the sample made to businesses with unknown revenues were SBA PPP loans. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	82.6	10	66.7	591	52.3
>\$1,000,000	4.1	2	13.3	448	39.6
Revenue Not Available	13.3	3	20.0	92	8.1
<b>Total</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>	<b>1,131</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data, Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### **Home Mortgage Loans**

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels, including low- and moderate-income borrowers. Although the percentage of loans to low-income borrowers lagged the corresponding percentage of families, the percentage of loans to moderate-income borrowers was significantly higher than the percentage of moderate-income families, reflecting reasonable performance. In addition, as previously mentioned the bank originates a significant number of home mortgage loans through secondary market relationships. Although secondary market loans are not included in the table, the bank made several home mortgage loans to low- and moderate-income individuals, further supporting reasonable performance. The bank originated several home mortgage loans to businesses, which were investment property and are reported as “Not Available” revenues as noted below. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	22.5	1	10.0	16	1.6
Moderate	17.7	3	30.0	193	19.1
Middle	35.1	3	30.0	128	12.6
Upper	24.7	0	0.0	0	0.0
Not Available	0.0	3	30.0	676	66.7
<b>Total</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>1,013</b>	<b>100.0</b>
<i>Source: 2015 ACS; 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).

## 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.



## **Written CRA Public Comments & Responses**

City Bank and Trust Co. has not received any written comments/complaints pertaining to the bank's CRA performance from the public.



## **CITY BANK AND TRUST CO. LOCATIONS AND HOURS OF OPERATION**

### **CRETE**

1135 Main, PO Box 288

Crete NE 68333

Lobby hours: 9:00 a.m. to 4:00 p.m. -Monday through Friday

Drive-Up hours: 8:00 a.m. to 5:00 p.m. - Monday through Friday

8:00 a.m. to 11:00 a.m. -Saturday

Census Tract: 9606.00

### **LINCOLN**

#### **2929 Pine Lake Road**

Lincoln NE 68516

Lobby hours: 8:30 a.m. to 5:00 p.m. - Monday through Friday

Drive-Up hours: 7:30 a.m. to 5:30 p.m. - Monday through Friday

8:30 a.m. to 12:00 noon – Saturday

Census Tract: 0037.16

#### **940 P Street**

Lincoln NE 68508

Lobby hours: 8:30 a.m. to 4:00 p.m. - Monday through Friday

Drive-Up hours: 7:30 a.m. to 5:00 p.m. - Monday through Friday

8:30 a.m. to 12:00 noon – Saturday

Census Tract: 0019.00

#### **4225 Lucile Drive**

Lincoln NE 68506

Lobby hours: 8:30 a.m. to 5:00 p.m. - Monday through Friday

Drive-Up hours: 7:30 a.m. to 5:30 p.m. - Monday through Friday

8:30 a.m. to 12:00 noon – Saturday

Census Tract: 0037.06

#### **Savannah Pines**

3900 Pine Lake Road

Lincoln, NE 68516

Lobby hours: 9:30 a.m. to 11:00 a.m. – Tuesday and Thursday

Census Tract: 0037.08

**Loan Production Office**

7101 S 82<sup>nd</sup> Street

Lincoln, NE 68516

8:00 a.m. to 5:00 p.m. - Monday through Friday

Census Tract: 0037.13

**Loan Production Office**

612 Seward Street

Seward, NE 68434

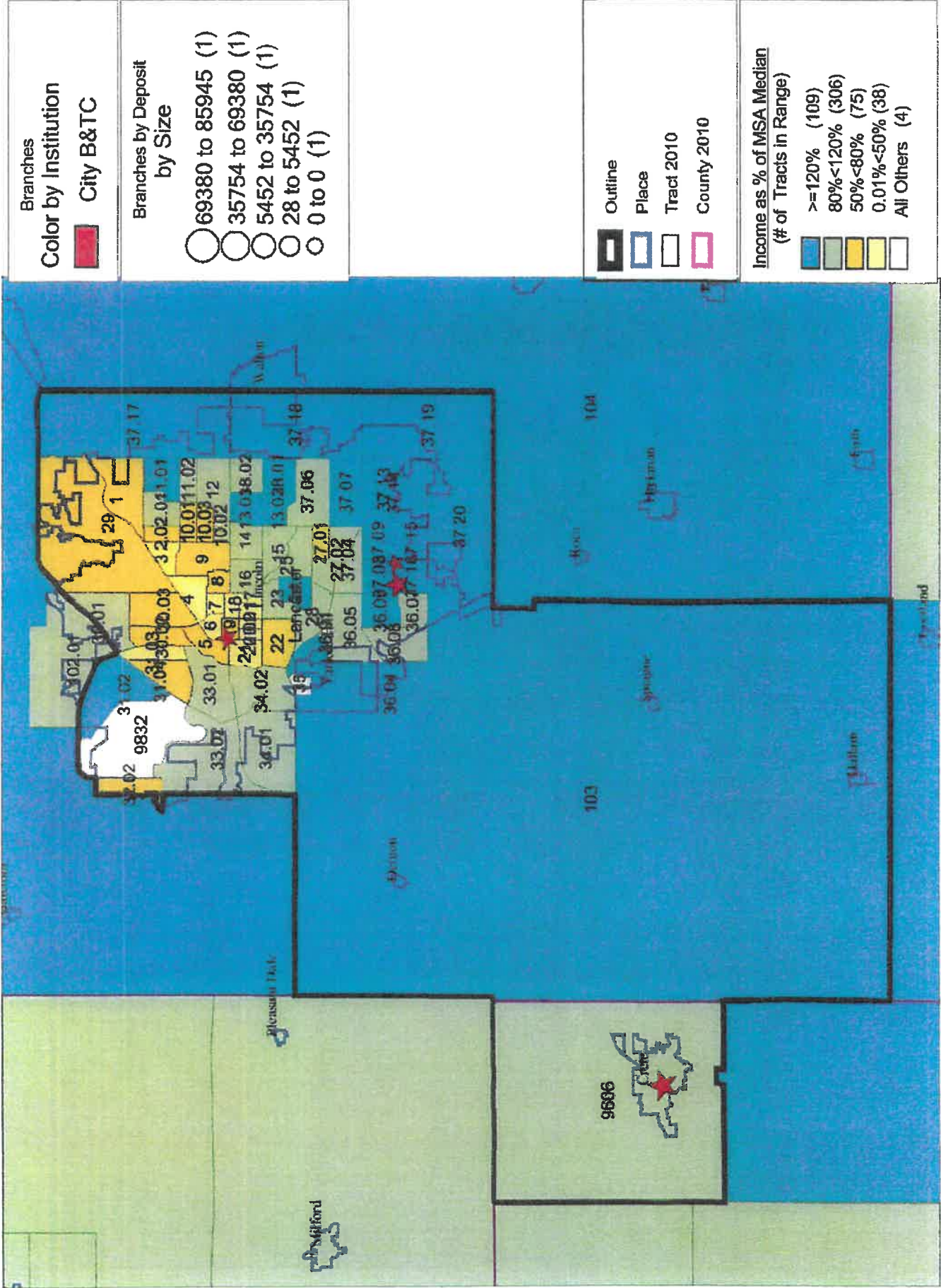
8:00 a.m. to 5:00 p.m. - Monday through Friday

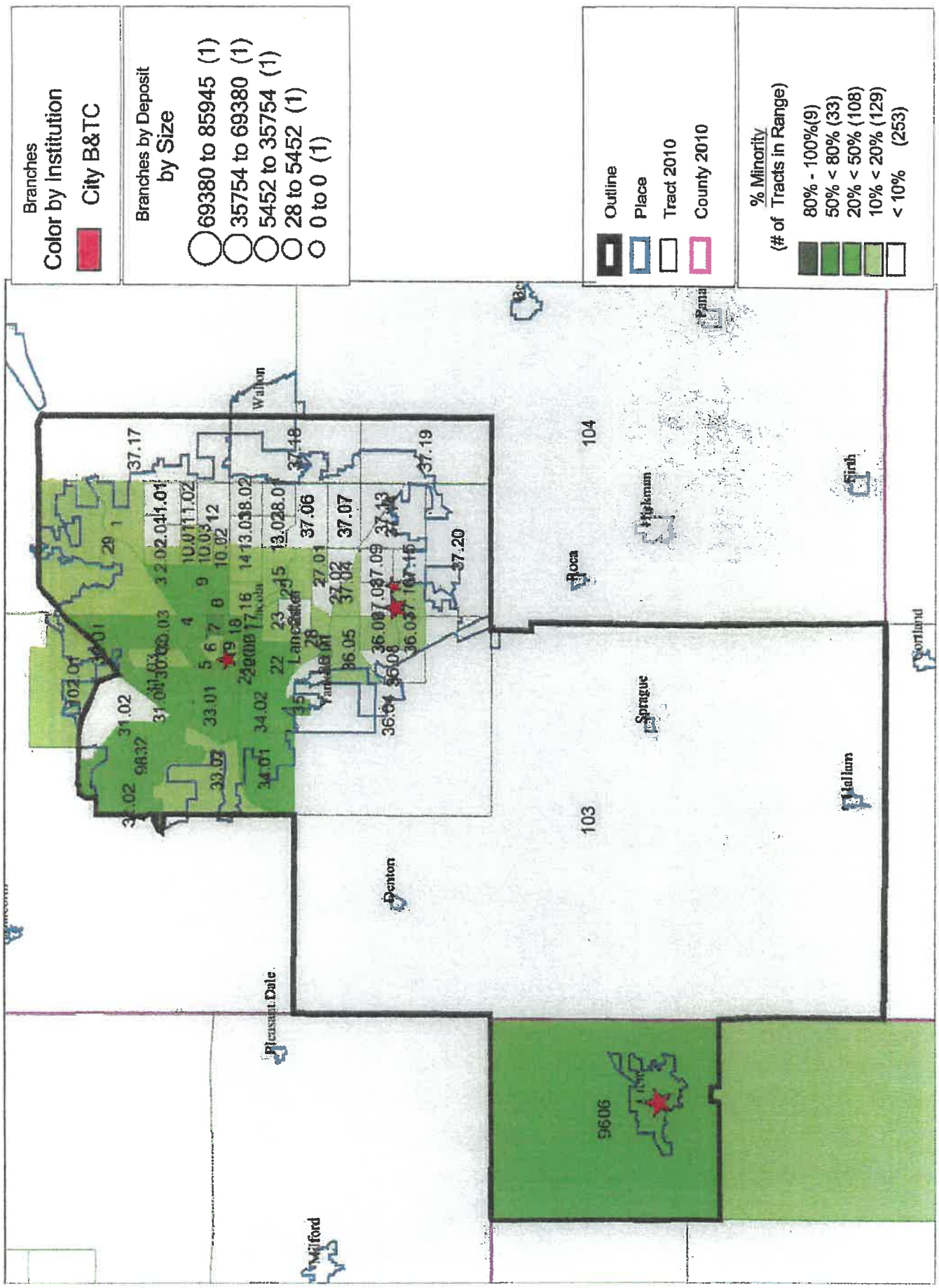
Census Tract: 9602.00

**Community Reinvestment Act Assessment Area**

The primary market area served by City Bank & Trust Co. is located in Lancaster and Saline Counties. Maps of City Bank & Trust assessment areas and a companion census tract listing is attached.

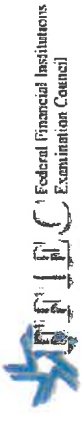








2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 31 - NEBRASKA (NE)  
 County: 109 - LANCASTER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC (Est.MSA/MD) non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	109	0001.00	Moderate	No	69.94	\$102,200	\$71,479	\$57,619	3410	19.74	673	857	1320
31	109	0002.01	Moderate	No	74.91	\$102,200	\$76,558	\$61,716	4670	16.51	771	1224	1835
31	109	0002.02	Low	No	48.24	\$102,200	\$49,301	\$39,743	4250	27.20	1156	506	1218
31	109	0003.00	Low	No	44.48	\$102,200	\$45,459	\$36,649	3491	29.25	1021	567	1319
31	109	0004.00	Moderate	No	52.12	\$102,200	\$53,267	\$42,937	4991	41.57	2075	671	1958
31	109	0005.00	Unknown	No	0.00	\$102,200	\$0	\$0	2292	29.10	667	105	525
31	109	0006.00	Unknown	No	0.00	\$102,200	\$0	\$0	6828	21.15	1444	0	18
31	109	0007.00	Moderate	No	56.05	\$102,200	\$57,283	\$46,181	2498	54.04	1350	280	488
31	109	0008.00	Moderate	No	55.72	\$102,200	\$56,946	\$45,906	3597	45.04	1620	791	1490
31	109	0009.00	Middle	No	91.20	\$102,200	\$93,206	\$75,139	3735	25.57	955	520	977
31	109	0010.01	Middle	No	102.09	\$102,200	\$104,336	\$84,107	3313	21.52	713	900	1182
31	109	0010.02	Moderate	No	76.75	\$102,200	\$78,439	\$63,232	1658	27.62	458	209	389
31	109	0010.03	Moderate	No	69.47	\$102,200	\$70,998	\$57,236	3590	27.24	978	487	915
31	109	0011.01	Middle	No	113.16	\$102,200	\$115,650	\$93,229	4674	14.85	694	1329	1458
31	109	0011.02	Middle	No	81.19	\$102,200	\$82,976	\$66,892	3417	14.66	501	1190	1338
31	109	0012.00	Middle	No	90.15	\$102,200	\$92,133	\$74,267	6546	18.44	1207	1490	2367
31	109	0013.01	Upper	No	132.35	\$102,200	\$135,262	\$109,032	3665	11.68	428	1046	1170
31	109	0013.02	Middle	No	119.64	\$102,200	\$122,272	\$98,566	3060	12.39	379	1065	1251
31	109	0014.00	Middle	No	93.93	\$102,200	\$95,996	\$77,383	4833	18.73	905	1472	1840
31	109	0015.00	Middle	No	88.36	\$102,200	\$90,304	\$72,793	4458	18.78	837	1206	1690
31	109	0016.00	Middle	No	82.31	\$102,200	\$84,121	\$67,808	5603	20.51	1149	1630	2779
31	109	0017.00	Low	No	41.91	\$102,200	\$42,832	\$34,533	5207	47.07	2451	399	1126
31	109	0018.00	Low	No	46.43	\$102,200	\$47,451	\$38,250	2136	46.68	997	89	231
31	109	0019.00	Upper	No	171.62	\$102,200	\$175,396	\$141,389	1841	17.54	323	121	48
31	109	0020.01	Low	No	39.58	\$102,200	\$40,451	\$32,607	2473	42.58	1053	61	508
31	109	0020.02	Low	No	31.38	\$102,200	\$32,070	\$25,855	2405	47.44	1141	84	530

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSAMD non-MSAMD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	109	0021.00	Moderate	No	62.96	\$102,200	\$64,345	\$51,875	2578	44.22	1140	434	948
31	109	0022.00	Moderate	No	73.39	\$102,200	\$75,005	\$60,463	5550	35.91	1993	1046	2235
31	109	0023.00	Middle	No	87.90	\$102,200	\$89,834	\$72,414	6053	25.49	1543	1373	2377
31	109	0024.00	Upper	No	145.80	\$102,200	\$149,008	\$120,119	3541	13.41	475	1168	1280
31	109	0025.00	Middle	No	85.43	\$102,200	\$87,309	\$70,380	5417	15.29	828	1809	2352
31	109	0027.01	Moderate	No	72.56	\$102,200	\$74,156	\$59,779	3017	23.40	706	431	1048
31	109	0027.02	Middle	No	84.70	\$102,200	\$86,563	\$69,780	5714	15.93	910	1447	2142
31	109	0028.00	Middle	No	99.58	\$102,200	\$101,771	\$82,039	5226	17.70	925	1723	2332
31	109	0029.00	Moderate	No	64.21	\$102,200	\$65,623	\$52,897	5603	28.61	1603	857	1085
31	109	0030.02	Moderate	No	79.22	\$102,200	\$80,963	\$65,268	3264	30.09	982	783	1221
31	109	0030.03	Moderate	No	75.37	\$102,200	\$77,028	\$62,095	5185	37.76	1958	1089	1521
31	109	0030.04	Middle	No	102.32	\$102,200	\$104,571	\$84,297	2958	26.06	771	852	976
31	109	0030.05	Middle	No	89.06	\$102,200	\$91,019	\$73,371	4809	32.58	1567	1195	1415
31	109	0031.02	Upper	No	124.30	\$102,200	\$127,035	\$102,404	6051	17.50	1059	1553	1737
31	109	0031.03	Moderate	No	54.24	\$102,200	\$55,433	\$44,688	2730	42.56	1162	447	902
31	109	0031.04	Moderate	No	62.47	\$102,200	\$63,844	\$51,467	6093	39.34	2397	1124	1737
31	109	0032.02	Moderate	No	63.15	\$102,200	\$64,539	\$52,025	3054	32.25	985	279	1086
31	109	0033.01	Middle	No	94.41	\$102,200	\$96,487	\$77,784	4237	26.76	1134	775	1235
31	109	0033.02	Middle	No	118.86	\$102,200	\$121,475	\$97,925	5056	29.57	1495	1393	1509
31	109	0034.01	Middle	No	118.10	\$102,200	\$120,698	\$97,292	6499	29.45	1914	1461	1715
31	109	0034.02	Middle	No	80.79	\$102,200	\$82,567	\$66,560	6698	32.94	2206	1628	2078
31	109	0035.00	Unknown	No	0.00	\$102,200	\$0	\$0	204	25.49	52	0	0
31	109	0036.01	Unknown	No	0.00	\$102,200	\$0	\$0	1361	51.65	703	0	0
31	109	0036.04	Upper	No	158.27	\$102,200	\$161,752	\$130,392	3702	10.70	396	1038	1202
31	109	0036.05	Middle	No	109.46	\$102,200	\$111,868	\$90,179	3644	18.41	671	1304	1463
31	109	0036.07	Middle	No	109.75	\$102,200	\$112,165	\$90,417	4585	21.40	981	817	1055
31	109	0036.08	Middle	No	106.68	\$102,200	\$109,027	\$87,885	1389	15.12	210	381	441
31	109	0036.09	Upper	No	162.35	\$102,200	\$165,922	\$133,750	2529	12.61	319	743	778
31	109	0037.04	Moderate	No	72.83	\$102,200	\$74,432	\$60,000	5233	19.64	1028	717	959

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC (Est. MS/AMID) Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
31	109	0037.08	Middle	No	118.40	\$102,200	\$121,005	\$97,543	4248	13.06	555	947	1015
31	109	0037.09	Upper	No	123.07	\$102,200	\$125,778	\$101,389	4910	12.53	615	1436	1479
31	109	0037.13	Upper	No	159.39	\$102,200	\$162,897	\$131,313	2929	13.69	401	804	871
31	109	0037.14	Upper	No	147.38	\$102,200	\$150,622	\$121,420	5111	11.84	605	1408	1661
31	109	0037.15	Upper	No	154.26	\$102,200	\$157,654	\$127,083	2368	12.08	286	729	779
31	109	0037.16	Upper	No	125.51	\$102,200	\$128,271	\$103,404	5011	16.78	841	1320	1557
31	109	0037.18	Upper	No	152.97	\$102,200	\$156,335	\$126,023	3142	9.93	312	1176	1232
31	109	0037.19	Upper	No	158.41	\$102,200	\$161,895	\$130,504	6135	13.50	828	1474	1730
31	109	0037.21	Upper	No	136.68	\$102,200	\$139,687	\$112,600	4245	13.83	587	1189	1248
31	109	0037.22	Middle	No	82.31	\$102,200	\$84,121	\$67,813	1864	13.04	243	275	315
31	109	0037.23	Upper	No	121.13	\$102,200	\$123,795	\$99,795	3545	12.81	454	1387	1442
31	109	0037.24	Upper	No	121.00	\$102,200	\$123,662	\$99,688	4275	12.51	535	1180	1364
31	109	0037.25	Upper	No	148.88	\$102,200	\$152,155	\$122,652	3392	12.88	437	761	952
31	109	0037.26	Upper	No	190.20	\$102,200	\$194,384	\$156,691	2819	15.36	433	571	599
31	109	0037.27	Upper	No	138.41	\$102,200	\$141,455	\$114,028	2651	15.13	401	804	827
31	109	0037.28	Upper	No	120.81	\$102,200	\$123,468	\$99,531	4397	15.65	688	1248	1361
31	109	0038.01	Upper	No	124.94	\$102,200	\$127,689	\$102,927	4797	12.03	577	1598	1711
31	109	0038.02	Middle	No	96.38	\$102,200	\$98,500	\$79,399	3210	12.96	416	1105	1240
31	109	0103.00	Middle	No	115.23	\$102,200	\$117,765	\$94,930	4581	7.09	325	1602	1708
31	109	9832.00	Unknown	No	0.00	\$102,200	\$0	\$0	8	37.50	3	0	0

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

# 2024 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 151 - SALINE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	151	9606.01	Middle	No	93.76	\$85,800	\$80,446	\$66,389	4242	49.86	2115	923	1173
31	151	9606.02	Moderate	No	65.70	\$85,800	\$56,371	\$46,525	3463	58.36	2021	716	1127

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



## **Branches Opened and Closed**

City Bank and Trust Co. has not opened or closed any branches during the current year and each of the prior two calendar years.



#### LOAN TO DEPOSIT RATIO 2024

**December 31, 2024      98.78%**

**September 30, 2024      94.48%**

**June 30, 2024            101.50%**

**March 31, 2024          112.30%**



# **City Bank and Trust Co. - Products and Services Offered**

## **Lending Products**

### **Real Estate**

Home Construction  
Real Estate Mortgage Loans  
Home Equity Loans  
Nebraska Energy Loans

### **Commercial**

Floor Plan - Inventory Financing  
Commercial Real Estate  
Equipment Loans  
Commercial Letter of Credit  
Commercial Construction Loans  
Commercial Real Estate Loans  
Small Business Administration (SBA) Loans

### **Agricultural**

Equipment Loans  
Livestock loans  
Ag loans in cooperation with Federal Land Bank, FHA, and FmHA  
Ag Real Estate Loans

### **Consumer**

Automobile Loans (New and used)  
Personal Loans  
Consumer Goods Loans  
Consolidation Loans  
Home Improvement Loans  
Checking Plus (Overdraft Protection Advances)  
Credit Card Service

# Personal Checking Accounts

## Free Checking

- No maintenance fee.
- No minimum balance.
- Unlimited check writing.
- Imaged checks are not included with statement.

## Basic Personal Checking

- \$200.00 minimum balance – no maintenance fee.
- Below \$200.00 balance – \$8.00 per month maintenance fee.
- Unlimited check writing.
- Imaged checks are included with statement.

## Supernow Checking

- Interest bearing account.
- \$500.00 minimum balance – no maintenance fee.
- Below \$500.00 balance – \$8.00 per month maintenance fee.
- Unlimited check writing.
- Imaged checks are included with statement.

## Senior Advantage Checking

- Interest bearing account.
- \$500.00 minimum balance – no maintenance fee.
- Below \$500.00 balance – \$6.00 per month maintenance fee.
- Unlimited check writing.
- Free check printing on wallet specialty blue checks.
- Imaged checks are included with statement.
- Other free benefits and services.
- For customers 55 years and older.

# Savings Accounts

## Super Saver

- \$100.00 average daily balance – no maintenance fee.
- Below \$100.00 average daily balance – \$2.00 per month maintenance fee.
- Under age 19 – no maintenance fee.
- Three free withdrawals per month.
- Additional withdrawals are \$ .50 each.

## Certificates of Deposit

- Maturities ranging from three months to 48 months.
- \$500.00 minimum balance.

## Individual Retirement Accounts

- Fixed rate term.
  - \$500.00 minimum balance
- Variable rate.
  - \$300.00 minimum balance-no maintenance fee.
  - Below \$300.00 balance-\$3.00 per month maintenance fee
  - Under age 19-no maintenance fee.

# Business Checking Accounts

## Basic Business Checking

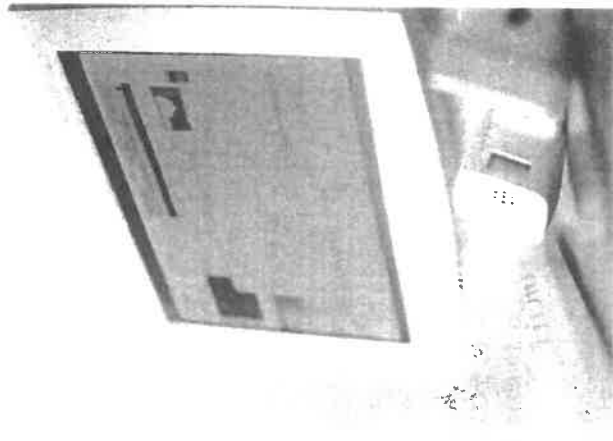
- \$1,000.00 minimum balance – no maintenance fee
- Below \$1,000.00 balance – \$8.00 per month maintenance fee.
- \$ .20 charge per debit/credit item in excess of 30.
- \$ .15 per item fee for more than 60 items deposited per statement cycle.
- Imaged checks are included with statement.

## Business Analysis Checking

- No minimum balance.
- \$8.00 per month administrative fee.
- \$ .15 charge per debit/credit item.
- \$ .08 per item fee deposited per statement cycle.
- Earnings credit per \$100.00 average daily collected balance.
- Imaged checks are included with statement.

## Sweeps and Repurchase Agreements

Businesses with large balances should consider the investment option of a Sweep or Repurchase Agreement.



# CITYBank & Trust Co.

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**City Bank & Trust Co.**  
1135 Main Ave.  
Crete, NE 68333  
(402)826-2144

### COMMON FEATURES

**Limits and fees** - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Replace ATM Card or PIN	\$7.00
Instant Visa Debit Card Order	\$17.00
Replace Debit Card or PIN	\$7.00
Foreign ATM Withdrawals	\$1.50
2 free per statement cycle	
Estate check	\$0.50 per check
Temporary check	\$0.50 per check
Cashier's check	\$5.00
Money order	\$5.00
Overdraft Sweep Fee	\$1.00 per sweep
Continuous Overdraft Fee	**\$10.00
(on every 7th business day that an account is continuously overdrawn)	
Overdraft Fee - Item Paid	* \$30.00
NSF Returned Item Fee	* \$30.00
(We may charge you non-sufficient funds (NSF) fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple NSF fees if a debit or item is returned more than one time.)	
Money Service Business (MSB) Service Fee	\$200.00 per month
Return Deposit Item Fee	\$3.00 per item
Account activity printout	\$2.00
External Transfer set up Fee	\$10.00
Account research	\$20.00 per hour
Account balancing	\$20.00 per hour
Undeliverable Mail Fee	\$5.00
Replacement Account Statement	\$5.00
Stop payment - all items	\$30.00
Wire transfer (incoming )	\$12.00
Wire transfer (outgoing)	\$15.00
International Wire (outgoing)	\$30.00
International Deposit Item	\$5.00
Foreign Currency Order	\$15.00

Garnishments/Levies	\$50.00
Dormant account	\$5.00 per month
after 6 returned statements w/o activity	
Check cashing fee	\$5.00 per hundred
Non Customers/ Customers Free	
Notary service fee	\$2.00
Non Customers/ Customers Free	
IRA Transfer Out Fee	\$50.00
*Excludes Self-Directed IRA's	
IRA Self-Directed Annual Fee	\$600.00
Early Account Closure (90 days)	\$30.00
Photo copies	\$0.25
2 Signature Required Annual Account Fee	\$25.00
Coin Counting - Non Customer	\$5.00

\*If a check is paid creating an overdraft, a fee called "Overdraft Fee - Item Paid" may be imposed. If a check is returned non-sufficient funds, a NSF returned item fee may be imposed. The Overdraft Fee - Item Paid fee and NSF returned item fee apply to overdrafts and non-sufficient funds items created by check, in person withdrawal or other electronic means other than ATM or one-time debit card transactions.

\*\*If any bank fee causes a negative balance, continuous overdraft fees may be charged.

### LIMITS AND FEES DISCLOSURE

XX/1 21.021.05238

Wolters Kluwer Financial Services ©2000, 2025 Bankers Systems™

Page 1



## **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The HMDA data about our residential mortgage lending is available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.