

Community Reinvestment Act
Legends West Bank
As of February 19, 2025
Public File

ASSESSMENT AREA

LEGENDS WEST BANK assessment area includes:

LEWELLEN AA - The Lewellen AA consists of Arthur, Deuel, Garden and Keith counties all in Nebraska. The Lewellen office is located in CT 9521 in Garden County. According to the 2024 FFIEC Census Report using the 2020 Census data, the AA has 3434 families, of which an average of 13.34 percent are below the poverty level.

2024 FFIEC Census Report - Lewellen Assessment Area					
County	State	Tract #	Tract Income Level	% Below Poverty Line	# of Families
Arthur	NE	9583	Middle	12.53	116
Deuel	NE	9554	Middle	8.21	563
Garden	NE	9521	Moderate	8.55	530
Keith	NE	0001	Moderate	22.89	364
Keith	NE	0002	Middle	19.31	736
Keith	NE	0003	Middle	8.52	1125

SPEARFISH AA - The Spearfish AA consists of Butte and Lawrence Counties in South Dakota. The Spearfish office is located in CT 9662. According to the 2024 FFIEC Census Report using the 2020 Census data the AA has 8757 families, of which an average of 12.55 percent are below the poverty level.

2024 FFIEC Census Report - Spearfish Assessment Area					
County	State	Tract #	Tract Income Level	% Below Poverty Line	# of Families
Butte	SD	9676	Middle	7.6	836
Butte	SD	9677.01	Middle	7.56	1299
Butte	SD	9677.02	Moderate	17.01	601
Lawrence	SD	9661.01	Middle	9.29	1000
Lawrence	SD	9661.02	Moderate	8.56	620
Lawrence	SD	9662	Upper	12.14	924
Lawrence	SD	9663.01	Middle	6.43	1179
Lawrence	SD	9663.03	Middle	20.59	711
Lawrence	SD	9663.04	Upper	4.16	562
Lawrence	SD	9666.01	Moderate	27.89	430
Lawrence	SD	9666.02	Middle	16.84	595

LEGENDS WEST BANK now offers the following types of credit to its credit worthy customers without discrimination, to-wit:

- | | | | |
|--------------------------------|------------------------------|--------------------|-------------------------|
| Agricultural Loans | Bridge Loans | Commerical Loans | Consumer Loans |
| Agricultural Real Estate Loans | Commercial Real Estate Loans | Construction Loans | Residential Real Estate |
| Home Improvement | Home Equity Lines of Credit | Lot Loans | |

LEGENDS WEST BANK has determined that the following types of credit are the most in demand in this community:

- | | | |
|-------------------|----------------------|------------------|
| Agriculture | Commercial | Consumer |
| Operating Expense | Operating Expense | Vehicle |
| Livestock | Equipment | Recreational |
| Equipment | Real Estate | Consumer Goods |
| Real Estate | Business Acquisition | Personal Expense |
| FSA Guaranty | SBA Guaranty | |
| USDA Guaranty | USDA Guaranty | |

WRITTEN COMMENTS

LEGENDS WEST BANK has received no written comments from the public that relate to the bank's performance in helping to meet the credit needs of the community.

PUBLIC DISCLOSURE

LEGENDS WEST BANK'S latest "Public Disclosure" is dated May 20, 2019 and was given a Satisfactory Rating. The Community Reinvestment Act Performance Evaluation - Public Disclosure prepared by the FDIC on May 20th, 2019 is enclosed.

BANK BRANCHES AND ADDRESSES

LEGENDS WEST BANK formerly Bank of Lewellen has two locations.

Bank of Lewellen officially changed their legal name to Legends West Bank on August 3rd, 2023

Legends West Bank -

Physical Address: 302 Main Street

Mailing Address: PO Box 248

City, State, Zip: Lewellen, NE 69147-0248

Telephone Number: 308-778-5361

Website: www.legendswest.bank

Online Banking: www.legendswest.bank

Hours of Operation: Lobby - 8:30am to 4:00pm

Days - Monday through Friday except Federal Holidays

BRANCHES THAT HAVE BEEN OPENED OR CLOSED

Legends West Bank - Spearfish

Opened as a branch September 14th, 2023 located at 745 N Ames, Unit #1, Spearfish, SD 57783 and moved to the following address on April 15th, 2024:

Physical Address: 522 N Main Street

Mailing Address: PO Box 967

City, State, Zip: Spearfish, SD 57783-0967

Telephone Number: 605-559-0582

Website: www.legendswest.bank

Online Banking: www.legendswest.bank

Hours of Operation: Lobby - 8:30am to 4:00pm

Drive Thru - 8:30am to 4:30pm

Days - Monday through Friday except Legal Holidays

PRODUCTS & SERVICES (Lewellen)

<u>Services:</u>	<u>Hours Available:</u>	<u>Maintenance Fees:</u>
Free Checking	8:30am to 4:00pm	None
Regular Checking	8:30am to 4:00pm	\$6/month if balance drops below \$250
62+ Checking	8:30am to 4:00pm	\$5/month if balance drops below \$100
Student Checking	8:30am to 4:00pm	None
Now Account	8:30am to 4:00pm	\$7.50/month if balance falls below \$1,000
Money Market Account	8:30am to 4:00pm	\$7.50/month if balance falls below \$2,500
Savings Account	8:30am to 4:00pm	\$5/month if balance drops below \$50
Individual Retirement Account	8:30am to 4:00pm	None
Time Certificates of Deposit	8:30am to 4:00pm	None

Consumer Loans	8:30am to 4:00pm	
Auto		
Personal Expense		
Recreational Vehicles		
Agricultural Loans	8:30am to 4:00pm	
Livestock		
Equipment		
Operating		
Commercial Loans	8:30am to 4:00pm	
Equipment	SBA Guaranty	
Inventory	USDA Guaranty	
Operating		
Real Estate Loans	8:30am to 4:00pm	
Agricultural	FSA Guaranty	
Commercial	USDA Guaranty	
Residential		
Home Improvement		
Debit Card Replacement	8:30am to 4:00pm	5.00
Check Printing/Deposit Slips	8:30am to 4:00pm	Depends on type chosen
Cashier Checks	8:30am to 4:00pm	\$5.00
Overdrafts	8:30am to 4:00pm	\$25.00/item
Insufficient Funds (NSF) Items	8:30am to 4:00pm	\$20.00/item
Account Research per hour	8:30am to 4:00pm	\$20/hr with \$20 minimum
Account Reconciliation	8:30am to 4:00pm	\$20/hr with \$20 minimum
Stop Payments	8:30am to 4:00pm	\$15/item
Domestic Wire Transfer (outgoing, customers only)	8:30am to 4:00pm	\$15.00/wire
Foreign Wire Transfer (outgoing, customers only)	8:30am to 4:00pm	\$15.00/wire
Garnishments & Levies	8:30am to 4:00pm	\$35.00
Coin Counting	8:30am to 4:00pm	Free for customers
Notary Public	8:30am to 4:00pm	Free for customers
Dormant Account Fee	8:30am to 4:00pm	5.00/month
An account is dormant if there have been no deposits or withdrawals to the account for six months		
Fax	8:30am to 4:00pm	
Outgoing		\$2.00 for 1st page, \$0.50 for additional pages
Incoming		\$3.00 for 1st page, \$0.50 for additional pages
Safe Deposit Box Rent	8:30am to 4:00pm	Priced by box size
3 x 5 x 24		\$12.00
3 x 10 x 24		\$12.00
5 x 5 x 24		\$15.00
5 x 10 x 24		\$30.00
10 x 10 x 24		\$45.00
Safe Deposit Box Replacement Key	8:30am to 4:00pm	\$25.00/key
Safe Deposit Box Drilling Charge	8:30am to 4:00pm	\$150 plus cost of drilling
Online Banking	24 x 7	None
Mobile Banking	24 x 7	None

PRODUCTS & SERVICES (Spearfish)

<u>Services:</u>	<u>Hours Available:</u>	<u>Maintenance Fees:</u>
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Loan-to-Deposit Ratio

	3/31/2024	6/30/2024	9/30/2024	12/31/2024
Net Loans (\$1,000's)	34,850	49,125	60,332	64,140
Total Deposits (\$1,000's)	<u>33,364</u>	<u>43,548</u>	<u>59,187</u>	<u>64,997</u>
L-T-D Ratio	104.45%	112.81%	101.93%	98.68%