

## 2024 COMMUNITY REINVESTMENT ACT STATEMENT

The Commercial State Bank of Wagner, located at 204 S Main, Wagner, S.D., 57380 adopts and publishes this Community Reinvestment Act Statement in compliance with the Community Reinvestment Act of 1977.

### Local Community

The bank seeks to meet the credit needs of individuals and firms doing business within its community and delineated by the attached map. Our assessment area includes census tracts 9701, 9402, and 9403 in Charles Mix County, South Dakota.

### Credit

The bank seeks to meet the credit needs of individuals and firms and doing business within its assessment area by making the following types of credit available to qualified borrowers on the basis of demonstrated proper purpose and borrower qualifications:

- Agricultural Loans
- Commercial Loans
- Construction Loans
- Small Business Loans
- Home Purchase Loans
  - 1-4 Family Unit Loans
  - 5 or more Family Unit Loans
- Housing Rehabilitation Loans
- Community Development Loans
- Consumer Loans, including but not limited to:
  - Vehicle Loans
  - Home Improvement Loans
  - Debt Consolidation/Personal Loans

The Bank also makes available Visa Credit Card applications and ATM Cash/ Check cards to its customers for their convenience.

### COMMUNITY CREDIT NEEDS

The Bank has participated in and will continue to participate in a broad range of community based programs designed to meet the credit needs of its local community through credit services, direct personal involvement of its employees, and cooperation with community officials and agencies.

## DEPOSIT PRODUCTS

**Checking Account**  
**Image Plus Checking**  
**Variable Rate Savings**  
**Money Market Deposit Account**  
**Certificates of Deposit Accounts (CD)**  
**IRA Accounts**  
**CESA**  
**HSA**

**SEE BANK STAFF FOR FURTHER DETAILS**

## BANKING HOURS

**Main Lobby - (605) 384-3646**  
**1-800-669-4060**

**Monday - Friday 9:00 A.M. - 3:00 P.M.**  
**Saturday 9:00 A.M. - 12:00 P.M.**

**Drive In/Walk Up - Monday – Friday 8:30 A.M. - 5:30 P.M.**  
**Saturday 8:30 A.M. - 12:00 P.M.**

## ATM

Commercial State Bank currently owns and maintains 7, cash dispensing only, automated teller machines (ATM). The ATMs are located at the following locations:

- **Buche Foods – 401 W SD Highway 46, Wagner SD**
- **2 – Fort Randall Casino & Hotel – 38556 SD Highway 46, Pickstown SD**
- **Wagner Super Foods, Inc – 71 S Main Ave in Wagner SD**
- **Yankton Sioux Travel Plaza – 38581 SD Highway 46, Pickstown SD**
- **Midtowne Oil & Wash – 130 E SD Hwy 46, Wagner SD**
- **Commercial State Bank – 204 S Main Ave, Wagner SD**

## LOAN TO DEPOSIT RATIO

March 31, 2022	58.81%	March 31, 2023	60.87%
June 30, 2022	59.60%	June 30, 2023	59.62%
September 30, 2022	61.44%	September 30, 2023	62.69%
December 31, 2022	67.17%	December 31, 2023	63.32%

## IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Commercial State Bank of Wagner  
204 S Main St, PO BOX 220  
Wagner, SD 57380-0220  
(605)384-3646

### COMMON FEATURES

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

Account Research	\$25 per hour and \$0.25 per sheet
Automatic Overdraft Protection Fee Per Transfer - From Checking	\$5.00
Automatic Overdraft Protection Fee Per Transfer - From Savings	\$5.00
Cash Withdrawal At ATM	\$519/day or amount determined by bank
There is a charge of \$1.50 per withdrawal at ATMs we do not own or operate.	
CD Change Of Name	\$5 if other than on the maturity date
Check Printing	Fee depends on style of check ordered
Account Activity Printout	\$1 for 2 or more printouts per month
Collections - Over \$1,000	\$10/check
Collections - Under \$1,000	\$5/check
Domestic Wire Transfers - Incoming	\$15.00
Domestic Wire Transfers - Outgoing	\$25.00
Duplicate Monthly Statement	\$5/statement
Savings Early Account Closing Fee	\$5.00
If the account is closed within 90 days of opening.	
Fax	\$5 first sheet and \$1/every sheet after
Foreign Wire Transfers - Incoming	\$75.00
Foreign Wire Transfers - Outgoing	\$75.00
Overdraft Fee	\$30.00
The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means. Fees are assessed per item.	
Passbook Replacement Fee	\$5.00
Photocopies - Each	\$0.25
Point-of-Sale Transactions	\$750/day or amount determined by bank
Returned Item Fee (NSF)	\$25.00

The categories of transactions for which a returned item fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means. Fees are assessed per item, per occurrence.

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#### LIMITS AND FEES DISCLOSURE

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Page 1

Savings Dormant Account Fee	\$10.00
(12 months or more if you have made no deposits or withdrawals to the account) This fee is charged annually on December 31st if account balance is \$100 or less.	
Stop Payments - Each	\$25.00
Checking Dormant Account Fee	\$10.00
(12 months or more if you have made no deposits or withdrawals to the account) This fee is charged annually on December 31st if account balance is \$100 or less.	
Replacement PIN Fees	\$10.00
We may charge you \$10.00 to replace a personal identification number.	
Replacement Card Fee	\$15.00
We may charge you \$15.00 to replace a lost or damaged card.	