

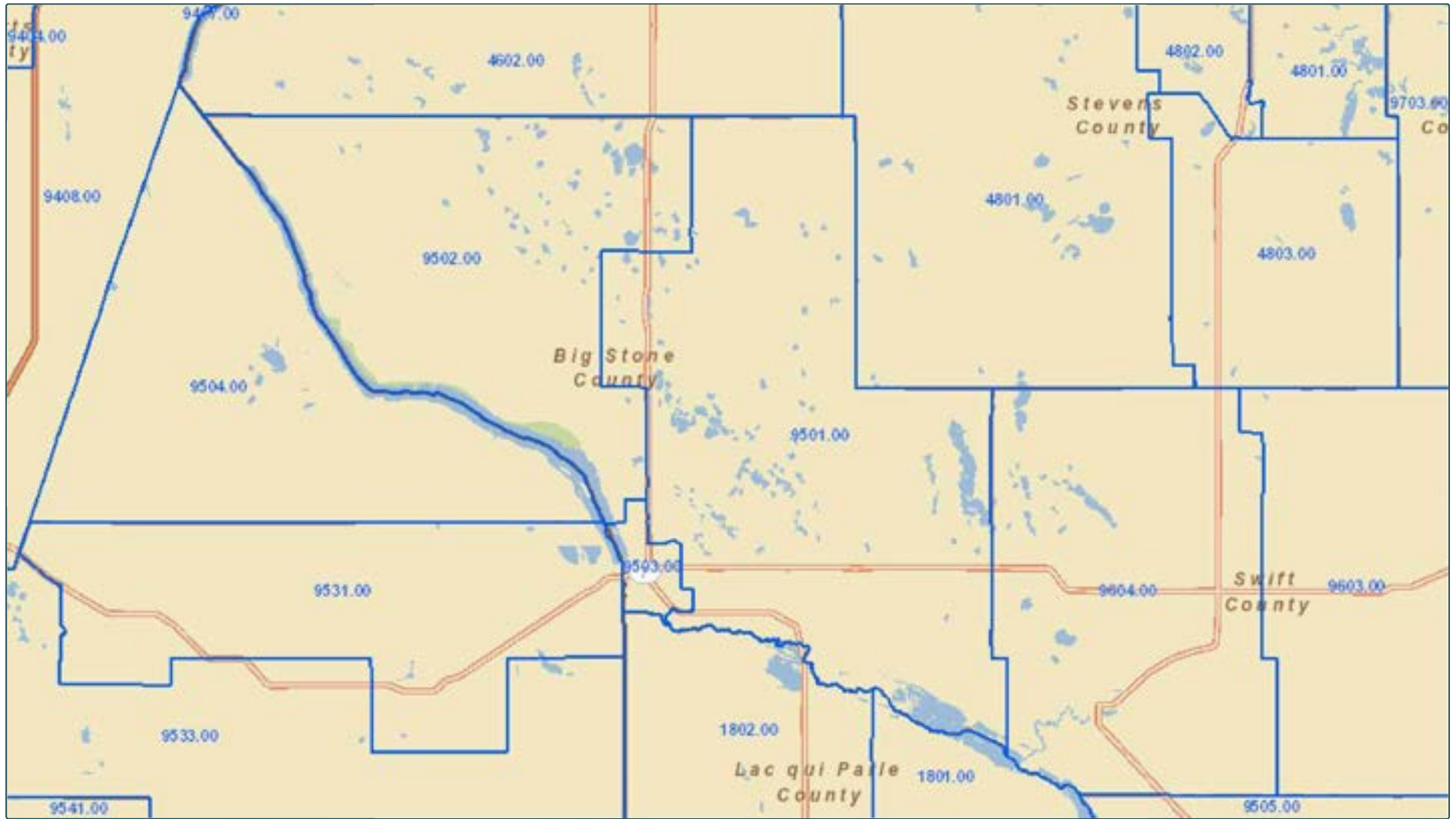
First Independent Bank CRA Assessment Areas

| New Code | County | State | State Code | County Code | Income Level | Underserved/ Distressed |
|----------|-----------------|-----------|------------|-------------|--------------|----------------------------|
| 2010.01 | Lincoln | Minnesota | 27 | 81 | Middle | yes* |
| 2010.02 | Lincoln | Minnesota | 27 | 81 | Middle | yes* |
| 3601 | Lyon | Minnesota | 27 | 83 | Middle | |
| 3602 | Lyon | Minnesota | 27 | 83 | Middle | |
| 3603 | Lyon | Minnesota | 27 | 83 | Middle | |
| 3604 | Lyon | Minnesota | 27 | 83 | Middle | |
| 3605 | Lyon | Minnesota | 27 | 83 | Moderate | |
| 3606 | Lyon | Minnesota | 27 | 83 | Middle | |
| 3607 | Lyon | Minnesota | 27 | 83 | Middle | |
| 4601 | Pipestone | Minnesota | 27 | 117 | Middle | |
| 4602 | Pipestone | Minnesota | 27 | 117 | Middle | |
| 4603 | Pipestone | Minnesota | 27 | 117 | Moderate | |
| 4604 | Pipestone | Minnesota | 27 | 117 | Middle | |
| 4605 | Pipestone | Minnesota | 27 | 117 | Middle | |
| 4601 | Traverse | Minnesota | 27 | 155 | Middle | yes* |
| 4602 | Traverse | Minnesota | 27 | 155 | Middle | yes* |
| 7501 | Redwood | Minnesota | 27 | 127 | Middle | |
| 7502 | Redwood | Minnesota | 27 | 127 | Middle | |
| 7503 | Redwood | Minnesota | 27 | 127 | Moderate | |
| 7504 | Redwood | Minnesota | 27 | 127 | Middle | |
| 7505 | Redwood | Minnesota | 27 | 127 | Middle | |
| 7506 | Redwood | Minnesota | 27 | 127 | Middle | |
| 9001 | Murray | Minnesota | 27 | 101 | Middle | yes* |
| 9002 | Murray | Minnesota | 27 | 101 | Middle | yes* |
| 9003 | Murray | Minnesota | 27 | 101 | Middle | yes* |
| 9501 | Big Stone | Minnesota | 27 | 11 | Middle | yes* |
| 9502 | Big Stone | Minnesota | 27 | 11 | Middle | yes* |
| 9503 | Big Stone | Minnesota | 27 | 11 | Middle | yes* |
| 9701 | Yellow Medicine | Minnesota | 27 | 173 | Middle | |
| 9702 | Yellow Medicine | Minnesota | 27 | 173 | Middle | |
| 9703 | Yellow Medicine | Minnesota | 27 | 173 | Middle | |
| 9704 | Yellow Medicine | Minnesota | 27 | 173 | Middle | |

First Independent Bank CRA Assessment Areas

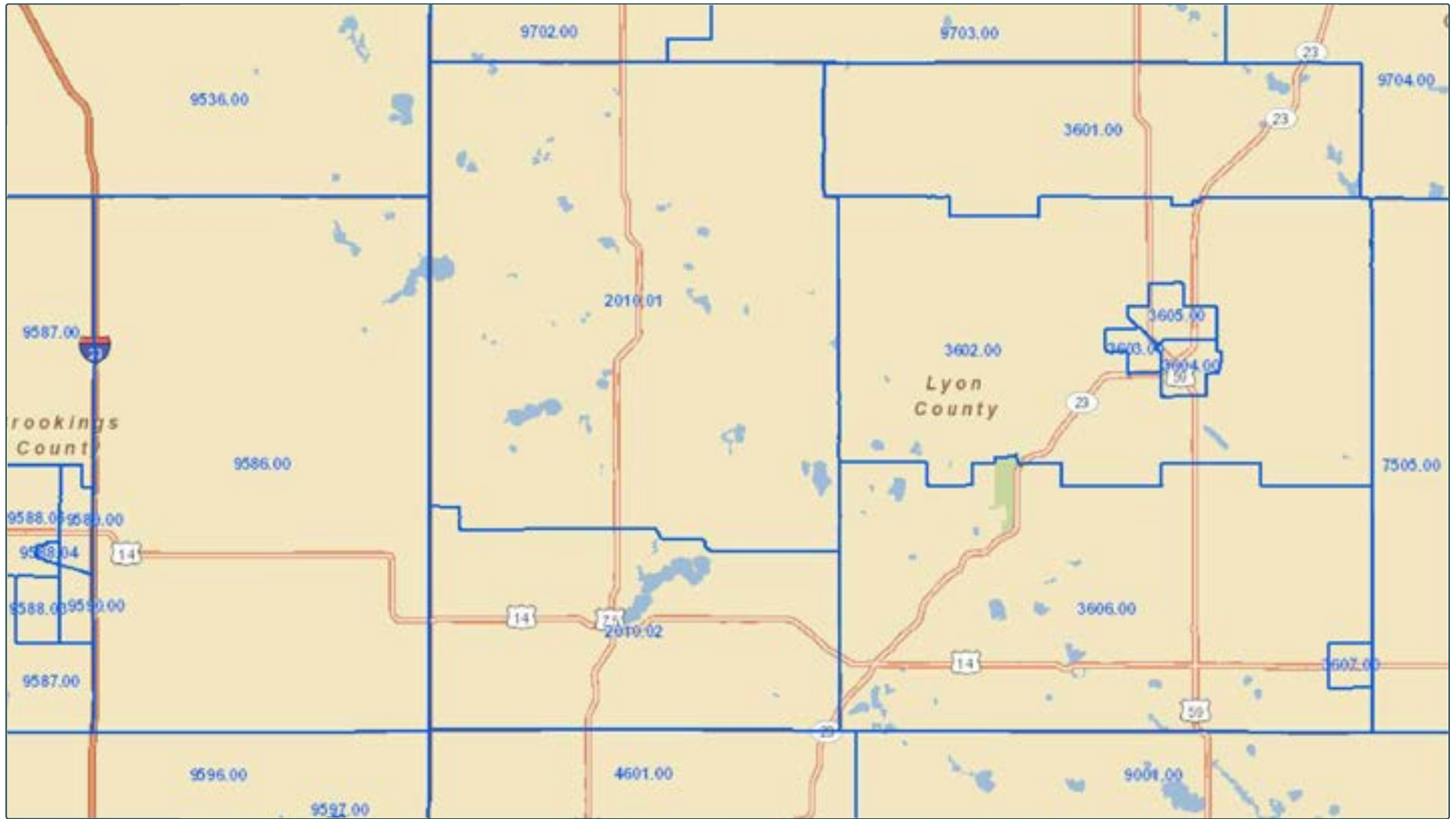
| New Code | Description |
|----------|--|
| 2010.01 | Northern Lincoln County including Towns of Arco, Ivanhoe and Hendricks and Townships of Lake Stay, Ash Lake, Shaokatan, Limestone, Royal, Hendricks, Alta Vista, Marble and Hansonville. |
| 2010.02 | Southern Lincoln County including Towns of Tyler and Lake Benton and Townships of Drammen, Diamond Lake, Marshfield, Verdi, Lake Benton and Hope. |
| 3601 | Northern Lyon County including Towns of Taunton, Minneota and Cottonwood and Townships of Eidsvold, Westerheim, Vallers and Lucas. |
| 3602 | Middle Lyon excluding Marshall but including the Towns of Lynd, Ghent and Green Valley and the Townships of Nordland, Grandview, Fairview, Stanley, Island Lake, Lynd, Lake Marshall and Clifton |
| 3603 | That Part of Marshall Southwest of Saratoga Street and Highway 68. (The Russell, Lynd side of Town) |
| 3604 | That Part of Marshall South of East College Drive East of Saratoga. |
| 3605 | The North Part of Marshall North of Highway 68 and East College Drive |
| 3606 | Russell and Florence and Townships of Coon Creek, Lyons, Sodus, Amiret, Shelburn, Rock Lake, Custer and Monroe. |
| 3607 | Southeastern Corner of Lyon County that includes the City of Tracy. |
| 4601 | Northern Pipestone County including Towns of Holland and Ruthton and Townships of Altona, Fountain Prairie, Aetna, Troy, Grange and Rock |
| 4602 | That Part of Pipestone that is East of Hiawatha Avenue and North of 91 st Street. |
| 4603 | That Part of Pipestone that is West of Hiawatha Avenue and North of 91 st Street. |
| 4604 | Southwestern Pipestone County including Towns of Trosky, Ihlen, and most of Jasper and Townships of Sweet, Gray, Elmer, and Eden. |
| 4605 | Southeastern Pipestone County including Towns of Woodstock, Hatfield, and Edgerton and Townships of Burke and Osborne. |
| 4601 | Northern Traverse County including Towns of Wheaton and Tintah. |
| 4602 | Southern Traverse County including Towns of Dumont and Browns Valley. |
| 7501 | Eastern Redwood County including Towns of Clements and Morgan and Townships of Paxton, Sherman, Three Lakes, Morgan, Sundown and Brockville. |
| 7502 | Eastern Redwood County including the City of North Redwood Falls. |
| 7503 | Eastern Redwood County including the City of Redwood Falls. |
| 7504 | Middle Redwood County including Towns of Belview, Delhi, Seaforth, Wabasso and Wanda and Townships of Swedes Forest, Kintire, Delhi, Sheridan, Redwood Falls, Vail, New Avon, Waterbury and Willow Lake. |
| 7505 | Western Redwood County including Towns of Vesta, Milroy, Lucan and Walnut Grove and Townships of Vesta, Underwood, Westline, Granite Rick, Gales, Johnsonville and Springdale. |
| 7506 | Southern Redwood County including Towns of Revere, Lambertson and Sanborn and Townships of North Hero, Lambertson and Charlestown. |
| 9001 | Northern Half of Murray County including the Town of Currie and Townships of Ellsborough, Skandia, Lake Sarah, Shetek, Holly, Cameron, Lowville, Mason and Murray. |
| 9002 | Southwestern Half of Murray County including Towns of Lake Wilson, Chandler, Iona, and Fulda and Townships Hadley, Leeds, Chanarambie, Moulton, Fenton, Iona Township and Bondin. |
| 9003 | Southeastern Half of Murray County including Towns of Dovray, Slayton, and Avoca and Townships of Belfast, Lime Lake, Des Moines River, Slayton Township, and Dovray Township. |

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| 9501 | Eastern Big Stone County including Towns of Clinton, Johnson, Correll, and Odessa. |
| 9502 | Western Big Stone County including Towns of Beardsley, Graceville and Barry. |
| 9503 | South-central Part of Big Stone County that includes the City of Ortonville. |
| 9701 | Northeastern Corner of Yellow Medicine County including Towns of Granite Falls and Hazel Run and Townships of Lisbon, Stony Run, Hazel Run and Minnesota Falls. |
| 9702 | Western Side of Yellow Medicine County including the Town of Canby and Townships of Hammer, Norman, Florida, and Fortier. |
| 9703 | Middle of Yellow Medicine County including Towns of Porter, St. Leo, Clarkfield and Townships of Oshkosh, Omro, Tyro, Friendship, Wergeland, Burton, Swede and Normania. |
| 9704 | Southeastern Corner of Yellow Medicine County including Towns of Hanley Falls, Wood Lake and Echo and Townships of Sandnes, Wood Lake, Sioux Agency, Posen and Echo. |



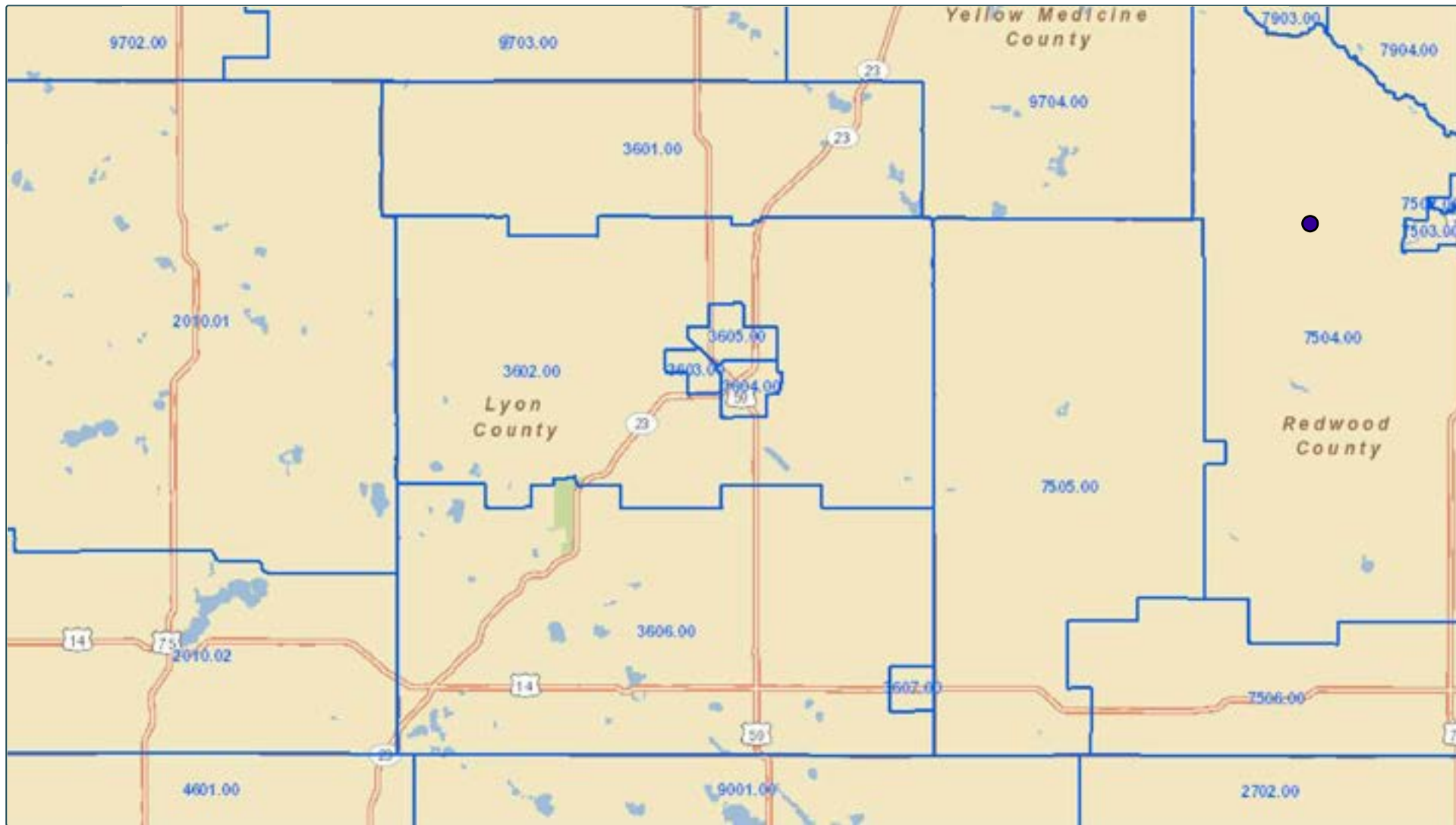
● Matched Address:
MSA: || State: || County: || Tract Code:

● Selected Tract
MSA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 127 - REDWOOD COUNTY || Tract Code: 7504.00



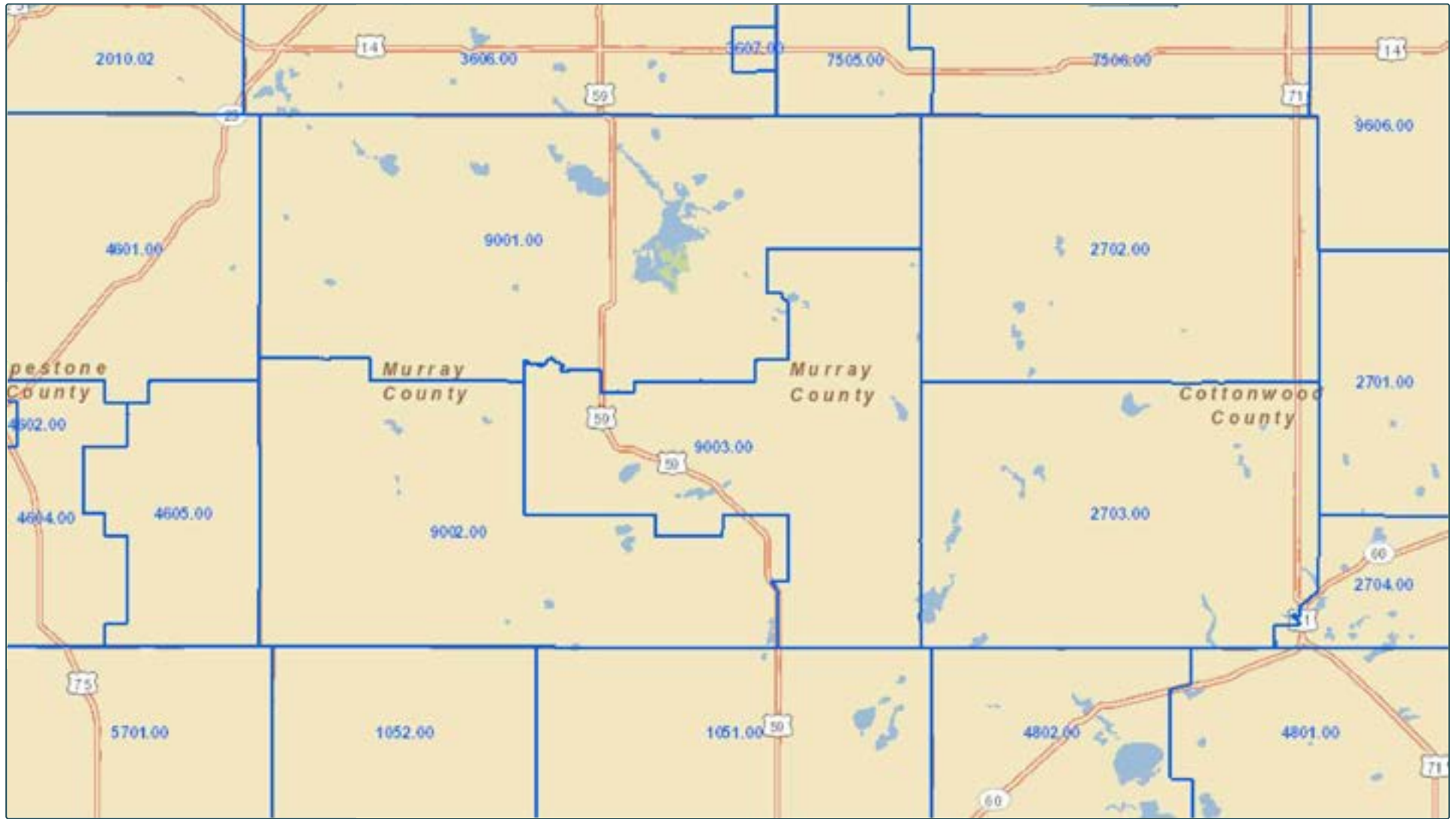
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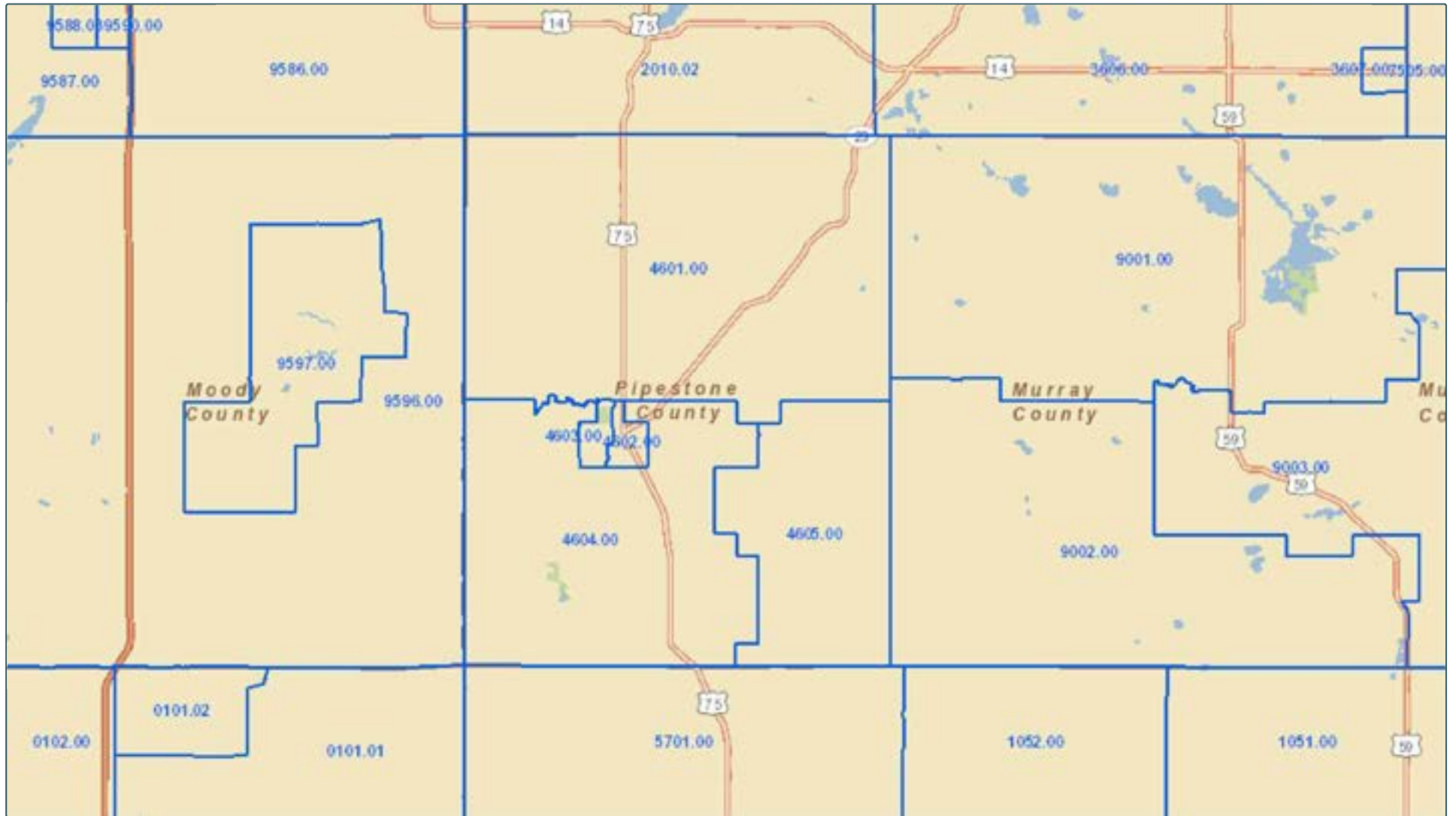
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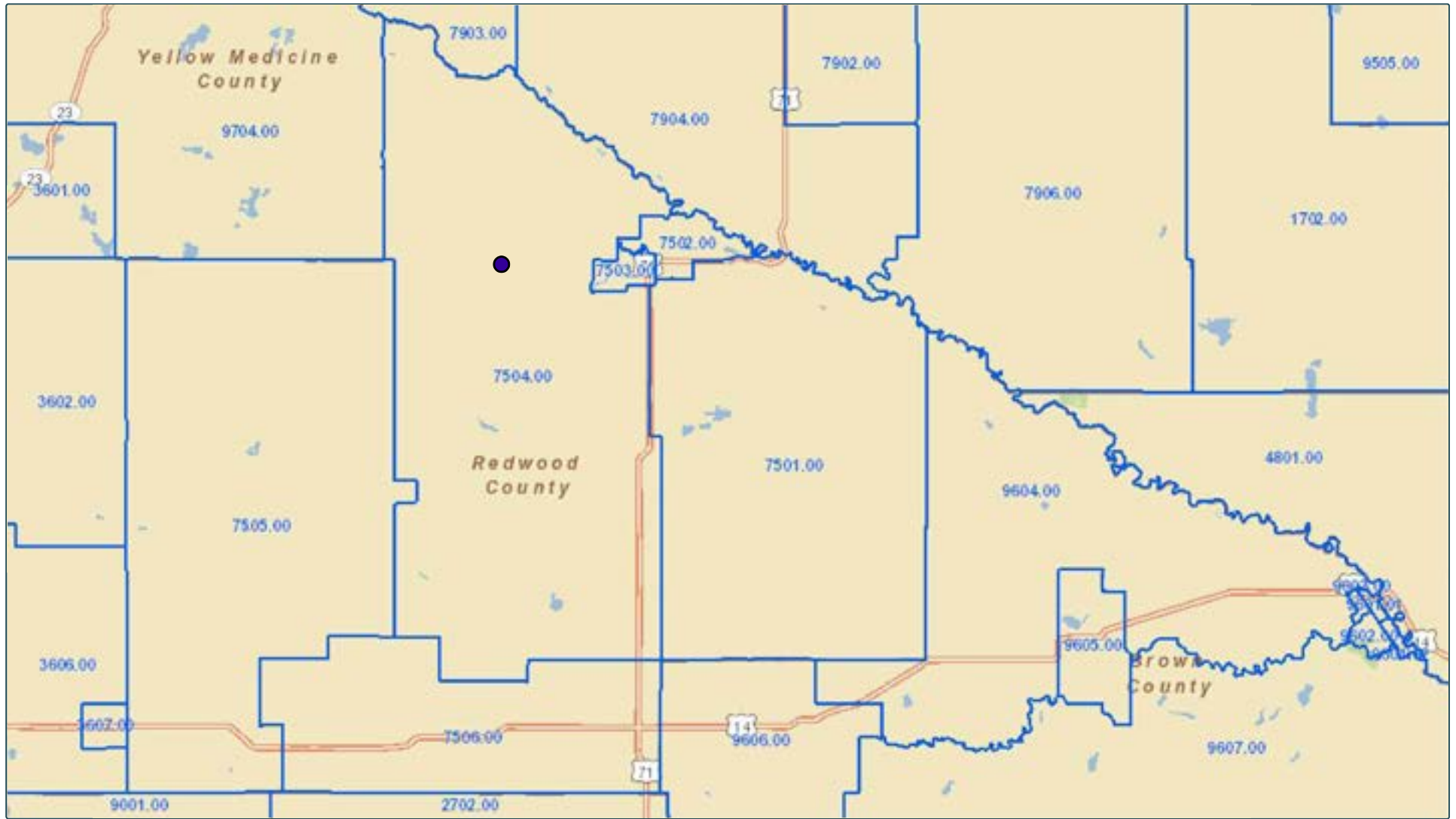
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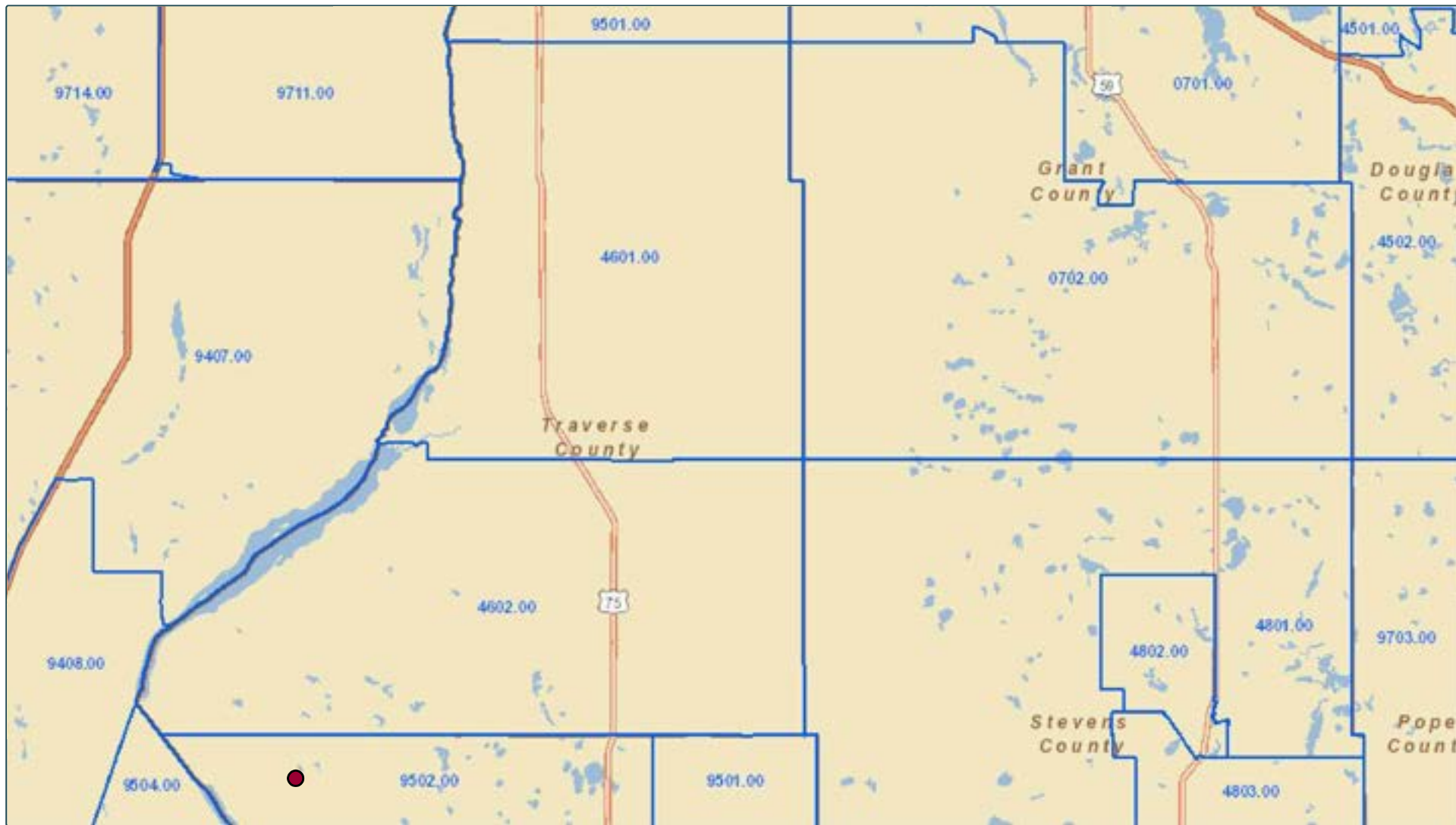
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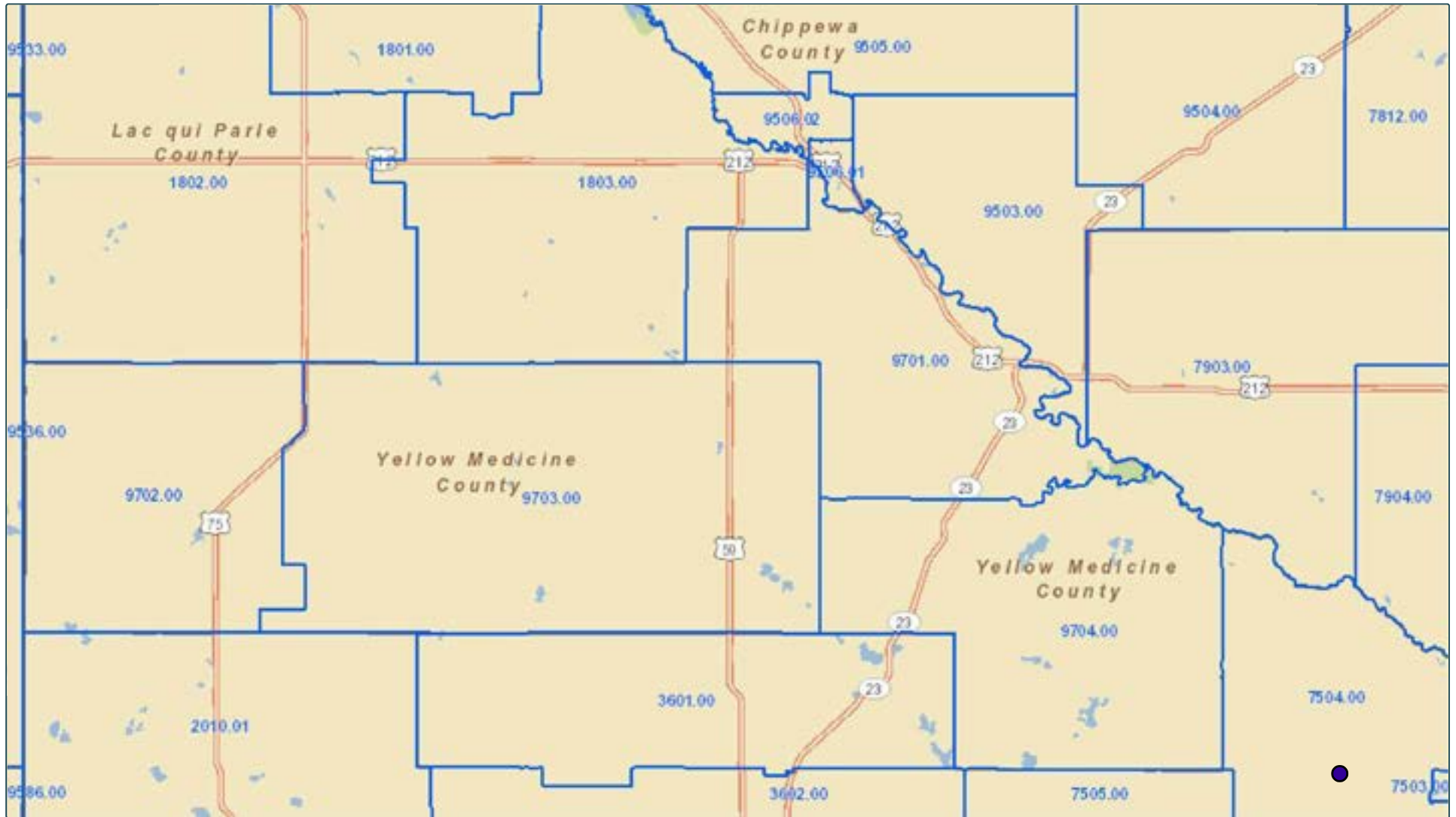
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MSA: || State: || County: || Tract Code:

● Selected Tract
MSA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 127 - REDWOOD COUNTY || Tract Code: 7504.00



● Matched Address: 101 MAIN ST S, BEARDSLEY, MN, 56211
MSA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 011 - BIG STONE COUNTY || Tract Code: 9502.00

● Selected Tract
MSA: || State: || County: || Tract Code:



● Matched Address:
MSA: || State: || County: || Tract Code:

● Selected Tract
MSA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 127 - REDWOOD COUNTY || Tract Code: 7504.00