

PUBLIC FILE
WESTSIDE STATE BANK
WESTSIDE, IOWA

Your interest in the Westside State Bank is welcome. The Board of Directors and management of this Bank take pride in our past and ongoing commitment to our community. We submit the following for your information. Your comments, written or verbal, on ways that we may better serve our community are appreciated and will be taken very seriously. As of the date of this statement, 3/14/2025, we have not received any written comments.

Included in this binder is a copy of the public section of our most recent CRA Performance Evaluation prepared by the FDIC in August of 2021

Our bank is located at 401 First Street, Westside, Iowa, being in Census Tract 701, and branch located at 115 Hwy 30, Vail, Iowa, also located in CT 701. The new bank facility opened in December of 2010 at the same noted 401 First St address and includes a Drive-Up facility. We opened a second branch located at 204 West 1st Street, Wall Lake, Iowa, being in CT 802, in April of 2004. On March 31, 2005 we merged with Farmers Savings Bank, 103 N. Main, Halbur, Iowa, at which time this office became a branch of Westside State Bank. The Halbur location is in CT 9602. On June 22nd, 2015, we opened a new branch located at 1020 N Hwy 71, Carroll, IA. The Carroll location is located in CT 9603 & 9604. On August 19th, 2019, a new branch was opened at 923 Galvin Rd S. #110 in Bellevue, NE 68005. The Bellevue office is located in CT 101.05 & 101.06. This bank has never closed any branches.

The Westside lobby is open for business from 9:00 A.M. to 4:00 P.M., Monday through Friday. The Westside Drive-Up is open 9:00 A.M. to 5:00 P.M., Monday through Friday and from 9:00 A.M. to 11:00 A.M. on Saturday.

The Wall Lake, Halbur & Carroll offices of the Westside State Bank are open for business from 9:00 A.M. to 4:00 P.M., Monday through Friday.

The Carroll Drive-Up is open from 9:00 A.M. to 5:00 P.M. Monday through Friday and from 9:00 A.M. to 11:00 A.M. on Saturday.

The Vail office of the Westside State Bank is open for business from 9:00 A.M. to 11:00 A.M. Monday through Friday.

The Bellevue lobby is open for business from 9:00 A.M. to 4:00 P.M., Monday through Friday. The Bellevue Drive Up is open 7:30 A.M. to 5:00 P.M., Monday through Friday and from 9:00 A.M. to 11:00 A.M. on Saturday.

Bank-owned ATM's are located at following locations and available 24 hours a day:

- Wall Lake office @ 204 West 1st St., Wall Lake IA 51466
- Halbur office @ 103 N Main, Halbur IA 51444
- Westside office @ 401 1st St., Westside IA 51467 (Drive-Up ATM)
- Carroll office @ 1020 N Hwy 71, Carroll IA 51401 (Drive-Up ATM)
- Bellevue office @ 923 Galvin Rd S #110, Bellevue, NE 68005 (Drive-Up ATM)

Available loan products are as listed (These products are not offered at the Vail Branch or the Drive-Ups):

1. Car loans
2. Consumer loans
3. Residential financing
4. Agricultural loans
5. Agricultural real estate loans

6. Commercial business loans
7. Commercial real estate loans
8. SBA loans
9. FSA loans
10. Iowa Ag Development loans

Available deposit products are:

1. Non interest bearing checking accounts
 - a. Business Regular Checking account
 - b. Business LLC Checking account
 - c. Kasasa In Control Checking account
 - d. WSB Legacy Checking account
2. Interest bearing checking accounts
 - a. Now accounts
 - b. Super Now accounts
 - c. MMDA accounts
 - d. Business MMDA accounts
 - e. Kasasa Cash account
 - f. Kasasa Cash Back account
 - g. Kasasa Tunes
3. Savings accounts
 - a. Regular Savings account
 - b. Kasasa Saver account
 - c. Business Savings account
4. Certificates of Deposit
 - a. 182 day maturity
 - b. 9 month maturity – limited special
 - c. 12 month maturity
 - d. 13 month maturity – limited special
 - e. 15 month maturity
 - f. 18 month maturity
 - g. 24 month maturity
 - h. 25 month maturity – limited special
 - i. 30 month maturity
 - j. 36 month maturity
 - k. 48 month maturity
 - l. 60 month maturity
 - g. IRA Investment Certificate of Deposit
5. IRA Investment Savings Accounts
6. Health Savings Accounts (HSAs)

Safe Deposit Boxes are offered at all locations.

A list of transaction fees is enclosed in the Public File located in BNControl.

Maps of our assessment areas showing the geographic boundaries are in Public File located in BNControl.

Our bank's loan-to-deposit ratios for each quarter of calendar year 2024 are as follows:

March 31, 2024	105.779 %
June 30, 2024	116.434%
September 30, 2024	115.132%
December 31, 2024	115.506%

Thank you for your review.

THE MANAGEMENT OF THE WESTSIDE STATE BANK