

COMMUNITY REINVESTMENT ACT

ALAMOSA STATE BANK PUBLIC FILE

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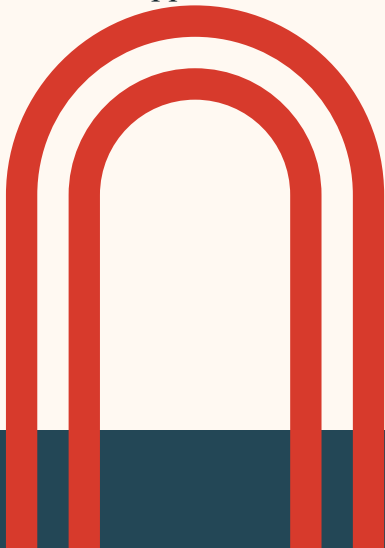
Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications 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 that quarter. This list is available from the Regional Director, FDIC Dallas Regional Office, 600 North Pearl Street, Suite 700, Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to CRA Officer, PO Box 1098, Alamosa, CO 81101 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. We are an affiliate of the Alamosa Bancorporation, Ltd, a bank holding company. You may request from the Officer in Charge of Community and Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198, an announcement of applications covered by the CRA filed by bank holding companies.

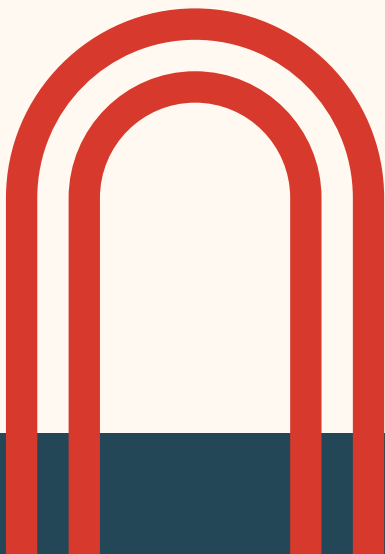


WRITTEN COMMENTS

Alamosa State Bank has not received any written comments from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs.

CRA PERFORMANCE EVALUATION

The following is a copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC.



PUBLIC DISCLOSURE

September 19, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Alamosa State Bank
Certificate Number: 13947

2225 Main Street
Alamosa, Colorado 81101

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Outstanding**.

An institution in this group has an outstanding 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 loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs.
- The bank originated a substantial majority of loans and other lending related activities are in the institution's assessment area.
- The geographic distribution of small business and small farm loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration of loans among businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

Investments and Services

Alamosa State Bank's record of providing investments and services enhances credit availability in the assessment area.

DESCRIPTION OF INSTITUTION

Alamosa State Bank, headquartered in Alamosa, Colorado is a retail bank wholly owned by Alamosa Bancorporation Ltd., with no other affiliates. The bank operates in southcentral Colorado in the San Luis Valley. Alamosa State Bank received an "Outstanding" rating at its previous FDIC Performance Evaluation dated November 4, 2019, based on Small Institution Examination Procedures.

Alamosa State Bank continues to operate from its main office and a single limited service branch location. Alamosa State Bank continues to offer a full line of loan products including commercial, agricultural, home mortgage, and consumer loans, including special financing programs through various agencies to offer credit enhancements on loans typically not originated. Deposit products and services offered include checking, savings, money market, certificate of deposit, health savings, holiday club, and individual retirement accounts. Alamosa State Bank maintains banking hours typical for its area and the industry. Alternative banking services available 24 hours per day include telephone, online, and mobile banking as well as three cash dispensing automated teller machines (ATMs).

The June 30, 2022, Report of Conditions and Income reported total assets at \$349.8 million, total loans at \$138.4 million, and total deposits at \$323.9 million. The following table illustrates the loan portfolio distribution.

Loan Portfolio Distribution as of 06/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	2,750	2.0
Secured by Farmland	40,936	29.6
Secured by 1-4 Family Residential Properties	20,130	14.5
Secured by Multifamily (5 or more) Residential Properties	3,374	2.4
Secured by Nonfarm Nonresidential Properties	38,916	28.1
Total Real Estate Loans	106,106	76.6
Commercial and Industrial Loans	10,645	7.7
Agricultural Production and Other Loans to Farmers	12,811	9.2
Consumer Loans	8,786	6.4
Other Loans	244	0.1
Less: Unearned Income	239	0.1
Total Loans	138,353	100.0
<i>Source: Reports of Condition and Income 6/30/2022. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution's ability to meet its assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

Alamosa State Bank designated a single, Non-Metropolitan Statistical assessment area (Non-MSA AA) in Colorado. The assessment areas, known as the San Luis Valley, encompasses all of Alamosa, Conejos, Costilla, Mineral, Rio Grande and Saguache counties. The Colorado- New Mexico state line borders the area to the south, the Sangre de Cristo Mountains borders the assessment area to the east, and the San Juan Mountains border the assessment area to the west.

Economic and Demographic Data

The Non-MSA AA consist of 8 moderate- and 6 middle-income census tracts based on the 2015 ACS US Census. All middle-income census tracts received the distressed or underserved designation during the evaluation period. The institution's main office and branch office are both located in middle-income census tracts.

The six county assessment area mirrors the San Luis Valley Enterprise Zone. Colorado's Urban and Rural Enterprise Zone Act of 1986 established a program for the designation of State enterprise zones. The Enterprise Zone Program provides incentives for private enterprise to expand and for new businesses to locate in economically distressed areas of the state. The Economic Development Commission (EDC) designates certain economically distressed areas of the state as Enterprise

Zones. Businesses located in a zone may qualify for ten different Enterprise Zone Tax Credits and Incentives to encourage job creation and investment in these zones. Each Enterprise Zone maintains its own written objectives and approved projects.

The following table illustrates select demographic characteristics of the Non-MSA AA based on 2015 ACS Census.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0	57.1	42.9	0	0
Population by Geography	46,815	0	54.9	45.1	0	0
Housing Units by Geography	25,414	0	53.1	46.9	0	0
Owner-Occupied Units by Geography	12,049	0	53.2	46.8	0	0
Occupied Rental Units by Geography	5,871	0	56.1	43.9	0	0
Vacant Units by Geography	7,494	0	50.6	49.4	0	0
Businesses by Geography	4,261	0	43.4	56.6	0	0
Farms by Geography	490	0	40.4	59.6	0	0
Family Distribution by Income Level	11,288	30.8	20	20.7	28.5	0
Household Distribution by Income Level	17,920	36.1	17	18	29	0
Median Family Income Non-MSAs - CO		\$60,701	Median Housing Value		\$142,870	
			Median Gross Rent		\$602	
			Families Below Poverty Level		16.3	
Source: 2015 ACS and 2021 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 the Bureau of Labor statistics, the year end 2021 unemployment rate for Alamosa County was 5.5 percent, Conejos County was 4.8 percent, Costilla County was 6.0 percent, Mineral County was 5.0 percent, Rio Grande County was 6.5 percent, and Saguache County was 5.9 percent. The unemployment rates in each county were higher than the unemployment rate nationally and for the San Luis Valley at 3.9 percent and 4.2 percent, respectively for the same time period. Per the 2020 Enterprise Zone Local Administrator Report by the Office of Economic Development & International Trade (OEDIT), the primary economic activity of the San Luis Valley is agriculture, accounting for 29 percent of the region's base economy, while outdoor recreation and tourism continue to grow; travel restrictions and the encouragement to stay home resulted in negative impacts to the primary economic activities of the region. This same report indicates that the major industries, based on overall amount of capital investment reported on enterprise zone certification, are Agriculture; Retail Trade; Arts, Entertainment, Recreation; Real Estate, Rental, and Leasing; and Construction. The Colorado OEDIT also notes major employers of the area include: The San Luis Valley Rural Electric Cooperative, SLV Health, Xcel Energy, and the San Luis and Rio Grande Railroad.

Competition

The assessment area hosts a relatively competitive market for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 8 financial institutions operate 17 full-service

branches within the assessment area. Of these institutions, Alamosa State Bank ranked first with 24.3 percent of the deposit market share.

Community Contact(s)

As part of the evaluation process, examiners contacted local community member active in the assessment area to assist in identifying credit and community needs. This information helps determine local financial institutions' responsiveness to these needs and shows available credit and community needs.

The contact stated economic conditions in the San Luis Valley suffered due to the COVID pandemic. While the area has seen an increase in housing prices, the real problem is the shortage of housing in the area. The lack of workers across industries represents a considerable issue, which has negatively impacted the area. Agriculture and seasonal tourism represent the economic drivers of the area. The contact indicated that loan demand primarily exist for small businesses, agricultural and consumer related credit. However, the contact also indicated that while the banks try to do a good job at providing resources to farmers, small businesses and consumers. Bankers across the area participate on different programs to help meet the needs of the community.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and small farm loans, represent primary credit needs for the assessment area.

Furthermore, as indicated by the community contact and the demographic and economic information, community services to low- and moderate-income individuals and revitalization and stabilization represent community needs in the assessment area. Demographic data indicates 54.9 percent of the population in the assessment area are classified low- or moderate- income, and 57.1 percent of the census tracts are moderate income. Furthermore, all of the assessment areas middle-income census tracts received the distressed or underserved designation during the evaluation period; therefore, revitalization and stabilization efforts targeting these areas exist.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated November 4, 2019 to the current evaluation dated September 22, 2022. Examiners used Interagency Small Institution Examination Procedures, which include the Lending Test, to evaluate the bank's CRA performance. The Appendix lists the Lending Test's criteria.

As previously noted, the bank operates in one assessment area, the Non-MSA AA. Therefore, examiners applied full-scope procedures in the evaluation for this single area

Activities Reviewed

The following table details the bank's loan originations and purchases over the most recent calendar year of available data. Agricultural loans comprise the greatest portion of loans originated by dollar volume followed by commercial loans.

Loans Originated or Purchased				
Loan Category	#	%	\$(000s)	%
Construction and Land Development	12	1.3	4,156	5.6
Secured by Farmland	17	1.9	17,209	23.3
Secured by 1-4 Family Residential Properties	39	4.3	6,633	9.0
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	20	2.2	10,010	13.6
Commercial and Industrial Loans	219	24.4	14,753	20.0
Agricultural Loans	65	7.2	14,763	20.0
Consumer Loans	526	58.6	6,307	8.5
Other Loans	0	0.0	0	0.0
Total Loans	898	100.0	73,831	100.0
<i>Source: Bank Data 2021</i>				

Considering both the dollar volume and number of loans originated during 2021, as well as management's business strategy, examiners determined the institution's major product lines consist of small farm and small business loans. Bank records indicate the lending focus and product mix remained generally consistent throughout the evaluation period. Since the other categories typically reviewed for CRA do not represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of them. Bank records indicate that the lending focus and product mix remained consistent throughout the evaluation period.

This evaluation considers a random sample of 56 small business loans totaling \$3.6 million selected from a universe of 235 small business loans totaling \$15.1 million originated during the period of January 1, 2021, through December 31, 2021, the most recent full calendar year of data. The evaluation also considers a random sample of 37 small farm loans totaling \$3.0 million from a universe of 61 small business loans totaling \$5.3 million originated in 2021. The D&B data for 2021 provided a standard of comparison for small business and small farm loans.

Examiners considered the universes of the dollar volume and number of loans originated in 2021 for the loan categories reviewed as well as management's stated business strategy to determine the weighting applied to those loan categories. As seen in the following table, small business loans comprise a majority by dollar and number volume of the loan categories reviewed. Therefore, small business loans received more weight when arriving at applicable conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Small Business	235	79.4	15,132	74.0
Small Farm	61	20.6	5,317	26.0
Source: Bank records (2021).				

While the evaluation presents both number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans reflects a better indicator of the number of businesses and farms served.

Investments and Services

At management's request, the scope of this evaluation also includes all qualified investments and services generated since the prior evaluation. The scope further encompasses all prior period qualified investments, those purchased prior to the previous evaluation but still outstanding as of this evaluation's date.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Alamosa State Bank demonstrated satisfactory performance under the Lending Test. Reasonable performance regarding borrower profile, geographic distribution, and loan-to-deposit ratio support this conclusion. The bank also originated a substantial majority of loans within its assessment area.

Loan-to-Deposit Ratio

Alamosa State Bank exhibited a reasonable net loan-to-deposit ratio given its size, financial condition, and assessment area credit needs. The net loan-to-deposit ratio, calculated from Call Report data, averaged 47.8 percent over the past 11 calendar quarters from December 31, 2019, to June 30, 2022. The ratio ranged from a low of 39.1 percent as of September 30, 2021, to a high of 57.9 percent as of December 31, 2019. The average Net loan-to-deposit ratio decreased from the 56.1 percent noted at the last evaluation. The decrease can be attributed to the increased number of deposits during the current evaluation period and the stagnant loan growth, specially agricultural loan during COVID-19.

Examiners did not identify any comparable institutions in the assessment area based on asset size, loan composition, and branching structure. However, examiners identified two institutions operating in different parts of Colorado and reflecting somewhat similar lending emphases and somewhat similar asset sizes, as well as two institutions operating in different parts of Alamosa. As shown in the following table, the bank's loan-to-deposit ratio falls within a reasonable range of the comparable institutions' performance.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 06/30/2022 (\$000s)	Average Net LTD Ratio (%)
Alamosa State Bank, Alamosa, Colorado	349,758	47.8
San Luis Valley Federal Bank, Alamosa, Colorado	401,435	76.0
First Southwest Bank, Alamosa, Colorado	499,488	66.7
Fowler State Bank, Fowler, Colorado	123,961	50.9
Frontier Bank, Lamar, Colorado	409,653	48.3
Source: Reports of Condition and Income 12/31/2019-06/30/2022		

Assessment Area Concentration

The bank granted a substantial majority of loans inside its assessment area. As seen in the following table, the bank originated all small farm loans and a substantial majority of small business loans, by both number and dollar volume, inside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	55	98.2	1	1.8	56	3,521	98.9	40	1.1	3,561
Small Farm	37	100.0	0	0.0	37	3,044	100.0	0	0.0	3,044
Source: 1/1/2021 – 12/31/2021 Bank Data.										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. A reasonable record of small business and small farm loans support this conclusion. Examiners focused on the percentage by number of loans in moderate-income geographies when arriving at conclusions since the assessment area does not include any low-income geographies.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table shows the bank originated 35.7 percent of sampled small business loans in moderate-income census tracts, which trails demographic data by 7.7 percentage points but reflects reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	43.4	20	35.7	2,076	58.3
Middle	56.6	36	64.3	1,485	41.7
Upper	0.0	0	0.0	0	0.0
Total	100.0	56	100.0	3,561	100.0
Source: 2021 D&B Data; Bank Data					

Small Farm Loans

The geographic distribution of small farm loans also reflects reasonable dispersion throughout the assessment area. The following table shows the bank originated 37.8 percent of small farm loans in moderate-income census tracts, which trails demographic data by just 2.6 percentage points reflecting reasonable performance.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	40.4	14	37.8	1,857	61.0
Middle	59.6	23	62.2	1,187	39.0
Upper	0.0	0	0.0	0	0.0
Total	100.0	37	100.0	3,044	100.0
Source: 2021 D&B Data; Bank Data					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses and farms of different sizes in the assessment area. Reasonable penetration of small business and small farm loans supports this conclusion. Examiners focused on the percentage by number of small business and small farm loans to businesses and farms with GAR of \$1 million or less.

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The following table shows Alamosa State Bank originated 46.4 percent of its small business loans to businesses with GAR of \$1 million or less. In 2021, loans under the SBA PPP implemented as a response to the COVID-19 pandemic, comprised a significant portion of the sampled 2021 small business loans, at 35.7 percent. This lending activity demonstrates the bank's willingness to meet credit needs of business of varying sizes, including small businesses, in response to the COVID pandemic. Reported revenue was not available for most PPP loans given the program requirements.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	85.2	26	46.4	1,600	44.9
> \$1,000,000	3.9	10	17.9	1,549	43.5
Revenue Not Available	10.9	20	35.7	412	11.6
Total	100.0	56	100.0	3,561	100.0
<i>Source: 2021 D&B Data; Bank Data</i>					

Excluding PPP loans from the above analysis, which represented 18 of the 20 loans with revenue not available, the bank made a majority of loans with available revenue data, 68.4 percent, to businesses with revenues of \$1 million or less, reflecting reasonable performance.

Further, examiners evaluated PPP loans using loan size as a proxy for those with revenues not available. As shown in the table below, all of the PPP loans had original amounts of \$100,000 or less, indicating that the bank is helping to serve the needs of the smallest businesses in the assessment area.

Distribution of PPP Loans by Loan Size				
Loan Size	#	%	\$(000s)	%
< \$100,000	18	100.0	344	100.0
\$100,000 - \$249,999	0	0.0	0.0	0.0
\$250,000 - \$1,000,000	0	0.0	0.0	0.0
Total	18	100.0	2,300	100.0
<i>Source: Bank Data</i>				

Small Farm Loans

As shown in the following table, the distribution of borrowers reflects reasonable penetration among farms of different sizes. The following table shows the bank granted more than eight out of every ten loans to businesses with GAR of \$1 million or less, reflecting reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
≤ \$1,000,000	95.7	32	86.5	2,254	74.0
> \$1,000,000	2.9	3	8.1	700	23.0
Revenue Not Available	1.4	2	5.4	90	3.0
Total	100.0	37	100.0	3,044	100.0
<i>Source: 2021 D&B Data; Bank Data</i>					

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the overall rating.

QUALIFIED INVESTMENTS AND SERVICES

Alamosa State Bank's record of providing investments and services enhance credit availability in its assessment area. Consistent with Small Institution Examination Procedures, management requested that examiners consider the bank's performance in making qualified investments and in providing services to enhance the credit availability in the assessment area. The activities directly benefit low- and moderate-income individuals and moderate-income geographies as well as distressed or underserved middle-income geographies within the assessment area.

During the evaluation period, the bank made use of 40 qualified investments totaling approximately \$7.6 million, representing 2.4 percent of average total assets of \$319.9 million since the prior evaluation. Additionally, bank employees provided 24 services to 8 qualifying organizations that provide services targeted toward low- and moderate-income individuals, and revitalize or stabilize moderate-income areas or distressed or underserved census tracts.

The institution's role and cooperative efforts in supporting opportunities positively influence the assessment area's prosperity. The institution's investment record and record of providing qualifying services raised the bank's overall rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

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).

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 bank 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.

BRANCHES



MAIN OPERATING BRANCH

As of August 30, 1999

2225 Main Street
Alamosa, CO 81101

Tract Code: 9602.02



2 ATMS at Alamosa State Bank

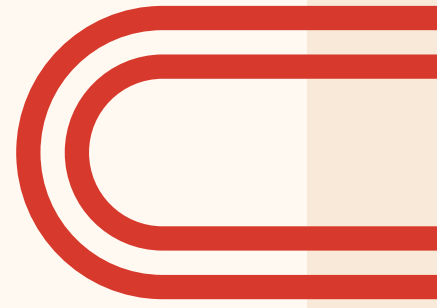
2225 Main Street
Alamosa, CO 81101

Tract Code: 9602.02

BRANCHES OPENED OR CLOSED

None

SERVICES



The following documents reflect services offered at Alamosa State Bank.

Business Checking Accounts

Perfect for Corporations, Partnerships, and
Limited Liability Companies!

Regular Business Checking

- \$5 monthly service charge if balance falls below \$500 during statement cycle
- .25 cents service charge per check if balance falls below \$500
- Check images included with monthly statement

E-Z Checking

- No minimum balance required
- No monthly service charge
- Unlimited check writing
- Check images included with monthly statement

Interest Bearing for our Sole-Proprietors or Non-Profit Organizations

E-Z Plus Checking

- Interest Bearing with no minimum balance required
- No Monthly Service Charge
- Unlimited check writing
- Check images included with monthly statement

Super Now

- Interest Bearing
- Unlimited check writing
- Check images included with monthly statement
- \$5 monthly service charge if balance falls below \$1,000 during statement cycle

Certificate of Deposit

Regular CD

- Interest Bearing
- Low minimum opening deposit of \$500
- Various terms offered
- Tiered interest rates
- Penalty for early withdrawal applies

Savings Plus CD

- Interest Bearing
- Low minimum opening deposit of \$100
- Terms of 6 months, 1 year, or 2 years
- This CD allows multiple deposits
- Penalty for early withdrawal applies

Individual Retirement Accounts

- Interest Bearing
- Low minimum opening deposit of \$100
- Terms offered of 1 year or 2 years
- Traditional, Roth, SEP, Coverdell, or Simple plans are available

Health Savings Accounts

- Interest Bearing (ask us for current interest rates)
- Unlimited check writing
- No per check charge
- Visa check card available
- \$5 monthly service charge if balance falls below \$500 during statement cycle
- Minimum opening deposit is only \$50

HOURS OF OPERATION

2225 Main Street
Alamosa, CO 81101

Lobby:

Monday – Friday
9:00 a.m. – 4:00 p.m.
Closed Saturdays

Drive Up:

Monday – Friday
7:30 a.m. – 6:00 p.m.
Saturday
8:00 a.m. – 1:00 p.m.

Night Depository

Available

ATM

24 hours a day, 7 days a week

Mailing Address:

Alamosa State Bank
PO Box 1098
Alamosa, CO 81101

ALAMOSA STATE BANK



A Real Community Bank
Member FDIC

ACCOUNTS & SERVICES MENU

Alamosa State Bank is a full service bank offering various accounts and loan services. If there are any questions we may answer for you about any of our services, please feel free to give us a call.

Phone: (719) 589-2564
Toll Free: (888) 589-2564
Fax: (719) 589-9226

EZ Access Phone Line:
(719) 589-6999

Visit us ONLINE at
www.alamosastatebank.com

Alamosa State Bank is a full-service bank.
We offer various accounts and loan services.

Personal Checking Accounts

Non-Interest Bearing Checking Accounts:

E-Z Checking

- No minimum balance required
- No Monthly Service Charge
- Unlimited Check Writing
- Check Safekeeping

Student Checking

- No minimum balance required
- Unlimited Check Writing
- Check images included with monthly statement
- Must provide Student ID to be eligible
- Monthly service charge of \$1

Nifty 50

- No service charge if balance does not fall below \$100 during the statement cycle
- Unlimited Check Writing
- Free original style checks (1/2 price for other styles or duplicates)
- Check images included with monthly statement
- \$7.50 monthly service charge if balance falls below \$100 during statement cycle.
- Must be 50 years of age or older to be eligible

Interest Bearing Checking Accounts:

E-Z Plus Checking

- Interest Bearing with no minimum balance required
- Unlimited Check Writing
- No Monthly Service Charge
- Optional: Check images for \$4/month service charge OR check safekeeping is free!

Super Now

- Interest Bearing
- Unlimited Check Writing
- Check images included with monthly statement
- \$5 monthly service charge if balance falls below \$1,000 during statement cycle

Nifty 50 Plus

- Interest bearing with no minimum balance required
- Unlimited Check Writing
- Check images included with monthly statement
- Free original style checks (1/2 price for other styles or duplicates)
- Free Safe Deposit Box for 1 year (3x10 size only)
- Low monthly service charge of \$5
- Must be 50 years of age or older to be eligible

Valley Club

- Interest bearing with no minimum balance required
- Unlimited Check Writing
- Check images included with monthly statement
- Free original style checks (1/2 price for other styles or duplicates)
- Free Safe Deposit Box for 1 year (3x10 size only)
- \$7.50 monthly service charge

Savings Accounts

ASB Passbook Savings

- Interest Bearing
- Easy to read quarterly statements
- 3 free withdrawals per month, .50 cent service charge applies after the 3 allowed.
- \$1 monthly service charge if balance falls below \$300
- Interest credited quarterly

ASB Preferred Savings

- Special account offered to employees of businesses who originate their Direct Deposit Payroll through Alamosa State Bank (see New Accounts Rep for eligibility)
- Interest Bearing
- Easy to read quarterly statements
- 3 free withdrawals per month, .50 cent service charge applies after the 3 allowed.
- \$1 monthly service charge if balance falls below \$300
- Interest credited quarterly

Smart Start Savings

Youth Savings Account

- Interest Bearing
- Easy to read quarterly statements
- Competitive interest rate with no minimum balance required
- No service charge until child becomes 21 years of age

Money Market

- Interest Bearing
- Check images included with monthly statement
- \$10 monthly service charge if balance falls below \$2,500 during statement cycle
**Offered for personal and business*

Christmas Club

- Start saving for next year today!
- See new account department for details

Internet Banking

Offered for all accounts.

Accessible 24 hours, 7 days a week!

- Check balances on Checking, Savings, Loans, CD's, HSA's, & IRA's
- Transfer funds between accounts (this excludes Lines of Credit and Time Deposits)
- Make a loan payment
- Text banking with balance alerts
- Mobile banking phone app
- E-Statements
- Bill Pay

Mobile Banking

- Mobile remote deposit
- See online banking page for details!

Mobile Banking

- ⇒ Easy Registration
- ⇒ Access Accounts
- ⇒ View Account History
- ⇒ Set up E-mail Alerts*
- ⇒ Account to Account Transfers
- ⇒ Pay Bills
- ⇒ View Check Images
- ⇒ SMS Text Messaging

Business Banking

- ⇒ Secure In Person Registration
- ⇒ View Account History
- ⇒ View Check Images
- ⇒ Request Outgoing Wires Online
- ⇒ ACH Origination*
(Restrictions Apply)
- ⇒ E-Statements
- ⇒ Email Balance Alerts
- ⇒ Account to Account Transfers
- ⇒ Stop Payment Requests
- ⇒ Add Company Sub Users
- ⇒ Secure Login with GO ID Token

**Please Call Our Customer Service
Department for More Details*

SERVICE FEES

Mobile Banking

Bill Pay.....	First 3 months FREE
10 Bills or less.....	\$5.95/Month
Over 10 Bills an Additional.....	\$0.55/Per Bill
Unlimited Bill Pay.....	\$7.95/Month

*Phone Carrier Fees May Apply Through Your
Provider*

Business Banking

Basic Access.....	\$10.00/Month
Extended Services.....	\$25.00/Month
Unauthorized Item Return Fee.....	\$4.50

Annual ACH Rules CD Prices Vary Each
Year Based on Current Year's Price

ALAMOSA STATE BANK

A Real Community Bank™
Local Ownership. Local Commitment.

SERVICES MENU

Alamosa State Bank
is a full service bank.

We offer various
accounts and loan services.
If there are any questions
we may answer for you
about any of our services,
please feel free to
give us a call.

ACCOUNT SERVICES

- ⇒ Visa Check Card Available for Checking Accounts (No Monthly or Yearly Fees)
- ⇒ Alamosa State Bank ATM Card Available for Checking or Savings Accounts (No Monthly or Yearly Fees)
- ⇒ Alamosa State Bank Secured Visa Credit Card
- ⇒ Notary, Fax, Photocopying (Some Limits Apply)
- ⇒ Safe Deposit Boxes

SAFE DEPOSIT BOXES

(Located at Main Bank, Prices Are Per Year)

3x10.....	\$18
5x10.....	\$25
10x10.....	\$50

COLLECTIONS

Customer.....	\$9
Non-customer.....	\$20

SERVICE FEES

Return Item Fee*	
Per Item/ Per Presentment.....	\$25
Overdraft Fee*	\$25
Stop Payments.....	\$15
Statement Reconciliation.....	\$10/Hour
Film Work.....	\$25/Hour
Copy of Canceled Check.....	\$2
Cashier's Checks	
Customer.....	\$2
Non-customer.....	\$5
Notary Service	
Customer.....	Free
Non-customer.....	\$5
Dormant/Inactive Fee....	\$10 Per Month
After 24 months of No Activity	

*Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means

WIRE TRANSFERS

Incoming for Customer.....	Free
Outgoing for Customer.....	\$10
Incoming for Non-customer.....	\$15
Outgoing for Non-customer.....	\$15
International Wires.....	\$20

Fax Fee (5 Pages).....\$5

Replacement ATM or Visa Check Card.....\$5

PREPAID CARDS

Gift Card	
Give the perfect gift.....	\$5.00
Reloadable Card	
Puts you in control.....	\$9.95
Travel Card	
The smart secure way to travel.....	\$9.95

OVERDRAFT PRIVILEGE

Can Mean...

- ✓ You can avoid high charges from merchants for returned checks
- ✓ You have new convenience and flexibility in managing your funds
- ✓ Payment of **Overdrafts up to \$800** (\$1,500 on business checking accounts) will normally be considered

We will charge our normal return item and overdraft fee for each item, with each presentment, that would create an overdraft on your account as well as interest on negative collected balances, as set forth in our fee schedule.

Of course, we can't promise to pay every overdraft, not all accounts are eligible, and some restrictions do apply (*See the Overdraft Privilege Policy enclosed*).

**ALAMOSA
STATE BANK**

A Real Community Bank™

Local Ownership. Local Commitment.

CONVENIENT LOCATION

To Serve You...

2225 Main Street
Alamosa, CO 81101

**ALAMOSA
STATE BANK**

A Real Community Bank™

Local Ownership. Local Commitment.

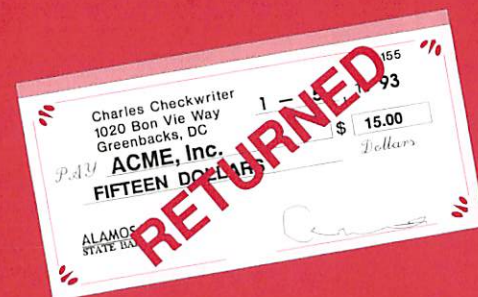
Alamosa, CO 81101 / Member FDIC
(719) 589-2564 E-Z Access at 589-6999

www.alamosastatebank.com

Member FDIC

©Copyright: Strunk & Associates, L.P.

OVERDRAFT PRIVILEGE Service



Overdraft Consideration
Exclusively for Eligible
Alamosa State Bank
Checking Account Customers

**ALAMOSA
STATE BANK**

A Real Community Bank™

Local Ownership. Local Commitment.

Alamosa, CO 81101 / Member FDIC
(719) 589-2564 E-Z Access at 589-6999

www.alamosastatebank.com

HAVE YOU EVER...

- Made a mistake in your checkbook?
- Found yourself "a little short"?
- Had unusual or unforeseen expenses at just the wrong time?

RELAX...

You Deserve Consideration

Rather than automatically returning unpaid any insufficient funds items that you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts.

APPLIES TO:

**Eligible Account Types*

- EZ and EZ Plus Checking
- Nifty Fifty and Nifty Fifty Plus
- Valley Club
- Super Now
- Regular Personal and Business Checking

**Not all of these accounts are eligible and some restrictions apply to eligible accounts*

ALAMOSA STATE BANK

Overdraft Privilege Policy

(A Discretionary Overdraft Service)

It is Alamosa State Bank's policy to comply with applicable laws, rules, and regulations, and to conduct business in accordance with strict safety and soundness standards. A non-sufficient funds (overdraft/negative balance) may result from: A) the payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Charging your account for our applicable service charges and fees, E) The deposit of items to your account which, according to our Funds Availability Policy, are treated as not yet "available" or "finally paid." **We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, all non-sufficient funds items that you may have, if your "eligible account type" has been open for at least thirty (30) days with total deposits of at least \$400 or more over that thirty (30) day period, and thereafter you maintain your account in good standing which includes at least (A) Continuing to make deposits consistent with your past practices, (B) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days (although we reserve the right to require you to pay your outstanding overdraft (negative) balance, including our fees, immediately or on demand), (C) You are not in default on any loan obligation to us, and (D) Your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien, we will consider, without obligation on our part, approving your reasonable overdrafts up to your assigned overdraft limit, including fees.**

This discretionary service will generally be limited to an \$800 overdraft (negative) balance for eligible personal checking account types; or a \$1,500 overdraft (negative) balance for eligible business checking account types. Our normal fees and charges including, without limitation, our return item and overdraft fees, currently \$25.00 per return or overdraft item, per presentment, as set forth in our fee schedule, will be charged for each transaction initiated for payment from your checking account that does not have sufficient collected funds. Typically, we will charge our normal Return Item Fee if the item is returned and unpaid and the Overdraft Fee when we approve an overdraft item for payment.

Our return item and overdraft fees and interest fees will be included in and count against your assigned overdraft limit of \$800, or \$1500. Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing as described above, or if you have too many overdrafts. **We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you.**

You will be notified by mail of any non-sufficient funds items paid or returned that you may have, however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including our fees that you owe us shall be due and payable immediately. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts including our fees.

- **Optional Overdraft Protection Services:** We offer an additional overdraft protection service that you may enroll in. "Overdraft Protection" will automatically transfer funds from another account of yours with us to cover an overdraft. You may save money on the total fees you pay us by enrolling in this product.
- **Ineligible Account and Limitations:** Available only for eligible checking accounts that are maintained in good standing as defined above, Savings Type Accounts, Money Market Accounts, Public Fund/Charitable Organization Accounts, Certain Trust Accounts and Minor Accounts not of legal age are not eligible for this service. We may, in our sole option and discretion, limit the number of your accounts eligible for the overdraft privilege program to one account per household and/or one account per taxpayer identification number.
- **Eligible Account Types:** The account types that are eligible for the Overdraft Privilege Service are Personal Checking accounts to include EZ and EZ Plus Checking, Nifty Fifty and Nifty Fifty Plus, Valley Club, Super Now and Regular Personal accounts and Regular Business Checking.
- **Transactions That May Cause or Create Overdrafts Using Your Overdraft Privilege Limit:** NSF transactions initiated for payment against your checking account may be paid by using your assigned Overdraft Privilege Service limit, including our fees, our Overdraft and Return item fee may be imposed for paying, or not paying, overdrafts you create by checks, in person (teller) withdrawal, or other electronic means. You must "Opt In" to the program in order for program to cover ATM withdrawals or one time debit card transactions. Please contact a customer service representative for details.
- **You May Always Opt-Out:** You may choose at any time to not participate in our Overdraft Privilege Service by notifying one of our Customer Service Representatives.
- **If You Need Help:** Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations please contact a customer service representative at 719-589-2564.
- **Always a Discretionary Service.** Our Overdraft Privilege Service does not constitute an actual implied agreement between you and us. Nor does it constitute an actual or implied obligation of or by us. This service represents a purely discretionary privilege or courtesy that we may provide to you from time to time and which may be withdrawn or withheld by us at any time, without prior notice or reason or cause.

ALAMOSA STATE BANK

A Real Community Bank™
Local Ownership. Local Commitment.

Prepaid Cards

Alamosa State Bank offers
several Prepaid Card options
to suit your every need!

Gift Card
The Gift of Choice

Travel Card
The Smart, Secure Way to Travel

Reloadable Card
The Card That Puts You in Control



Features & Benefits

All Products

- *Use where debit cards are accepted
- *Use online or over the phone
- *Spend only what is loaded on the card
- *Manage spending and check balance online when registered
- *FDIC insured when registered

Gift Card

- *Easy to load– just load and go!
- *Fully transferrable– buy and give

Large Order Gift Cards

- *Can be personalized with a custom message
- *Personalized Gift Cards for individuals, businesses or organizations
- *Choose the value to load on each card
- *Choose from a number of card designs

Travel Card

- *Accepted internationally
- *Direct deposit allows individuals to save for upcoming trips
- *Get cash at ATMs
- *Text message alerts available

Standard text message rates apply

Reloadable Card

- *No credit check required (subject to identification verification)
- *Better than check cashing– load payroll, government, and other checks
- *Pay bills online
- *Get cash at ATMs
- *Text message alerts available

Standard text message rates apply

Our new accounts staff at
Alamosa State Bank
is happy to answer any questions you may
have!

Lobby Hours
Monday through Friday
9:00AM-4:00PM
719-589-2564

Gift Cards

Cardholder Fees	
Purchase Fee.....	\$5.00
Inactivity Fee.....	\$2.95 after 12 consecutive months of inactivity
Reload Fee.....	N/A
Point-of-sale PIN Purchase.....	N/A
Point-of-Sale Signature Purchase.....	No Charge
Lost/Stolen Replacement Fee.....	\$5.00
Cash Access.....	N/A
Card Information	
Minimum Load Value.....	\$10.00
Maximum Load Value.....	\$1000.00
Maximum Balance.....	\$1000.00
Number of Reloads Allowed.....	N/A
Expiration Time Frame.....	At least 5 years from the date the card was purchased
Minimum Age to Purchase.....	None
Registration.....	Card is registered to the purchaser
Lost/Stolen Replacement Time Frame.....	Up to 30 days

Keep Tabs On Your New Favorite Card

Text Message Alerts

Card account information and more is delivered right to your mobile device. Call the number on the back of your card to set up and start managing your money on the go.



Large Or Gift Cards

Cardholder Fees	
Purchase Fee.....	\$5.00
Monthly Fee.....	\$4.95
Reload Fee.....	N/A
Point-of-sale PIN Purchase.....	N/A
Point-of-Sale Signature Purchase.....	No Charge
Lost/Stolen Replacement Fee.....	\$5.00
Cash Access.....	N/A
Card Information	
Minimum Load Value.....	\$10.00
Maximum Load Value.....	\$1000.00
Maximum Balance.....	\$1000.00
Number of Reloads Allowed.....	N/A
Expiration Time Frame.....	At least 5 years from the date the card was purchased
Minimum Age to Purchase.....	None
Lost/Stolen Replacement Time Frame.....	Up to 30 days



MyPrepaidBalance.com

Money management tools at your fingertips:

- *Check your balance
- *View transactions
- *Enroll in direct deposit
- *Reload your card
- *See Terms & Conditions and helpful informaion

Reloadable Car

Cardholder Fees	
Purchase Fee.....	\$9.95
Reload Fee at Financial Institution.....	\$4.95
Monthly Fee.....	\$4.95
Waived for first three months. No fee in any month with a load	
Monthly Fee With Monthly Direct Deposit.....	\$0.00
Cash Access Fees:	
ATM Balance Inquiry.....	\$0.50
ATM Domestic.....	\$1.50
ATM International.....	\$3.00
Cash Advance.....	\$5.00
Point of Sale PIN Purchase.....	No Charge
Point of Sale Signature Purchase.....	No Charge
Lost/Stolen Replacement Fee.....	\$5.00
Card Information	
Minimum Load Value.....	\$20
Maximum Load Value.....	\$5,000
Maximum Balance	\$10,000
Maximum Daily Direct Deposit.....	\$5,000
Maximum Daily Point of Sale PIN Spend.....	\$2,500
Maximum Daily Point of Sale Signature Spend.....	\$2,500
Number of Reloads Allowed:	
Personalized Card	
Daily.....	3 reloads per day
Weekly.....	21 reloads per week
Monthly.....	50 reloads per month
Expiration Time Frame.....	At least 9 months from the date the card was purchased
Minimum Age to Purchase.....	18 years old
Registration.....	Card registered to purchaser, full CIP is required
ATM Maximum Withdrawal.....	3x/day or \$500
Cash Advance Maximum.....	3x/day or \$500
Foreign Exchange Markup.....	3%
Lost/Stolen Replacement Time Frame.....	up to 10 business days

Travel Card

Cardholder Fees	
Purchase Fee.....	\$9.95
Companion Card Purchase Fee.....	\$2.95
Reload Fee at Financial Institution.....	\$4.95
Monthly Fee.....	\$4.95
Waived for first three months. No fee in any month with a load	
Cash Access Fees:	
ATM Balance Inquiry.....	\$0.50
ATM Domestic.....	\$1.50
ATM International.....	\$3.00
Cash Advance.....	\$5.00
Point of Sale PIN Purchase.....	\$0.50
Point of Sale Signature Purchase.....	No Charge
Lost/Stolen Replacement Fee.....	\$5.00
Card Information	
Minimum Load Value.....	\$20
Maximum Load Value.....	\$5,000
Maximum Balance	\$10,000
Maximum Daily Direct Deposit.....	\$5,000
Maximum Daily Point of Sale PIN Spend.....	\$2,500
Maximum Daily Point of Sale Signature Spend.....	\$2,500
Number of Reloads Allowed:	
Instant Issue Card	
Daily.....	3 reloads per day
Weekly.....	21 reloads per week
Monthly.....	50 reloads per month
Expiration Time Frame.....	At least 9 months from the date the card was purchased
Minimum Age to Purchase.....	16 years old (primary)
Minimum Age to Use.....	13 years old (companion)
Registration.....	Card registered to purchaser, full CIP is required
ATM Maximum Withdrawal.....	3x/day or \$1,500
Cash Advance Maximum.....	3x/day or \$1,500
Foreign Exchange Markup.....	3%
Lost/Stolen Replacement Time Frame.....	up to 10 business days

ASSESSMENT AREA



BOARD APPROVED ASSESSMENT AREA

MAP OF ASSESSMENT AREA

ASSESSMENT AREA CENSUS TRACT INFORMATION

COMMUNITY REINVESTMENT ACT POLICY

It is the policy of Alamosa State Bank to abide by all Fair Lending criteria. We are dedicated to full and satisfactory compliance with the Community Reinvestment Act (CRA). Alamosa State Bank will use its best efforts, within the scope of its resources and in a safe and sound manner, to meet the credit needs of its entire community and to provide banking services to meet a variety of financial objectives for consumers and small-business customers.

In furtherance of this policy, management shall maintain a dialogue with all elements of its community for the purpose of understanding their credit needs and creating products and delivery systems to meet those needs while meeting the test of sound, prudent and profitable lending. Rates of interest on these loans will necessarily fluctuate between times of high and low demand. Special effort and consideration shall be given to the needs of the small businesses and small farms, and to low-and moderate-income people, particularly in regard to residential real estate credit.

Approved by the Board
of Directors _____

FEB 22 2021

COMMUNITY REINVESTMENT ACT

At the annual Board of Directors meeting held March 23, 2015, the Board of Directors designated the Alamosa State Bank's assessment area as the following counties:

See attached Exhibit "A"

Alamosa, Conejos, Costilla, Rio Grande, Saguache, Mineral

The Valley's trade area will still be designated as the entire San Luis Valley.

Approved by the Board
of Directors _____

FEB 22 2021

ALAMOSA STATE BANK
CENSUS TRACTS

Alamosa County	9600, 9601, 9602, 9603
Conejos County	9748, 9749
Costilla County	9726, 9727
Mineral County	9736
Rio Grande County	9767, 9768, 9770
Saguache County	9776, 9777

Approved by the Board
of Directors _____

FEB 22 2021



Approved by the Board
of Directors 2/22/01



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
08	003	9600.00	Middle	Yes*	92.11	\$94,200	\$86,768	\$66,685	1696	36.67	622	570	954
08	003	9601.00	Middle	Yes*	82.59	\$94,200	\$77,800	\$59,792	2637	37.39	986	792	967
08	003	9602.01	Moderate	No	75.60	\$94,200	\$71,215	\$54,727	2693	52.47	1413	517	1079
08	003	9602.02	Moderate	No	69.15	\$94,200	\$65,139	\$50,061	4173	52.29	2182	539	1007
08	003	9603.00	Moderate	No	52.20	\$94,200	\$49,172	\$37,794	5177	71.14	3683	1013	1778
08	003	9999.99	Moderate	No	71.57	\$94,200	\$67,419	\$51,810	16376	54.26	8886	3431	5785

* 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.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
08	021	9748.00	Moderate	No	58.82	\$94,200	\$55,408	\$42,583	3357	64.52	2166	1194	1810
08	021	9749.00	Moderate	No	72.17	\$94,200	\$67,984	\$52,246	4104	44.59	1830	1384	2422
08	021	9999.99	Moderate	No	70.32	\$94,200	\$66,241	\$50,906	7461	53.56	3996	2578	4232

* 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.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
08	023	9726.00	Moderate	No	61.81	\$94,200	\$58,225	\$44,745	1754	52.79	926	699	1316
08	023	9727.00	Moderate	No	63.06	\$94,200	\$59,403	\$45,655	1745	76.73	1339	493	1218
08	023	9999.99	Moderate	No	62.20	\$94,200	\$58,592	\$45,032	3499	64.73	2265	1192	2534

* 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.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
08	079	9736.00	Middle	Yes*	89.79	\$94,200	\$84,582	\$65,000	865	10.40	90	288	1365
08	079	9999.99	Middle	No	89.79	\$94,200	\$84,582	\$65,000	865	10.40	90	288	1365

* 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.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
08	105	9767.00	Middle	Yes*	92.22	\$94,200	\$86,871	\$66,765	5228	61.88	3235	1220	1948
08	105	9768.00	Moderate	No	55.17	\$94,200	\$51,970	\$39,940	1622	51.42	834	573	981
08	105	9770.01	Middle	Yes*	88.06	\$94,200	\$82,953	\$63,750	2173	21.49	467	741	2403
08	105	9770.02	Middle	Yes*	99.33	\$94,200	\$93,569	\$71,906	2516	29.49	742	726	1132
08	105	9999.99	Middle	No	90.72	\$94,200	\$85,458	\$65,676	11539	45.74	5278	3260	6464

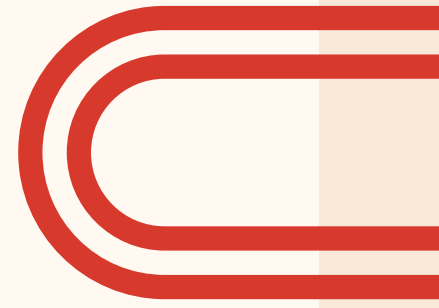
* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.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
08	109	9776.00	Moderate	No	77.28	\$94,200	\$72,798	\$55,948	3601	20.63	743	1249	2490
08	109	9777.00	Moderate	No	70.39	\$94,200	\$66,307	\$50,958	2767	73.98	2047	791	1413
08	109	9999.99	Moderate	No	74.65	\$94,200	\$70,320	\$54,044	6368	43.81	2790	2040	3903

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

LOANS-TO-DEPOSITS



Average gross loans divided by average deposits: a measure of how loaned up the bank is.

Quarter Ending	Average Gross Loans		Average Deposits		Ratio
March 2024	\$	160,113,041	\$	299,969,046	53.38%
June 2024	\$	165,339,285	\$	300,087,405	55.10%
September 2024	\$	168,208,997	\$	298,411,474	56.37%
December 2024	\$	170,902,536	\$	301,635,080	56.66%

STRATEGIC PLAN

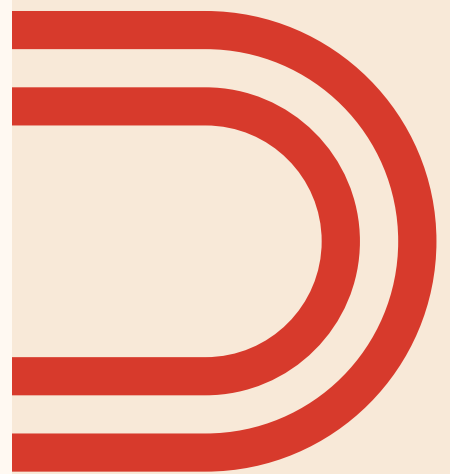
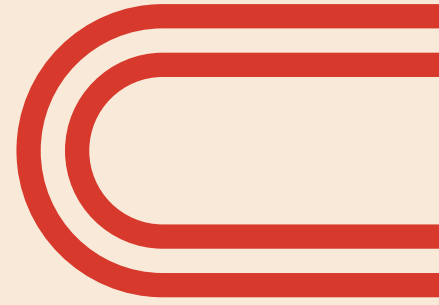


Alamosa State Bank's Strategic Plan is available upon request.

MISSION STATEMENT

Alamosa State Bank, a responsible member of the San Luis Valley, will serve its markets by providing credit and other related services to qualified individuals, government entities, and businesses. Being also a member of the free enterprise system, Alamosa State Bank is in business to provide an above average return on its stockholders investment; excellent services to its clients; and to provide an atmosphere wherein its staff can embrace their professional competence within the evolving financial services industry.

MISCELLANEOUS



FACTS**WHAT DOES ALAMOSA STATE BANK DO
WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, income and your address
- Account Balances and payment history
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Alamosa State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alamosa State Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions?

Call 888-589-2564 or go to www.alamosastatebank.com

ALAMOSA STATE BANK

A Real Community Bank™

Local Ownership. Local Commitment.



719-589-2564

www.alamosastatebank.com



Who we are

Alamosa State Bank

Alamosa, Colorado

What we do

How does Alamosa State Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to them.

How does Alamosa State Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Alamosa State Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Alamosa State Bank does not share information with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Alamosa State Bank does participate in a joint marketing agreement with a nonaffiliated financial institution.*

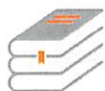
Other important information

Your privacy and security is very important to us and we use the most up to date technology to keep your information protected and secure.



Take precautions with your tablet or smartphone. Consider

opting for automatic updates for your device's operating system and "apps" (applications) when they become available to help reduce your vulnerability to software problems. Never leave your mobile device unattended and use a password or other security feature to restrict access in case your device is lost or stolen. Make sure you enable the "time-out" or "auto-lock" feature that secures your mobile device when it is left unused for a certain period of time. Research any app before downloading it. Consult your financial institution's website to confirm where to download its official mobile application.

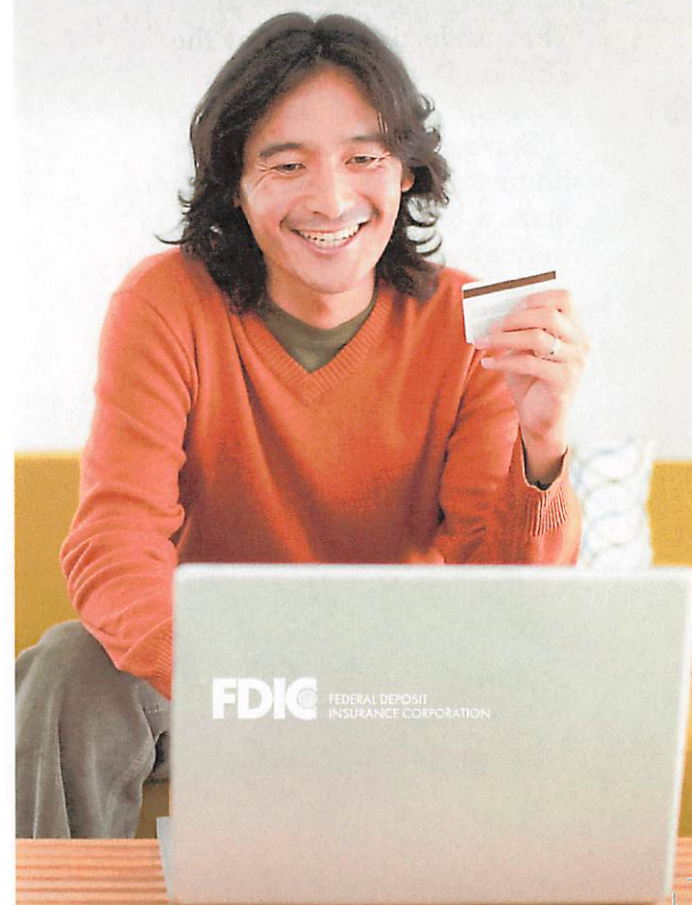


Educate yourself. To learn more about cybersecurity, visit the "Stop. Think. Connect. Resource Guide" at www.stcguide.com/resource-index.

A message from the
Federal Deposit Insurance Corporation

FDIC-018-2016

A CYBERSECURITY GUIDE for Financial Institution Customers



Computer-related crimes affecting businesses and consumers are frequently in the news. While federally insured financial institutions are required to have vigorous information security programs to safeguard financial data, **financial institution customers also need to know how to steer clear of fraudsters.**

This guide, developed by the Federal Deposit Insurance Corporation, provides cybersecurity information for financial institutions' customers on how to protect and maintain their own computer systems.



Protect your computer. Install software that protects against malware, or malicious software, which can access a computer system without your consent to steal passwords or account numbers. Also, use a firewall program to prevent unauthorized access to your PC. While protection options vary, make sure the settings allow for automatic updates.



Use the strongest method available to log into financial accounts. Use the strongest authentication offered, especially for high-risk transactions. Use passwords that are difficult to guess and keep them secret. Create "strong" user IDs and passwords for your computers, mobile devices, and online accounts by using combinations of upper- and lower-case letters, numbers, and symbols that are hard to guess and then change them regularly. Although using the same password or PIN for several accounts can be tempting, doing so means a criminal who obtains one password or PIN can log in to other accounts.



Understand Internet safety features. You can have greater confidence that a website is authentic and that it encrypts (scrambles) your information during transmission if the web address starts with "https://." Also, ensure that you are logged out of financial accounts when you complete your transactions or walk away from the computer. To learn about additional safety steps, review your web browser's user instructions.



Be suspicious of unsolicited e-mails asking you to click on a link, download an attachment, or provide account information. It's easy for cyber criminals to copy the logo of a reputable company or organization into a phishing email. When responding to a simple request, you may be installing malware. Your safest strategy is to ignore unsolicited requests, no matter how legitimate or enticing they appear.



Be careful where and how you connect to the Internet. Only access the Internet for banking or for other activities that involve personal information using your own laptop or mobile device through a known, trusted, and secure connection. A public computer, such as at a hotel business center or public library, and free Wi-Fi networks are not necessarily secure. It can be relatively easy for cyber criminals to intercept the Internet traffic in these locations.



Be careful when using social networking sites. Cyber criminals use social networking sites to gather details about individuals, such as their place or date of birth, a pet's name, their mother's maiden name, and other information that can help them figure out passwords — or how to reset them. Don't share your 'page' or access to your information with anyone you don't know and trust. Cyber criminals may pretend to be your 'friend' to convince you to send money or divulge personal information.



Patch software in a timely manner. Software vendors regularly provide patches or updates to their products to correct security flaws and improve functionality. A good practice is to download and install these software updates as soon as they are available. It may be most efficient to configure software to install such updates automatically.



Make backup copies of important systems and data.

Regularly backup the data from computers used by your business. Remember to apply the same security measures, such as encryption, to your backup data that you would apply to the original. In addition to automated backups, regularly backup sensitive business data to a storage device at a secondary location that is secure.



Pay close attention to your bank accounts and watch for unauthorized withdrawals. Put in additional controls, such as confirmation

calls before financial transfers are authorized with the financial institution. In recent years, there has been an increase in unauthorized electronic transfers made from bank accounts held by businesses. A common scam is an account takeover where cyber criminals use malicious software, such as keystroke loggers, to obtain the IDs and passwords for online bank accounts and then make withdrawals. Another scam called Business Email Compromise, targets businesses by forging payment requests for legitimate vendors and directing the funds to the cyber criminal's account. Businesses are generally not covered by federal consumer protections against unauthorized electronic funds transfers. Therefore, your financial institution may not be responsible for reimbursing losses associated with theft if negligence on the part of your business, such as unsecured computers or falling for common scams, were factors in the loss.



Don't forget about tablets and smartphones. Mobile devices can be a source of security challenges, especially if they hold confidential information or can access your business's network. If your

employees connect their devices to the business's network, require them to password protect their devices, encrypt their data, and install security apps to prevent criminals from accessing the device while it is connected to public networks. Be sure to develop and enforce reporting procedures for lost or stolen equipment.



Watch out for fraudulent transactions and bills. Scams can range from payments with a worthless

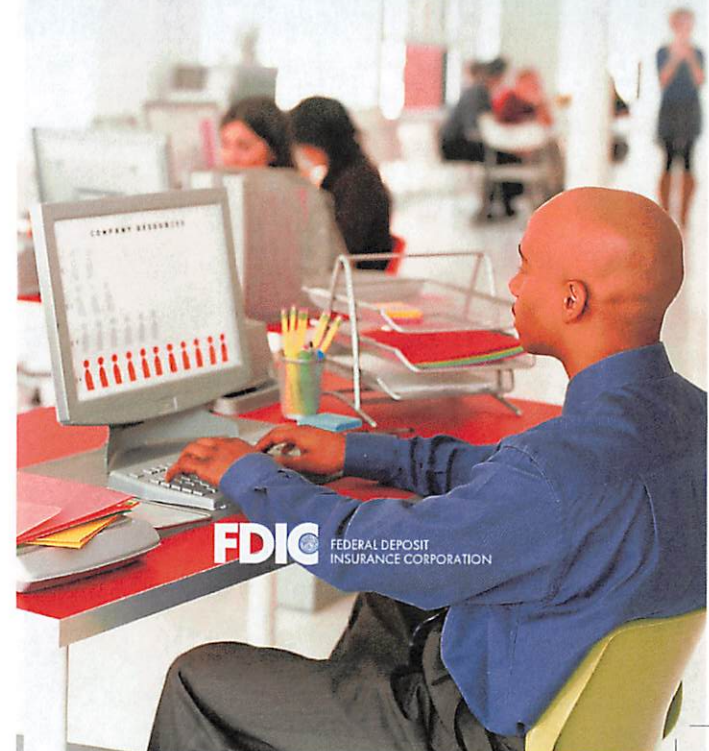
check or a fake credit or debit card to fraudulent returns of merchandise. Be sure you have insurance to protect against risks. Additionally, ensure that you report any irregularities immediately.



Educate yourself. To learn more about protecting your business, visit the "Stop. Think. Connect." resources for small businesses at

<https://www.dhs.gov/publication/stopthinkconnect-small-business-resources>.

A CYBERSECURITY GUIDE for Businesses



FDIC FEDERAL DEPOSIT
INSURANCE CORPORATION

A message from the
Federal Deposit Insurance Corporation

FDIC-019-2016

Computer-related crimes affecting businesses and consumers are frequently in the news. While federally insured financial institutions are required to have vigorous information security programs to safeguard financial data, financial institution **business customers also need to know how to steer clear of fraudsters.**

This guide, developed by the Federal Deposit Insurance Corporation, provides cybersecurity information for financial institutions' business customers on how to safeguard computer systems and data.



Protect computers and networks.

Install security and antivirus software that protects against malware, or malicious software, which can access a computer system without the owner's consent for a variety of uses, including theft of information. Also, use a firewall program to prevent unauthorized access. Protection options vary, so find one that is right for the size and complexity of your business. Update the software, as appropriate, to keep it current. For example, set antivirus software to run a scan after each update. If you use a wireless (Wi-Fi) network, make sure it is secure and encrypted. Protect access to the router by using strong passwords.



Require strong authentication.

Ensure that employees and other users connecting to your network use strong user IDs and passwords for computers, mobile devices, and online accounts by using combinations of upper- and lower-case letters, numbers, and symbols that are hard to guess and changed regularly. Consider implementing multifactor authentication that requires additional information beyond a password to gain access. Check with vendors that handle sensitive data to see if they offer multifactor authentication to access systems or accounts.



Control access to data and computers and create user accounts for each employee.

Take measures to limit access or use of business computers to authorized individuals. Lock up laptops when not in use as they can be easily stolen or lost. Require each employee to have a separate user account and prohibit employees from sharing accounts. Only give employees access to the specific data systems they need to do their jobs, and don't let them install software without permission. Also, make sure that only employees who need administrative privileges, such as IT staff and key personnel, have them and regularly review their ongoing need for access.



Teach employees the basics.

Establish security practices and policies for employees, such as appropriate Internet usage guidelines, and set expectations and consequences for policy violations. Establish a top-down corporate culture that stresses the importance of strong cybersecurity, especially when it comes to handling and protecting customer information and other vital data. Ensure that all employees know how to identify and report potential security incidents.



Train employees to be careful where and how they connect to the Internet.

Employees and third parties should only connect to your network using a trusted and secure connection. Public computers, such as at an Internet café, hotel business center, or public library, may not be secure. Also, your employees shouldn't connect to your business's network if they are unsure about the wireless connection they are using, as is the case with many free Wi-Fi networks at public "hotspots." It can be relatively easy for cyber criminals to intercept the Internet traffic in these locations.



Train employees about the dangers of suspicious emails.

Employees need to be suspicious of unsolicited e-mails asking them to click on a link, open an attachment, or provide account information. It's easy for cyber criminals to copy a reputable company's or organization's logo into a phishing e-mail. By complying with what appears to be a simple request, your employees may be installing malware on your network. The safest strategy is to ignore unsolicited requests, no matter how legitimate they appear.

**TIPS ON HOW TO PROTECT
YOURSELF FROM ATM, DEBIT,
CREDIT CARD FRAUD**



- To help protect you, Alamosa State Bank does not allow any international transactions on ATM, debit, & credit cards. When traveling international inquire about one of our **Cash Passport MasterCard's**.
- Don't carry your PIN in your wallet, purse, or pocket.
- Never write your PIN on loose papers.
- Carefully check your ATM, debit, & credit card transactions
- Periodically check your account activity.
- Don't disclose your account number over the phone unless you initiate the call.
- Guard your account information
- Keep a record of your account numbers.
- Draw a line through blank spaces on charge slips.
- Don't sign blank charge slip.
- Tear up copies and save receipts.
- Cut up old cards.
- Open your monthly statements promptly and reconcile them to your receipts.
- Only carry the card(s) you'll need when traveling.

**Report any lost or stolen debit cards
immediately:**

(719) 589-2564 Mon-Fri 8am-5pm
(877) 226-2351 nights/weekends/holidays

TIPS ON HOW TO PROTECT YOURSELF FROM ID THEFT/FRAUD

- Contact your bank immediately if checkbook or debit cards are missing or have been stolen. * TIP: Make copies of contents kept in wallet, this will help you to cancel any credit cards you may have. Keep in a safe place!
- If you feel you have been a victim of fraud or ID theft, here are some helpful numbers to call:

Social Security Administration Fraud Hotline:

1-800-269-0271

ID Theft Hotline:

1-877-IDTHEFT (438-4338)

- Protect your Social Security Number!
- Shred documents that have personal information
- Don't give out information over the phone unless you are for sure you know who you are dealing with
- Close any accounts that may have been tampered
- Use firewalls, anti-spyware, and anti-virus software to protect your home computer
- Check your credit report periodically, especially if you have been a victim of ID theft. Here are the three companies you can report to:

EQUIFAX - www.equifax.com

To order your report call 1-800-685-1111 or write:

PO Box 740241, Atlanta, GA 30374-0241

To report fraud call: 1-800-525-6285

EXPERIAN - www.experian.com

To order your report call: 1-888-397-3742 or write:

PO Box 2104, Allen TX 75013

To report fraud write:

PO Box 9532, Allen TX 75013

TRANSUNION - www.transunion.com

To order your report, call 1-800-916-8800 or write

PO Box 1000, Chester PA 19022

To report fraud call 1-800-680-7289 or write:

Fraud Victim Assistance Division, PO Box 6790, Fullerton CA

Foreclosure Prevention Resources

Government Mortgage Modification Programs

- Making Home Affordable
 - www.MakingHomeAffordable.gov
 - www.FinancialStability.gov

Hope for Homeowners (H4H)

- <http://portal.HUD.gov>
- (800) CALL-FHA or (800) 225-5342

Foreclosure Mitigation Assistance/Counseling

- U.S. Department of Housing and Urban Development (HUD)
 - www.HUD.gov
 - www.HUD.gov/offices/hsg/sfh/hcc/fc
 - (800) 569-4287

Homeownership Preservation Foundation

- www.995hope.org
- (888) 995-HOPE or (888) 995-4673

NeighborWorks America

- www.FindaForeclosureCounselor.org
- www.NW.org/network/home.asp

FDIC Foreclosure Prevention Website

- www.FDIC.gov/foreclosureprevention
- (877) ASK-FDIC or (877) 275-3342

Report Foreclosure Scams

- Federal Trade Commission
 - www.FTCComplaintAssistant.gov
 - www.FTC.gov/bcp/menus/consumer/credit/mortgage.shtml
 - (877) FTC-HELP or (877) 382-4357
- State Attorney General Contact List at www.NAAG.org/attorneys_general.php
- State, County, City Consumer Protection Offices at www.ConsumerAction.gov/state.shtml

Talk to a Counselor

If you are having trouble making your mortgage payment, talk to a counselor who can help you assess your financial situation and work with your lender or servicer to see if you can avoid foreclosure.



Avoid Foreclosure Scams

Non-profit counseling agencies provide free or low cost foreclosure prevention counseling services. There is no need to pay a private company for these services.

Call Homeowners HOPE Hotline at (888) 995-4673

The Homeownership Preservation Foundation provides non-profit HUD-approved counselors across the United States that are dedicated to helping homeowners. These counselors can work with you to avoid foreclosure.



Make a Budget, Find a Solution

Professionally trained and certified counselors can help you to evaluate your current financial situation. Counselors also will help you to figure out what options are available and help you find a solution.



FEDERAL DEPOSIT INSURANCE CORPORATION


Is Foreclosure Knocking at Your Door?

FORECLOSURE NOTICE

KEEP OUT

Save Your Home
Mortgage Modification
Programs are Available





Stop living in fear of losing your home

If you are having financial difficulties - due to a job loss, a higher mortgage payment, or any other reason - *you are not alone.*

The economic crisis has made it hard for many responsible homeowners to make ends meet. The good news is that many people who were finding it difficult to make their mortgage payment have been able to save their home, and you can too. You could lose your home if you ignore the problem and do nothing. Get in touch with a counselor and your servicer (the company to whom you send your monthly mortgage payment) today.

Your Servicer Wants to Help

Your servicer wants to help you keep your home. Many servicers implemented new loan modification programs in 2009 to assist homeowners experiencing financial difficulties by lowering their monthly mortgage payments. Plus, many servicers are participating in the government's **Making Home Affordable Program** and are working with non-profit counseling agencies through HOPE NOW.

Contact Your Servicer Today

Many servicers have recently added new mortgage modification programs for home loans. Call your servicer even if your request has been turned down before, as you might qualify under a new program. Be patient and persistent if you don't reach your servicer on the first try, as other homeowners are seeking help as well. If you don't know who services your loan or how to contact them, check your mortgage statement or look on-line at <http://HopeNOW.com/index.php>.

Apply for a Loan Modification

In a mortgage loan modification, you and your servicer agree to permanently change one or more of the mortgage's terms to make the payments more manageable for you. The changes could include reducing the interest rate, extending the term of the loan, forbearing (interest free) or forgiving principal, or a combination of these factors.

Save Money

A loan modification could lower your monthly mortgage payment by hundreds of dollars and save your home from foreclosure!

Check Out Making Home Affordable



HELP FOR AMERICA'S HOMEOWNERS

The **Making Home Affordable Program** is part of the U.S. government's plan to help families set an affordable mortgage payment. The program lowers borrowers' housing-related expenses (principal, interest, taxes, insurance, and assessments or PITIA*) to 31% of gross monthly income (before tax deductions). The program also will pay you up to \$1,000 per year on your principal for 5 years if you make your payments on time. *To qualify, you must meet certain eligibility criteria, including:*

1. The home is your primary residence.
2. Amount owed on first mortgage for a single family home is \$729,750 or less.
3. Mortgage dated before January 1, 2009.
4. First mortgage payment* is over 31% of gross monthly income.
5. You are having financial difficulty making your current monthly payment.

Respond to Requests for Information

You will need to provide your servicer with key documents under the program before a modification can be granted. Avoid missing a deadline by responding to requests for information and providing documents in a timely manner. Information you will or may need readily available is listed in the following Borrower Modification Document Checklist.

Borrower Modification Document Checklist

- ☐ Two most recent pay stubs
- ☐ Most recent Federal income tax return
- ☐ Form 4506-T - Request for Transcript of Tax Return (servicer provides)
- ☐ Most recent bank statement for 1 month (To verify direct deposits, e.g. social security, rental income, other income)
- ☐ Profit and Loss Statement (for self-employed borrowers)
- ☐ Hardship Affidavit (available at: <http://makinghomeaffordable.gov/docs/hamphardshipaffidavit.pdf>)

Non-escrowed loans, Proof of Payment of:

- ☐ Most recent real estate taxes
- ☐ Homeowner's (hazard) insurance

Other Modification Documents

- ☐ Financial statement
- ☐ Utility bills

- ☐ _____
- ☐ _____
- ☐ _____