



**FARMERS AND MECHANICS
FEDERAL**

"WHERE COMMUNITY MATTERS" 

CRA PUBLIC FILE

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Bank Contact Information

FARMERS AND MECHANICS FEDERAL SAVINGS BANK

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FARMERS AND MECHANICS FEDERAL will maintain a copy of this file for public inspection upon request and at no cost at its main office. **FARMERS AND MECHANICS FEDERAL** will also maintain a copy of its most recent CRA Performance Evaluation and a list of services provided at each branch office. **FARMERS AND MECHANICS FEDERAL** will comply with any CRA public file requests within five calendar days and update this file no later than April 1 of each calendar year.

PUBLIC DISCLOSURE

June 6, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Farmers and Mechanics Federal Savings Bank
Certificate Number: 28478

225 E Main St
Bloomfield, Indiana 47424

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

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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 **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The bank's reasonable performance under the Lending Test supports the overall rating. The following points summarize the bank's performance under the Lending Test.

- The loan-to-deposit (LTD) ratio is reasonable, given the institution's size, financial condition, and AA credit needs.
- The bank made a majority of its home mortgage and small business loans within the AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration of loans among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the prior evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

Farmers and Mechanics Federal Savings Bank (Farmers) is headquartered in Bloomfield, Indiana and operates primarily in south-central Indiana. The bank is a mutually-owned institution. Farmers does not have any indirect lending relationships, affiliates, or subsidiaries that offer lending products.

The bank received a Needs-to-Improve rating at its previous FDIC Performance Evaluation as of August 30, 2021, based on Small Institution Examination Procedures.

Farmers operates three full-service banking locations and one limited-service loan production office, all within south-central Indiana. Two of the full-service offices are located in rural Greene County and one is located in suburban Monroe County. The loan production office opened on June 1, 2022, in Greene County. During the evaluation period, the bank did not open or close any full-service offices. The Monroe County office is located in an upper-income census tract, and the other offices are located in middle-income tracts. As a result of the 2020 U.S. Census, one of the census tracts in Greene County changed from moderate- to middle-income. This change was effective starting with 2022 lending data. The bank opened the loan production office and focused lending efforts in that tract prior to the change in an attempt to better penetrate a moderate-income tract. No merger or acquisition activity occurred since the previous evaluation.

The bank offers loan products including home mortgage, commercial, agricultural, and consumer loans. The bank's primary lending focus has historically been home mortgage lending. In 2020, the bank developed and marketed a first-time homebuyer program with an emphasis on low- and moderate-income borrowers in an attempt to directly address a critical need. During the review

period, the bank originated approximately \$3.1 million of loans under this program. In total, the bank granted \$3.1 million in loans under this program during the review period, as noted previously. Specifically, the bank granted 5 such loans in 2022, 7 in 2023, and 2 during the first six months of 2024.

Consumer and agricultural loans are offered but are not major loan products. The bank also provides a variety of deposit services including checking, savings, and money market deposit accounts, and certificates of deposit. Alternative banking services include Internet and mobile banking, electronic bill pay, automated teller machines, and drive-up facilities. The bank maintains a transactional web site at www.farmersandmechanicsfederal.com.

As of March 31, 2024, assets totaled approximately \$124.8 million and included total loans of \$61.5 million and total securities of \$41.4 million. Deposits totaled \$106.9 million as of that date. There have been no material changes to the loan composition. The following table details the loan portfolio distribution.

Loan Portfolio Distribution as of 03/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	1,098	1.8
Secured by Farmland	696	1.1
Secured by 1-4 Family Residential Properties	42,073	68.5
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	6,416	10.4
Total Real Estate Loans	50,283	81.8
Commercial and Industrial Loans	9,915	16.1
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	600	1.0
Other Loans	704	1.1
Total Loans	61,502	100.0
<i>Source: Reports of Condition and Income</i>		

There are no substantial financial, legal, or other impediments that would limit the bank’s ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which to evaluate its CRA performance. Brief descriptions of the bank’s two AAs are noted below. The AAs are unchanged from the previous evaluation.

- Indiana Nonmetropolitan AA (Indiana Non-MSA AA) – Greene County in its entirety.
- Bloomington, Indiana Metropolitan Statistical Area (Bloomington MSA AA) – Monroe County in its entirety.

The AAs conform to the requirements of the CRA regulation, do not arbitrarily exclude low- and moderate-income geographies, and do not reflect illegal discrimination. Refer to the separate AA sections of this evaluation for more detailed information.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated August 30, 2021, to the current evaluation dated June 6, 2024. Examiners used the Interagency Small Institution CRA Examination Procedures to evaluate the bank’s CRA performance. These procedures include the Small Bank Lending Test. As the bank has no affiliates, this evaluation did not include any affiliate activity.

Performance in the Indiana Non-MSA AA received greater weight in the evaluation since that AA contains a majority of reviewed lending activity, deposits, and office locations. Although the bank has limited lending or deposits in the Bloomington MSA AA, examiners conducted a full-scope review of both AAs due to the previous Needs-to-Improve rating.

The following table illustrates the bank’s distribution of loans, deposits, and office locations in each AA. The Branches section does not include the loan production office in Greene County.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans*		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Indiana Non-MSA AA	17,555	73.5	76,976	80.2	2	66.7
Bloomington MSA AA	6,328	26.5	19,018	19.8	1	33.3
Total	23,883	100.0	95,994	100.0	3	100.0

*Source: Bank Data; FDIC Summary of Deposits (06/30/2023); *2022-2023 home mortgage loans and 2022-2023 small business loans.*

Activities Reviewed

Examiners determined that the bank’s major product lines are home mortgage and small business loans. This conclusion considered the bank’s business strategy, lending focus, loan portfolio composition, and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as small farm or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

This evaluation considered all home mortgage loans reported on the Home Mortgage Disclosure Act (HMDA) Loan Application Registers for 2022 and 2023. Aggregate data for 2022 as well as 2020 U.S. Census data provided standards of comparison for home mortgage loans. The bank reported 59 home mortgage loans originated or purchased totaling \$10.6 million in 2022 and 39 totaling \$6.7 million in 2023.

Additionally, this evaluation considered all small business loans originated in 2022 and 2023 as

compiled on internal bank records. The bank originated 25 small business loans totaling \$7.1 million in 2022 and 34 totaling \$8.1 million in 2023.

The bank's record of originating home mortgage loans provided the most weight to overall conclusions based on the number and dollar volume of loan originations. Examiners reviewed the number and dollar volume of loans, and while both number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The bank demonstrated reasonable performance under the Lending Test. Reasonable performances under the LTD ratio, geographic distribution, and borrower profile criteria support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The bank's LTD ratio, calculated from Call Report data, averaged 56.7 over the past 11 calendar quarters from September 30, 2021 to March 31, 2024. This represents an increase from the last evaluation, when the average LTD ratio was 53.2 percent. Despite the overall nominal increase in the average ratios between evaluations, net loans steadily increased for nearly the entire evaluation period, reversing an overall downward trend in the last evaluation. Specifically, the LTD ratio increased from 46.9 percent as of the third quarter of 2021, to a high of 68.9 percent as of the second quarter of 2023. The last three quarters saw slight declines, but were still well above the beginning of the evaluation period. Overall, net loans increased by 46.7 percent during the review period. The LTD ratio was affected by strong deposit growth during the evaluation period. Similar to most banks, Farmers experienced deposit growth particularly during the pandemic, as balances grew due to such factors as federal relief programs, etc. Overall, deposits increased by 20.2 percent between the beginning and end of the evaluation period.

The bank's performance was compared to that of similarly-situated banks. Examiners identified comparable institutions based on geography, market composition, and lending focus. These banks generally face the same economic and demographic opportunities and constraints. The bank's average LTD ratio is below all four similarly-situated institutions, as shown in the following table.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 03/31/2024 (\$000s)	Average Net LTD Ratio (%)
Farmers and Mechanics Federal Savings Bank	124,845	56.7
Similarly-Situated Institution #1	157,969	73.8
Similarly-Situated Institution #2	129,360	65.1
Similarly-Situated Institution #3	84,769	83.3
Similarly-Situated Institution #4	78,330	64.7
<i>Source: Reports of Condition and Income 09/30/2021 – 03/31/2024</i>		

Examiners considered other performance context factors. The bank originates and sells loans on the secondary market, and this volume of lending is not captured in the LTD ratio, as the loans are not held in portfolio. During the review period, the bank originated 6 home mortgage loans totaling \$625,000 through this lending channel. The bank also maintains a large municipal deposit of approximately \$5 million. Excluding this deposit, the average net LTD ratio is approximately 59.7 percent. Additionally, examiners considered other lending-related activities. In 2021, the bank began participating in a loan arrangement for \$1 million that invests in loans that support community development, including community services for low- and moderate-income individuals in a moderate-income tract in Greene County.

Considering performance context factors as well as the need and opportunities present in the AAs, the bank's LTD ratio improved since the prior evaluation and is reasonable.

Assessment Area Concentration

The bank originated majorities of its home mortgage and small business loans within the AAs. The following table illustrates the bank's lending activity inside and outside the AAs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2022	47	79.7	12	20.3	59	8,296	77.9	2,352	22.1	10,648
2023	31	79.5	8	20.5	39	5,145	77.1	1,524	22.9	6,669
Subtotal	78	79.6	20	20.4	98	13,441	77.6	3,876	22.4	17,317
Small Business										
2022	15	60.0	10	40.0	25	4,600	64.4	2,538	35.6	7,138
2023	26	76.5	8	23.5	34	6,137	76.0	1,933	24.0	8,070
Subtotal	41	69.5	18	30.5	59	10,737	70.6	4,471	29.4	15,208
Total	119	75.8	38	24.2	157	24,178	74.3	8,347	25.7	32,525
<i>Source: HMDA Reported Data; Bank Data</i>										

Geographic Distribution

The geographic distribution reflects reasonable dispersion throughout the AAs. This conclusion is based on overall reasonable performance in the AAs.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels and businesses of different sizes. This conclusion is supported by overall reasonable performance in the AAs.

Response to Complaints

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

INDIANA NONMETROPOLITAN ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN INDIANA NONMETROPOLITAN AREA

The bank’s Indiana Non-MSA AA consists of Greene County, Indiana, in its entirety. The bank operates its main office, one full-service branch, and one loan production office in this AA.

Economic and Demographic Data

This AA includes nine census tracts. According to the 2020 U.S. Census, two of the tracts are moderate-income and seven are middle-income. The AA does not contain any low- or upper-income tracts. The two moderate-income tracts are located in Linton, Indiana. Prior to 2022, a tract in Jasonville, Indiana was also moderate-income. The following table provides a summary of the demographic data, including housing and business information within the AA.

Demographic Information of the Assessment Area						
Assessment Area: IN Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.0	22.2	77.8	0.0	0.0
Population by Geography	30,803	0.0	16.2	83.8	0.0	0.0
Housing Units by Geography	15,290	0.0	18.2	81.8	0.0	0.0
Owner-Occupied Units by Geography	10,187	0.0	15.4	84.6	0.0	0.0
Occupied Rental Units by Geography	2,801	0.0	26.6	73.4	0.0	0.0
Vacant Units by Geography	2,302	0.0	19.9	80.1	0.0	0.0
Businesses by Geography	2,502	0.0	15.2	84.8	0.0	0.0
Farms by Geography	197	0.0	3.6	96.4	0.0	0.0
Family Distribution by Income Level	8,828	23.6	19.6	22.2	34.7	0.0
Household Distribution by Income Level	12,988	26.3	16.2	20.3	37.2	0.0
Median Family Income Non-MSAs - IN		\$67,032	Median Housing Value			\$105,594
			Median Gross Rent			\$621
			Families Below Poverty Level			11.3%

Source: 2020 U.S. Census and 2023 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.

The geographic distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. According to 2020 U.S. Census data, the AA contains 15,290 housing units. Of those, 66.6 percent are owner-occupied, 18.3 are rental units, and 15.1 percent are vacant.

The analysis of small business loans under the borrower profile criterion compares the distribution of loans by the borrowers’ Gross Annual Revenues (GARs), focusing on lending to businesses with

GARs of \$1 million or less. According to 2023 D&B data, the AA contains 2,502 non-farm businesses with the following GAR levels:

- 88.6 percent have revenues of \$1 million or less
- 2.0 percent have revenues of more than \$1 million
- 9.4 percent have unknown revenues

Examiners used the FFIEC-updated median family income to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IN NA Median Family Income (99999)				
2022 (\$74,500)	<\$37,250	\$37,250 to <\$59,600	\$59,600 to <\$89,400	≥\$89,400
2023 (\$82,700)	<\$41,350	\$41,350 to <\$66,160	\$66,160 to <\$99,240	≥\$99,240
<i>Source: FFIEC</i>				

The economy in the AA improved during the beginning of the evaluation period; however, the unemployment rate began to rise in the last six months. The March 2024 unemployment rate for Greene County was 5.0 percent, which was higher than the State of Indiana rate of 3.5 percent and the national unemployment rate of 3.8 percent.

Major employers in Greene County include Walmart Supercenter, Greene County General Hospital, and the Linton Stockton School Corporation.

Competition

The AA is moderately competitive for financial services. According to the FDIC Deposit Market Share data as of June 30, 2023, 6 financial institutions operated 11 full-service offices within the AA. Farmers ranked 2nd in market share, holding 17.1 percent of all deposits.

Further, there is a high level of competition for home mortgage loans in the AA. In 2022, 117 lenders reported 991 home mortgage loans originated or purchased in the AA. Farmers ranked 8th in this group of lenders with a 3.8 percent market share. However, aggregate data shows limited demand and opportunity in the two moderate-income tracts. Aggregate HMDA data from 2022 shows that 42 lenders originated or purchased 147 home mortgage loans in the moderate-income tracts. Of those 42 lenders, 21 lenders originated just one loan in the moderate-income tracts and only 6 lenders originated more than 5 mortgage loans in those tracts, indicating limited lending opportunity and significant competition.

The bank is not required to report small business loan data. Therefore, the analysis of small business lending does not include comparisons to aggregate data. However, the aggregate data

reflects the level of competition. In 2022, 39 lenders reported 337 small business loans in the AA, reflecting a moderate degree of competition.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community development needs. This information helps determine whether local financial intuitions are responsive to those needs. It also shows what credit opportunities are available.

Examiners conducted two community contacts with local economic development organizations serving this AA. One contact stated that affordable housing is limited in the county. The contact also said that there are not a lot of businesses or job opportunities, which is an economic weakness in Greene County. The other contact stated that the county is losing population, and residents generally commute out of the AA for better employment opportunities. The contact also stated that there is limited housing stock available in the county, which limits lending demand and opportunity.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage lending along with small business lending represent the primary credit needs in the AA. As the community contacts indicated, there are not a lot of job opportunities in the AA, and the population is decreasing. There is also limited housing stock available. There is limited lending demand and opportunity in this Greene County.

CONCLUSIONS ON PERFORMANCE CRITERIA IN INDIANA NONMETROPOLITAN AREA

LENDING TEST

Farmers demonstrated reasonable performance under the Lending Test.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Reasonable home mortgage lending supports this determination. Small business lending was poor but received less weight in the evaluation. Examiners noted that the nearest moderate-income census tract to a Farmers office is over 11 miles away, and the actual driving distance is farther, through winding roads that cause the approximate driving time to be at least 20 minutes. Offices of competing lenders are located within and in closer proximity to these areas.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. As shown in the following table, the bank's lending in the two moderate-income tracts trailed the percentage of owner-occupied housing units and the aggregate data. The AA does not contain low-income tracts. In 2022, the bank originated one loan in a moderate-income tract, and in 2023 the bank

originated two loans in moderate-income tracts. As previously mentioned, the bank’s loan production office is located in a tract that had been moderate-income until the income designation changed starting in 2022. The bank directed lending focus to this tract because it was moderate-income, prior to being updated with the most recent U.S. Census. In 2022, the bank originated seven home mortgage loans in that tract. The bank originated five home mortgage loans in that tract in 2023.

The Lending Test includes only loans that are closed, but not loan applications that do not result in loans. However, examiners assessed application levels in the moderate-income tracts for context to determine whether the bank actively sought to serve these areas. Examiners noted that in 2023, the bank originated two loans in the moderate-income census tracts and received applications for three others. In all three cases, the applicants ultimately withdrew their applications.

Additionally, there is significant competition among lenders for a limited number of loans in the moderate-income tracts, as evidenced by the aggregate data discussed previously. Aggregate data from 2022 shows that of the 42 lenders who originated or purchased a home mortgage loan in the moderate-income tracts in this AA, 21 of those lenders originated only one loan in the moderate-income tracts. As noted earlier, the closest moderate-income tract is approximately 20 minutes away from a Farmers office, and competing lenders have offices in closer proximity. Considering the competition among lenders and limited opportunity for lending in the moderate-income tracts, the bank’s performance is reasonable.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: IN Non-MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2022	15.4	14.8	1	2.6	43	0.7
2023	15.4	--	2	7.1	277	5.9
Middle						
2022	84.6	85.2	37	97.4	5,887	99.3
2023	84.6	--	26	92.9	4,385	94.1
Totals						
2022	100.0	100.0	38	100.0	5,930	100.0
2023	100.0	--	28	100.0	4,662	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion throughout the AA. As shown in the following table, the bank did not originate any small business loans in the two moderate-income tracts in this AA in 2022. The bank originated one small business loan in a moderate-income tract in 2023. This performance trailed the comparator for both years. As previously mentioned, the bank opened a loan production office in a tract that had previously been moderate-income. The bank

originated one small business loan in this tract in 2022 and one small business loan in 2023. This reflects poor dispersion of small business loans.

Geographic Distribution of Small Business Loans					
Assessment Area: IN Non-MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate					
2022	15.6	0	0.0	0	0.0
2023	15.2	1	4.5	258	5.3
Middle					
2022	84.4	11	100.0	2,398	100.0
2023	84.8	21	95.5	4,602	94.7
Totals					
2022	100.0	11	100.0	2,398	100.0
2023	100.0	22	100.0	4,860	100.0

*Source: 2022 & 2023 D&B Data; Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0%*

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels.

As shown in the following table, the bank’s lending to low-income borrowers trailed the aggregate data and the percentage of families. Within the AA, 11.3 percent of families have incomes below the poverty level. Families at that income level likely face difficulties qualifying for and/or servicing debts in amounts necessary to finance homes in the AA, which have a median value of \$105,594. Additionally, 15.1 percent of the housing units in the AA are vacant and 18.3 percent are rentals, which limits the amount of available housing stock for potential borrowers. Information from the community contacts also indicates a lack of affordable housing options, which further limits loan opportunities to low-income borrowers.

Examiners noted stronger performance relative to moderate-income borrowers. The bank’s lending trailed the aggregate data and slightly trailed the percentage of families in 2022. However, lending to moderate-income borrowers improved in 2023 and slightly exceeded the percentage of families.

Examiners considered additional performance context factors. As noted earlier, in 2020, the bank developed and marketed a first-time homebuyer program with emphasis on low- and moderate-income borrowers in an attempt to directly address this need. The bank’s efforts and improvement in moderate-income borrowers, particularly in 2023, is noted.

As noted earlier, examiners reviewed application activity solely for context to assess whether the bank actively tried to serve low- and moderate-income applicants. In addition to the one origination to low-income borrowers in 2023, there was also an additional application that was approved, but not accepted by the applicant. Similarly, in 2022, there was one application from a moderate-income applicant that was approved but not accepted and two applications that were withdrawn by moderate-income applicants.

Considering all performance context factors, the bank’s performance is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: IN Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	23.6	10.9	1	2.6	29	0.5
2023	23.6	--	1	3.6	28	0.6
Moderate						
2022	19.6	24.4	6	15.8	526	8.9
2023	19.6	--	6	21.4	665	14.3
Middle						
2022	22.2	24.0	12	31.6	2,051	34.6
2023	22.2	--	7	25.0	867	18.6
Upper						
2022	34.7	27.6	19	50.0	3,325	56.1
2023	34.7	--	14	50.0	3,102	66.5
Not Available						
2022	0.0	13.0	0	0.0	0	0.0
2023	0.0	--	0	0.0	0	0.0
Totals						
2022	100.0	100.0	38	100.0	5,930	100.0
2023	100.0	--	28	100.0	4,662	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes. As illustrated in the following table, the bank’s distribution of lending to businesses with GARs of \$1 million or less trails the demographic comparator for both

years; however, the bank’s performance demonstrated an increasing trend. Additionally, not all small businesses seek traditional financing.

As noted earlier, the bank is not required to collect or report small business loan data; therefore, the bank’s loans are not included the CRA small business loan aggregate data. Nevertheless, the aggregate data is a useful illustration of loan demand and the levels of lending to businesses of different sizes in the assessment area. The 2022 aggregate data, the most recent year available, shows that reporting lenders granted approximately 55.7 percent by number and 26.1 percent by dollar volume of their loans to businesses with GARs of \$1 million or less. Farmers’ performance is consistent with these trends in 2022, as shown in the following table.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: IN Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2022	87.7	6	54.5	817	34.1
2023	88.6	15	68.2	2,705	55.7
>\$1,000,000					
2022	2.4	5	45.5	1,581	65.9
2023	2.0	6	27.3	2,110	43.4
Revenue Not Available					
2022	9.9	0	0.0	0	0.0
2023	9.4	1	4.5	45	0.9
Totals					
2022	100.0	11	100.0	2,398	100.0
2023	100.0	22	100.0	4,860	100.0
<i>Source: 2022 & 2023 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

**BLOOMINGTON, INDIANA METROPOLITAN STATISTICAL AREA
ASSESSMENT AREA – Full-Scope Review**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN
BLOOMINGTON, INDIANA METROPOLITAN STATISTICAL AREA**

The bank’s Bloomington MSA AA consists of Monroe County, Indiana, in its entirety. The bank operates one full-service branch in this AA.

Economic and Demographic Data

This AA includes 33 census tracts with the following income designations according to the 2020 Census:

- 2 low-income tracts,
- 6 moderate-income tracts,
- 12 middle-income tracts,
- 10 upper-income tracts, and
- 3 tracts with no income designation (Indiana University campus)

The following table provides a summary of the demographics, housing, and business information within the AA.

Demographic Information of the Assessment Area						
Assessment Area: Bloomington, IN MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	6.1	18.2	36.4	30.3	9.1
Population by Geography	139,718	6.3	16.3	33.1	32.4	11.9
Housing Units by Geography	62,073	7.9	16.3	35.4	33.2	7.2
Owner-Occupied Units by Geography	31,146	2.2	14.1	38.7	43.1	1.9
Occupied Rental Units by Geography	25,253	13.1	20.3	32.4	21.8	12.3
Vacant Units by Geography	5,674	15.5	10.8	30.5	29.7	13.6
Businesses by Geography	15,643	13.1	14.5	31.0	35.8	5.6
Farms by Geography	467	3.0	13.3	45.8	37.0	0.9
Family Distribution by Income Level	29,601	19.1	17.0	20.1	43.8	0.0
Household Distribution by Income Level	56,399	26.9	13.0	17.5	42.6	0.0
Median Family Income MSA - 14020 Bloomington, IN MSA		\$74,499	Median Housing Value			\$204,309
			Median Gross Rent			\$958
			Families Below Poverty Level			10.3%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The geographic distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. According to 2020 U.S. Census data, the AA contains 62,073 housing units. Of those, 50.2 percent are owner-occupied, 40.7 are rental units, and 9.1 percent are vacant.

The analysis of small business loans under the borrower profile criterion compares the distribution of loans by the borrowers' GARs, focusing on lending to businesses with GARs of \$1 million or less. According to 2023 D&B data, the AA contains 15,643 non-farm businesses with the following GAR levels:

- 89.6 percent have revenues of \$1 million or less
- 2.8 percent have revenues of more than \$1 million
- 7.6 percent have unknown revenues

Examiners used the FFIEC-updated median family income to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Bloomington, IN MSA Median Family Income (14020)				
2022 (\$88,500)	<\$44,250	\$44,250 to <\$70,800	\$70,800 to <\$106,200	≥\$106,200
2023 (\$92,700)	<\$46,350	\$46,350 to <\$74,160	\$74,160 to <\$111,240	≥\$111,240
<i>Source: FFIEC</i>				

The unemployment rate in the AA fluctuated during the evaluation period and rose during the first quarter of 2024. The March 2024 unemployment rate for Greene County was 4.4 percent, which was higher than the State of Indiana rate of 3.5 percent and the national unemployment rate of 3.8.

Major employers in Monroe County include Indiana University, Cook Group Inc., and IU Health Bloomington Hospital.

Competition

The AA is significantly competitive for financial services. According to the FDIC Deposit Market Share data as of June 30, 2023, 13 financial institutions operated 34 full-service offices within the AA. Farmers ranked 11th in market share, holding 0.6 percent of all deposits.

Furthermore, there is a high level of competition for home mortgage loans. In 2022, 235 lenders reported 3,938 home mortgage loans originated or purchased in the AA. Farmers ranked 62nd in this group of lenders with a 0.2 percent market share.

The bank is not required to report small business loan data. Therefore, the analysis of small business lending does not include comparisons to aggregate data. However, the aggregate data reflects the level of competition and is therefore included here. In 2022, 59 lenders reported 2,113 small business loans in the AA, reflecting a high degree of competition.

Community Contact

Examiners contacted a representative from a local affordable housing organization that serves the AA, who noted that one of the strengths of the county is the presence of Indiana University. The contact stated that one of the major credit needs in Monroe County is housing, specifically affordable housing.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage lending, along with small business lending, represents the primary credit needs in the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BLOOMINGTON, INDIANA METROPOLITAN STATISTICAL AREA

LENDING TEST

Farmers demonstrated reasonable performance under the Lending Test.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA, primarily due to the bank's home mortgage lending activity. The bank did not originate enough small business loans in this AA to result in meaningful analysis; therefore, small business lending did not affect conclusions in this AA.

Home Mortgage Loans

The geographic distribution of loans reflects reasonable dispersion throughout the AA. As shown in the following table, the bank originated far fewer loans in 2023, due in part to the rising interest rate environment, which generally lowered demand.

The bank did not grant any loans in low-income tracts in either year; however, it is considered reasonable in that only 2.2 percent of the owner-occupied housing units are located in these tracts. Further, 2022 aggregate HMDA data also shows that demand is limited, as all HMDA-reporters originated only 3.1 percent of their loans in these areas.

Examiners noted stronger performance in moderate-income tracts. In 2022, the bank's percentage of loans exceeded the demographic data and was nearly double the aggregate HMDA data.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Bloomington IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	2.2	3.1	0	0.0	0	0.0
2023	2.2	--	0	0.0	0	0.0
Moderate						
2022	14.1	11.6	2	22.2	588	24.9
2023	14.1	--	0	0.0	0	0.0
Middle						
2022	38.7	38.7	5	55.6	1,002	42.4
2023	38.7	--	3	100.0	483	100.0
Upper						
2022	43.1	44.9	2	22.2	776	32.8
2023	43.1	--	0	0.0	0	0.0
Not Available						
2022	1.9	1.6	0	0.0	0	0.0
2023	1.9	--	0	0.0	0	0.0
Totals						
2022	100.0	100.0	9	100.0	2,366	100.0
2023	100.0	--	3	100.0	483	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

As shown in the following table, the bank granted only 4 small business loans in each year, and all of the loans were located in middle- and upper-income census tracts. Given the small universe of lending, the activities did not contribute meaningful results in the overall assessment of the bank's performance in this AA.

Geographic Distribution of Small Business Loans					
Assessment Area: Bloomington IN MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2022	13.3	0	0.0	0	0.0
2023	13.1	0	0.0	0	0.0
Moderate					
2022	14.6	0	0.0	0	0.0
2023	14.5	0	0.0	0	0.0
Middle					
2022	31.0	3	75.0	1,202	54.6
2023	31.0	4	100.0	1,277	100.0
Upper					
2022	35.6	1	25.0	1,000	45.4
2023	35.8	0	0.0	0	0.0
Not Available					
2022	5.5	0	0.0	0	0.0
2023	5.6	0	0.0	0	0.0
Totals					
2022	100.0	4	100.0	2,202	100.0
2023	100.0	4	100.0	1,277	100.0
<i>Source: 2022 & 2023 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels. Similar to the Geographic Distribution criterion, examiners based conclusions primarily on the bank’s home mortgage lending activities, as the universe of small business loans in this AA did not contribute to meaningful analysis or results.

Home Mortgage Loans

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels. In 2022, the bank originated one loan to a low-income borrower and one loan to a moderate-income borrower. The low-income performance was slightly above the aggregate data. Additionally, examiners noted that 10.3 percent of families have incomes below poverty. These families are unlikely to be able to manage debt in amounts necessary to finance homes in the AA, thus limiting demand and opportunity in the AA. The 2022 lending to moderate-income borrowers was below the comparators, but reasonable based primarily on significant competition from other lenders.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Bloomington IN MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	19.1	10.5	1	11.1	130	5.5
2023	19.1	--	0	0.0	0	0.0
Moderate						
2022	17.0	17.9	1	11.1	30	1.3
2023	17.0	--	1	33.3	213	44.1
Middle						
2022	20.1	21.6	3	33.3	796	33.6
2023	20.1	--	1	33.3	45	9.3
Upper						
2022	43.8	34.0	4	44.4	1,410	59.6
2023	43.8	--	1	33.3	225	46.6
Not Available						
2022	0.0	15.9	0	0.0	0	0.0
2023	0.0	--	0	0.0	0	0.0
Totals						
2022	100.0	100.0	9	100.0	2,366	100.0
2023	100.0	--	3	100.0	483	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

As shown in the following table, the bank did not originate enough small business loans in this AA to result in meaningful analysis. This area did not impact the rating.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Bloomington IN MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2022	88.7	0	0.0	0	0.0
2023	89.6	2	50.0	520	40.7
>\$1,000,000					
2022	3.1	4	100.0	2,202	100.0
2023	2.8	2	50.0	757	59.3
Revenue Not Available					
2022	8.2	0	0.0	0	0.0
2023	7.6	0	0.0	0	0.0
Totals					
2022	100.0	4	100.0	2,202	100.0
2023	100.0	4	100.0	1,277	100.0
<i>Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>					

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 institution'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 institution 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.

Farmers and Mechanics Branch and ATM Locations and Hours

Main Office & ATM

225 E Main St
Bloomfield, IN 47424
812-384-4473

Office Hours: Mon, Tues, Thurs, Fri 8-5, Wed 8-1, Sat 8-12

Bloomington Branch & ATM

3535 W 3rd St
Bloomington IN 47404
812-332-4473

Office Hours: Mon, Tues, Thurs, Fri 8-5, Wed 8-1, Sat Closed

Eastern Greene Branch & ATM

1224 N State Road 45
Bloomfield, IN 47424
812-792-4473

Office Hours: Mon, Tues, Thurs, Fri 8-5, Wed Closed, Sat 8-12

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Competitive information was obtained directly from vendors or their websites during the week of December 5, 2022. Some vendors may have introductory offers or additional ways to waive the monthly service fee.

\$10,000 Accidental Death and Dismemberment Insurance Coverage is provided at no additional charge. Total coverage splits evenly among all authorized signers as indicated on the account opening signature cards. *Insurance products are not deposits, not FDIC Insured, not insured by any federal government agency, not guaranteed by the bank.*

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Offer good on personal accounts only; ask us about our outstanding options for your business or organization. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. Up to \$10 for debit cards and unused checks from another financial institution given at the time the checks/debit cards are presented within 30 days of account opening.



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- Does not reduce 50% at age 70
- Includes comprehensive travel assistance services
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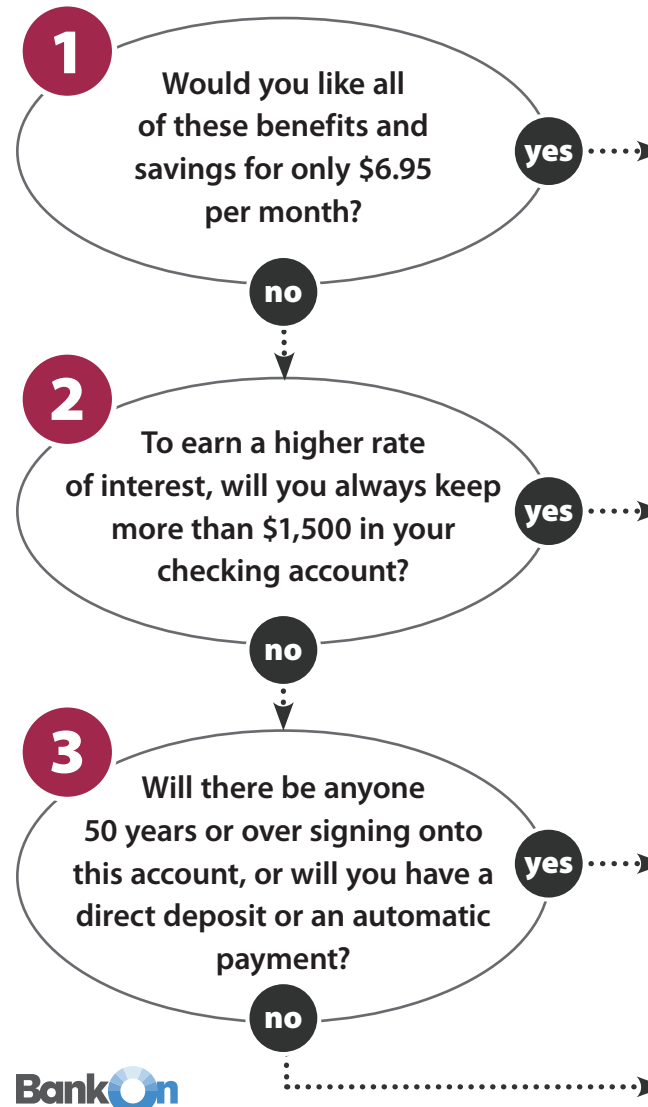


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Cell Phone Protection	✓	✓		
CyberScout® (ID Management Services)	✓		✓	
Roadside Assistance	✓			✓
Accidental Death & Dismemberment Insurance	✓			
Shopping, Travel & Entertainment Discounts	✓			
TOTAL Cost Per Year	\$83.40	\$204	\$120	\$63



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To assist in opening your new account, we may request the following:

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- SSN or EIN of Owner
- Assumed Business Name from County

Limited Liability Company (LLC)

- TIN of LLC
- Articles of Organization
- Operating Agreement

Partnership

- TIN of Partnership
- Partnership Agreement
- Certificate of Partnership

Not-For-Profit Organization

- TIN of Organization
- If incorporated, follow corporation guidelines
- If tax-exempt, IRS documentation or tax return
- If not tax-exempt, authorization letter

Corporation

- TIN of Corporation
- Articles of Incorporation

Fictitious Business Name Statement may also be requested.

The following information is needed for Beneficial Owners. Beneficial Owners are individuals who directly or indirectly own 25% or more of the legal entity and/or the individual who has significant responsibility for managing the legal entity:

- Name
- Physical Address and an explanation if different than on ID
- Date of Birth
- Social Security Number
- Valid Government Issued ID

BUSINESS CHECKING

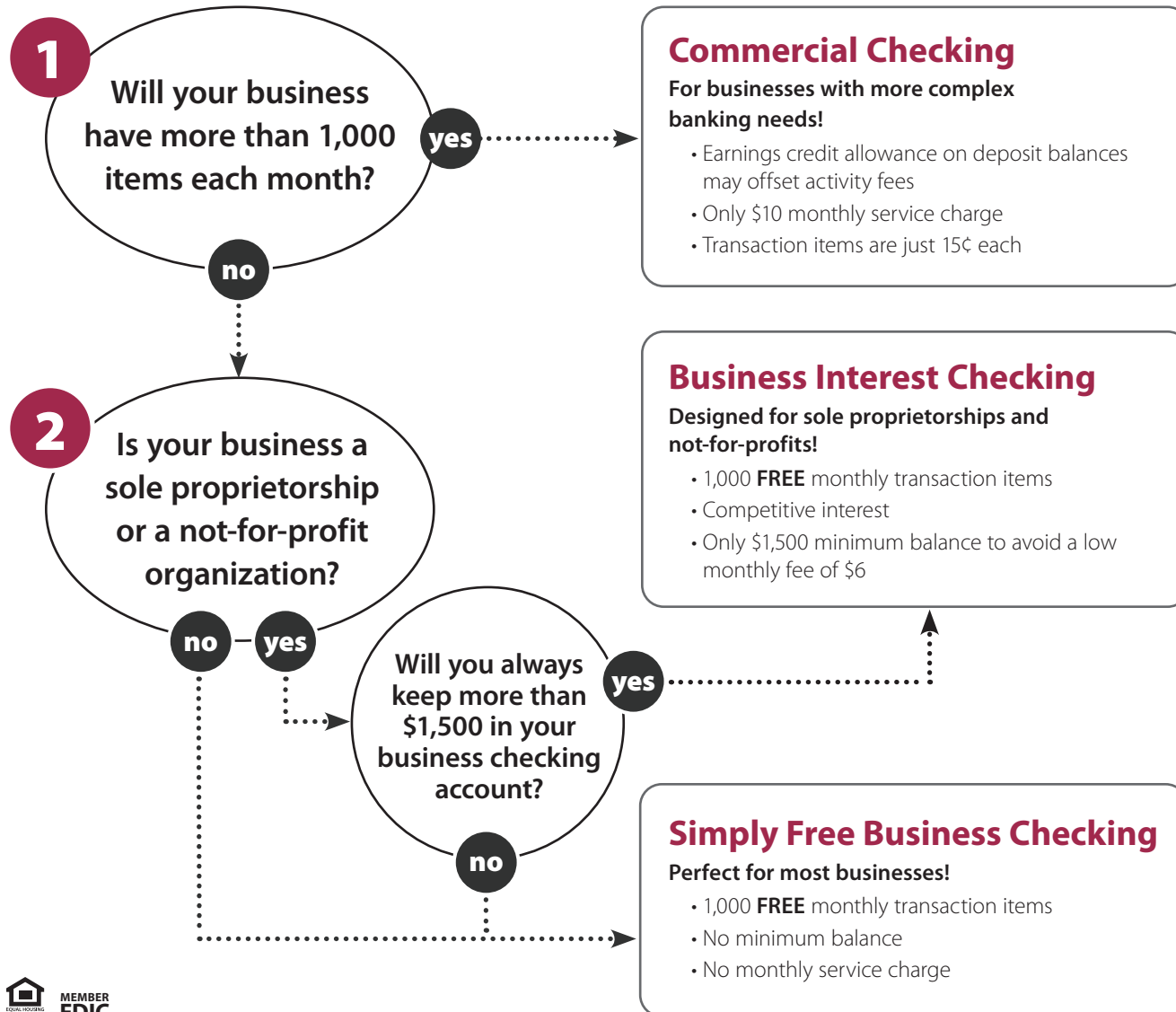


Farmers and Mechanics
Federal

Welcome!

Every new business checking account includes:

FREE Business Debit Card • **FREE** Online Banking • **FREE** Bill Pay • **FREE** Mobile Banking with Mobile Deposit
FREE eStatements • **FREE** Thank You Gift • **FREE** Gifts for referring others • **Buy back** of your debit cards and
unused checks from another financial institution of \$10 within 30 days of account opening



Save time and money with these great products and services:

Savings Plans

Will you always keep more than \$2,500 in your business savings account?

yes → **Money Market Account**

no → **Savings Account**

FREE Business Debit Card

FREE Online Banking

FREE Bill Pay

FREE Mobile Banking with Mobile Deposit

FREE eStatements

Cash Management

Merchant Services

FREE Personal Checking

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Transaction items include all debits and credits. If the Simply Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. \$10 for debit cards and unused checks from another financial institution given at the time the checks/debit cards are presented within 30 days of account opening.

LOCATIONS

MAIN BRANCH

225 E Main St
Bloomfield, IN 47424
812-384-4473

BLOOMINGTON BRANCH

3535 W 3rd St
Bloomington, IN 47404
812-332-4473

EASTERN BRANCH

1224 N State Road 45
Bloomfield, IN 47424
812-792-4473

JASONVILLE LOAN PRODUCTION OFFICE

260 E Main Street
Jasonville, IN 47438
812-846-4473



Farmers and Mechanics
Federal

WWW.FAMF.BANK



Farmers and Mechanics
Federal

HISTORY

Farmers and Mechanics Federal was organized in 1892 as a mutual institution. Therefore, our depositors are our owners. Without private ownership or stockholders, the bank's profits are allocated entirely to its capital reserves, resulting in greater fiscal strength and resources for community support. Farmers and Mechanics Federal strives to lead by example in building a legacy of giving back to the communities served.

Farmers and Mechanics Federal exists to serve customers with individual solution-based products.

**LOCAL SERVICE WITH A
PERSONAL TOUCH!**

Consumer and Commercial Loans



Farmers and Mechanics
Federal

"Where Community Matters"

MORTGAGES

CONSUMER

COMMERCIAL

FIRST MORTGAGE LOANS

- For purchases and refinances
- Fixed interest rates
- Terms up to 30 years
- Includes 1-4 family properties for personal residence or investment property

HOME EQUITY CLOSED END AND LINES OF CREDIT

Use the available equity in your home

- Fixed interest rate
- 2nd mortgage
- Terms up to 10 years

CONSTRUCTION LOANS

- 2 loan options with monthly interest only during the construction phase
 - 9 month construction only
 - One time close construction and permanent financing
- Fixed interest rate
- Terms up to 30 years for permanent financing
- Flexible draw schedules

- Deposit secured
- Unsecured personal
- Auto

MORTGAGE APPLICATION CHECKLIST

- Most recent 30 days of paystubs
- Most recent 2 years of W-2s
- Most recent 2 years of federal income tax returns, if self-employed
- Personal financial statement, if self-employed
- Most recent 2 months bank statements and other asset statements to support funds required for closing
- Most recent 2 years of award letters (Social Security, disability, retirement)
- Valid government issued photo ID
- Additional documents depending if a purchase, refinance or construction transaction

A FULL DISCLOSURE OF OUR PRODUCTS AND SERVICES IS GIVEN UPON APPLICATION.

NMLS #527747



REAL ESTATE LOANS

- Construction and long term mortgages for owner occupied or investment properties
- Spec construction loans
- Purchase or refinance with options for cash out

LINE OF CREDIT

- Use a revolving line to manage daily cash flow
- Keep a line of credit open for unexpected expenses or opportunities
- Only pay interest on the amount you draw

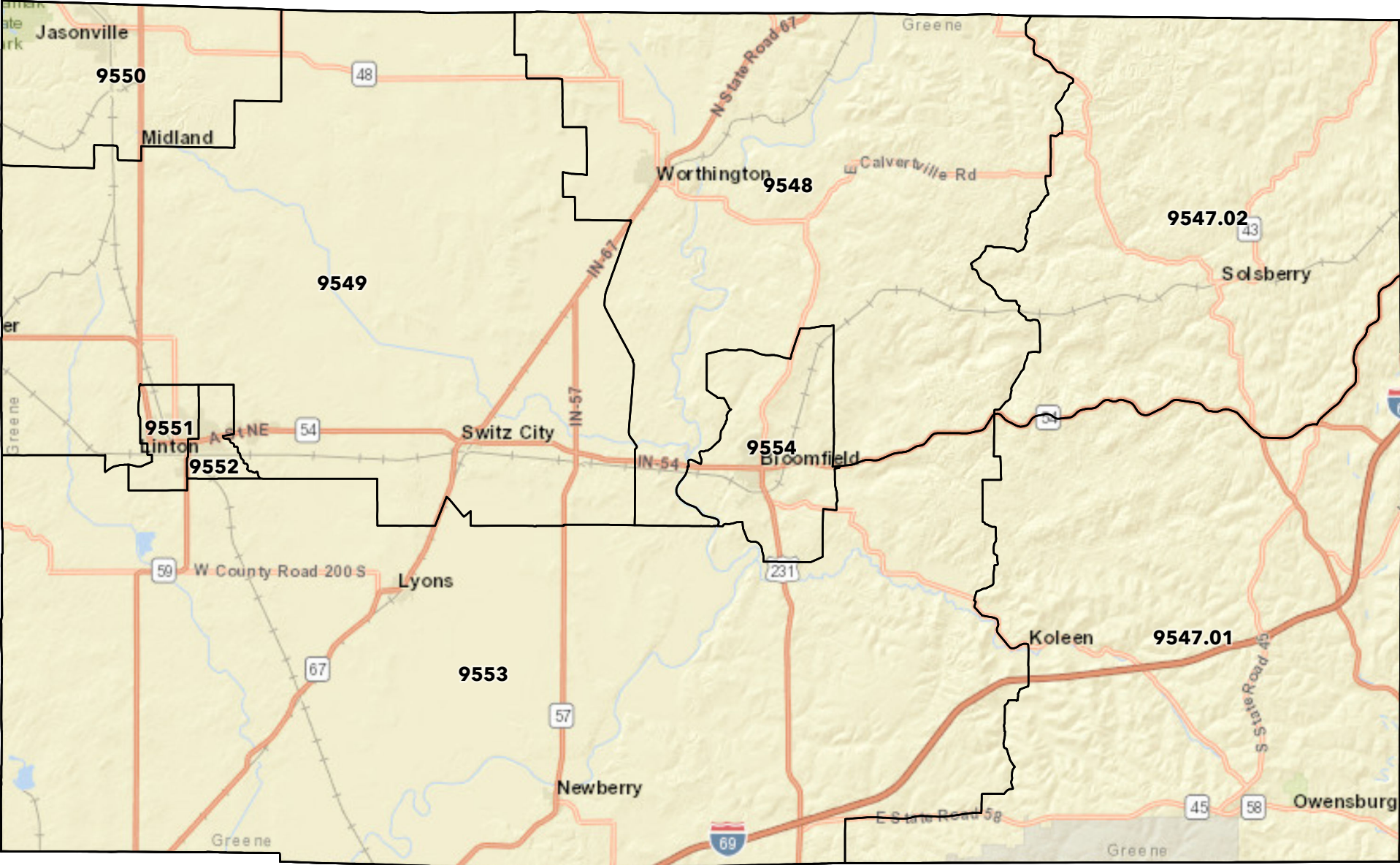
TERM LOAN

- Equipment and vehicles for business use
 - Purchase or refinance
- Start up or expansion expenses
- A wide variety of terms can be customized to match your unique business and operating cycle

LEASES

- Financing alternative for equipment and vehicles

Greene County Tracts, 2020

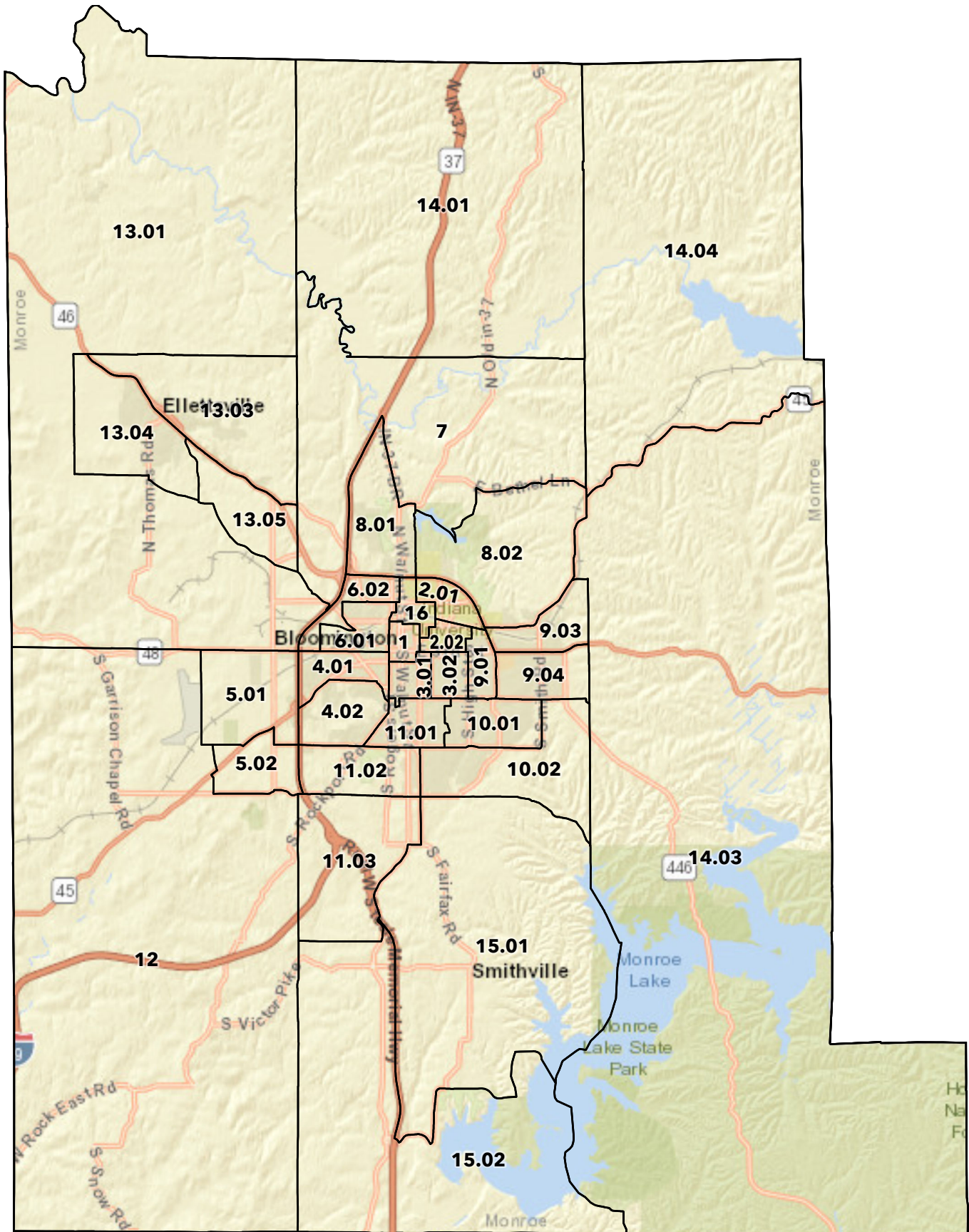


Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
Basemap source: Esri and its partners

STATS Indiana (www.stats.indiana.edu) is a public service of the Indiana Business Research Center at the Indiana University Kelley School of Business.



Monroe County Tracts, 2020



Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
 Basemap source: Esri and its partners

STATS Indiana (www.stats.indiana.edu) is a public service of the Indiana Business Research Center at the Indiana University Kelley School of Business.



2025 FFIEC Census Report - Summary Census Overview Information

State: INDIANA

County: 055 - GREENE COUNTY

All Tracts: 9



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IN	GREENE COUNTY	9547.01	3 - Middle	96.63	Yes	\$84,900	\$63,867	4167	263	6.31	1514	2129
IN	GREENE COUNTY	9547.02	3 - Middle	103.64	Yes	\$84,900	\$68,500	3522	233	6.62	1173	1569
IN	GREENE COUNTY	9548.00	3 - Middle	95.16	Yes	\$84,900	\$62,894	3436	187	5.44	1319	1878
IN	GREENE COUNTY	9549.00	3 - Middle	88.89	Yes	\$84,900	\$58,750	4992	216	4.33	1473	1829
IN	GREENE COUNTY	9550.00	3 - Middle	82.38	Yes	\$84,900	\$54,449	2707	126	4.65	737	1208
IN	GREENE COUNTY	9551.00	2 - Moderate	72.52	No	\$84,900	\$47,935	2710	169	6.24	939	1546
IN	GREENE COUNTY	9552.00	2 - Moderate	67.98	No	\$84,900	\$44,934	2267	143	6.31	634	1163
IN	GREENE COUNTY	9553.00	3 - Middle	94.48	Yes	\$84,900	\$62,447	3800	235	6.18	1359	2012
IN	GREENE COUNTY	9554.00	3 - Middle	99.45	Yes	\$84,900	\$65,729	3202	196	6.12	1039	1405

2025 FFIEC Census Report - Summary Census Income Information

State: INDIANA

County: 055 - GREENE COUNTY

All Tracts: 9



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IN	GREENE COUNTY	9547.01	3 - Middle	\$66,091	\$84,900	12.15	4660	96.63	\$63,867	\$57,429
IN	GREENE COUNTY	9547.02	3 - Middle	\$66,091	\$84,900	8.84	3520	103.64	\$68,500	\$62,614
IN	GREENE COUNTY	9548.00	3 - Middle	\$66,091	\$84,900	13.95	3757	95.16	\$62,894	\$51,188
IN	GREENE COUNTY	9549.00	3 - Middle	\$66,091	\$84,900	9.73	4359	88.89	\$58,750	\$55,691
IN	GREENE COUNTY	9550.00	3 - Middle	\$66,091	\$84,900	19.23	2741	82.38	\$54,449	\$48,125
IN	GREENE COUNTY	9551.00	2 - Moderate	\$66,091	\$84,900	23.67	2898	72.52	\$47,935	\$34,922
IN	GREENE COUNTY	9552.00	2 - Moderate	\$66,091	\$84,900	21.71	2156	67.98	\$44,934	\$30,156
IN	GREENE COUNTY	9553.00	3 - Middle	\$66,091	\$84,900	7.89	4410	94.48	\$62,447	\$56,410
IN	GREENE COUNTY	9554.00	3 - Middle	\$66,091	\$84,900	11.78	3276	99.45	\$65,729	\$54,279

2025 FFIEC Census Report - Summary Census Overview Information

State: INDIANA

County: 105 - MONROE COUNTY

All Tracts: 33



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IN	MONROE COUNTY	0001.00	1 - Low	16.88	No	\$100,000	\$12,578	5268	1356	25.74	65	524
IN	MONROE COUNTY	0002.01	2 - Moderate	69.63	No	\$100,000	\$51,875	3070	744	24.23	0	21
IN	MONROE COUNTY	0002.02	0 - Unknown	0.00	No	\$100,000	\$0	7349	1958	26.64	0	11
IN	MONROE COUNTY	0003.01	3 - Middle	118.95	No	\$100,000	\$88,618	4008	784	19.56	664	1351
IN	MONROE COUNTY	0003.02	4 - Upper	177.07	No	\$100,000	\$131,917	2911	513	17.62	888	1253
IN	MONROE COUNTY	0004.01	2 - Moderate	75.04	No	\$100,000	\$55,909	4628	1118	24.16	717	1149
IN	MONROE COUNTY	0004.02	3 - Middle	94.10	No	\$100,000	\$70,106	4950	1179	23.82	554	1325
IN	MONROE COUNTY	0005.01	4 - Upper	123.44	No	\$100,000	\$91,964	5131	1162	22.65	1213	1656
IN	MONROE COUNTY	0005.02	2 - Moderate	77.62	No	\$100,000	\$57,833	3320	601	18.10	878	1178
IN	MONROE COUNTY	0006.01	1 - Low	38.31	No	\$100,000	\$28,542	3559	900	25.29	631	1742
IN	MONROE COUNTY	0006.02	2 - Moderate	57.48	No	\$100,000	\$42,824	3134	894	28.53	329	811
IN	MONROE COUNTY	0007.00	4 - Upper	129.08	No	\$100,000	\$96,164	2990	284	9.50	1071	1458
IN	MONROE COUNTY	0008.01	3 - Middle	105.48	No	\$100,000	\$78,583	2460	336	13.66	1025	1250
IN	MONROE COUNTY	0008.02	0 - Unknown	0.00	No	\$100,000	\$0	3028	967	31.94	531	1027
IN	MONROE	0009.01	3 - Middle	115.21	No	\$100,000	\$85,833	2410	685	28.42	416	725

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
IN	MONROE COUNTY	0009.03	3 - Middle	81.97	No	\$100,000	\$61,071	5229	1660	31.75	602	1141
IN	MONROE COUNTY	0009.04	4 - Upper	165.32	No	\$100,000	\$123,164	5470	1831	33.47	877	1691
IN	MONROE COUNTY	0010.01	4 - Upper	190.61	No	\$100,000	\$142,007	5464	1156	21.16	1725	2043
IN	MONROE COUNTY	0010.02	4 - Upper	149.15	No	\$100,000	\$111,122	6521	1392	21.35	1999	2374
IN	MONROE COUNTY	0011.01	2 - Moderate	63.12	No	\$100,000	\$47,029	5216	1342	25.73	1116	2083
IN	MONROE COUNTY	0011.02	3 - Middle	103.56	No	\$100,000	\$77,157	4538	1028	22.65	949	1451
IN	MONROE COUNTY	0011.03	3 - Middle	91.85	No	\$100,000	\$68,429	3080	380	12.34	1049	1356
IN	MONROE COUNTY	0012.00	3 - Middle	108.68	No	\$100,000	\$80,972	5910	491	8.31	1712	2310
IN	MONROE COUNTY	0013.01	3 - Middle	95.32	No	\$100,000	\$71,016	5646	430	7.62	1896	2429
IN	MONROE COUNTY	0013.03	4 - Upper	126.98	No	\$100,000	\$94,605	6125	567	9.26	1984	2380
IN	MONROE COUNTY	0013.04	3 - Middle	101.84	No	\$100,000	\$75,875	3919	377	9.62	1443	1733
IN	MONROE COUNTY	0013.05	3 - Middle	116.71	No	\$100,000	\$86,953	2418	261	10.79	916	1049
IN	MONROE COUNTY	0014.01	4 - Upper	124.76	No	\$100,000	\$92,946	1977	145	7.33	599	807
IN	MONROE COUNTY	0014.03	2 - Moderate	66.40	No	\$100,000	\$49,471	3340	310	9.28	1351	1830
IN	MONROE COUNTY	0014.04	3 - Middle	105.12	No	\$100,000	\$78,314	1651	95	5.75	816	1113
IN	MONROE COUNTY	0015.01	4 - Upper	129.75	No	\$100,000	\$96,667	5675	571	10.06	1969	2246

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IN	MONROE COUNTY	0015.02	4 - Upper	125.29	No	\$100,000	\$93,345	3051	249	8.16	1093	1271
IN	MONROE COUNTY	0016.00	0 - Unknown	0.00	No	\$100,000	\$0	6272	1462	23.31	68	1013

2025 FFIEC Census Report - Summary Census Income Information

State: INDIANA

County: 105 - MONROE COUNTY

All Tracts: 33



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IN	MONROE COUNTY	0001.00	1 - Low	\$74,499	\$100,000	74.83	3854	16.88	\$12,578	\$12,917
IN	MONROE COUNTY	0002.01	2 - Moderate	\$74,499	\$100,000	37.68	138	69.63	\$51,875	\$32,250
IN	MONROE COUNTY	0002.02	0 - Unknown	\$74,499	\$100,000	81.93	83	0.00	\$0	\$6,635
IN	MONROE COUNTY	0003.01	3 - Middle	\$74,499	\$100,000	41.35	3543	118.95	\$88,618	\$29,944
IN	MONROE COUNTY	0003.02	4 - Upper	\$74,499	\$100,000	26.66	3132	177.07	\$131,917	\$77,571
IN	MONROE COUNTY	0004.01	2 - Moderate	\$74,499	\$100,000	25.77	4343	75.04	\$55,909	\$45,204
IN	MONROE COUNTY	0004.02	3 - Middle	\$74,499	\$100,000	13.08	5229	94.10	\$70,106	\$54,063
IN	MONROE COUNTY	0005.01	4 - Upper	\$74,499	\$100,000	11.04	4676	123.44	\$91,964	\$61,622
IN	MONROE COUNTY	0005.02	2 - Moderate	\$74,499	\$100,000	9.35	3392	77.62	\$57,833	\$48,063
IN	MONROE COUNTY	0006.01	1 - Low	\$74,499	\$100,000	42.47	3847	38.31	\$28,542	\$30,513
IN	MONROE COUNTY	0006.02	2 - Moderate	\$74,499	\$100,000	39.83	3846	57.48	\$42,824	\$42,742
IN	MONROE COUNTY	0007.00	4 - Upper	\$74,499	\$100,000	8.95	3430	129.08	\$96,164	\$78,502
IN	MONROE COUNTY	0008.01	3 - Middle	\$74,499	\$100,000	8.26	2701	105.48	\$78,583	\$69,588
IN	MONROE COUNTY	0008.02	0 - Unknown	\$74,499	\$100,000	29.38	3125	0.00	\$0	\$51,953
IN	MONROE COUNTY	0009.01	3 - Middle	\$74,499	\$100,000	45.50	3332	115.21	\$85,833	\$37,138
IN	MONROE COUNTY	0009.03	3 - Middle	\$74,499	\$100,000	28.03	5159	81.97	\$61,071	\$48,682
IN	MONROE COUNTY	0009.04	4 - Upper	\$74,499	\$100,000	36.97	5740	165.32	\$123,164	\$22,265
IN	MONROE COUNTY	0010.01	4 - Upper	\$74,499	\$100,000	14.28	5645	190.61	\$142,007	\$105,531
IN	MONROE COUNTY	0010.02	4 - Upper	\$74,499	\$100,000	6.30	6192	149.15	\$111,122	\$73,206
IN	MONROE COUNTY	0011.01	2 - Moderate	\$74,499	\$100,000	29.57	6216	63.12	\$47,029	\$38,912
IN	MONROE COUNTY	0011.02	3 - Middle	\$74,499	\$100,000	13.86	4401	103.56	\$77,157	\$58,902
IN	MONROE COUNTY	0011.03	3 - Middle	\$74,499	\$100,000	4.34	2992	91.85	\$68,429	\$64,233
IN	MONROE COUNTY	0012.00	3 - Middle	\$74,499	\$100,000	19.85	6181	108.68	\$80,972	\$71,198
IN	MONROE COUNTY	0013.01	3 - Middle	\$74,499	\$100,000	5.57	5779	95.32	\$71,016	\$58,640
IN	MONROE COUNTY	0013.03	4 - Upper	\$74,499	\$100,000	5.47	5833	126.98	\$94,605	\$67,201
IN	MONROE COUNTY	0013.04	3 - Middle	\$74,499	\$100,000	15.66	4310	101.84	\$75,875	\$64,868
IN	MONROE COUNTY	0013.05	3 - Middle	\$74,499	\$100,000	11.61	2592	116.71	\$86,953	\$82,264

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IN	MONROE COUNTY	0014.01	4 - Upper	\$74,499	\$100,000	4.20	1760	124.76	\$92,946	\$72,422
IN	MONROE COUNTY	0014.03	2 - Moderate	\$74,499	\$100,000	20.62	4238	66.40	\$49,471	\$51,250
IN	MONROE COUNTY	0014.04	3 - Middle	\$74,499	\$100,000	6.17	1962	105.12	\$78,314	\$65,357
IN	MONROE COUNTY	0015.01	4 - Upper	\$74,499	\$100,000	7.42	6021	129.75	\$96,667	\$87,412
IN	MONROE COUNTY	0015.02	4 - Upper	\$74,499	\$100,000	7.00	2644	125.29	\$93,345	\$77,833
IN	MONROE COUNTY	0016.00	0 - Unknown	\$74,499	\$100,000	72.80	5198	0.00	\$0	\$18,326

Disclosure reports

These reports summarize lending activity for individual institutions, both nationwide and by MSA/MD. They are based on the most recent data submission made in each filing period. To find an institution's IRS (Institution Register Summary), select "Nationwide" from the MSA/MD dropdown after choosing an institution.

To learn about modifications to these reports over the years, visit the [A&D Report Changes](#) page.

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1. **Year**

2024

2. **Institution**

FARMERS AND MECHANICS
FEDERAL SAVINGS BANK -
549300TDS8QNL4IOOX73

3. **MSA/MD**

nationwide

4. **Report**

Institution Register
Summary - IRS

Home Mortgage Disclosure Act Institution Register Summary for 2024

Institution: 549300TDS8QNL4IOOX73

Nationwide

Save as CSV

MSA/MD	MSA/MD Name	Total Lars	Total Amount (\$000's)	CONV	FHA	VA	FSA	Site Built	Manufactured	1-4 units	5+ units	Home Purchase	Im
14020	Bloomington, IN	21	5775	21	0	0	0	18	3	21	0	16	
26900	Indianapolis-Carmel-Greenwood, IN	2	420	2	0	0	0	2	0	2	0	2	
45460	Terre Haute, IN	5	595	5	0	0	0	5	0	5	0	4	
99999	MSA/MD NOT AVAILABLE	71	10575	71	0	0	0	63	8	71	0	44	
	TOTAL	99	17365	99	0	0	0	88	11	99	0	66	

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Loan-to-Deposit Ratios for Calendar Year 2024-2025

Farmers and Mechanics Federal's loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

Q4 2024	Q1 2025	Q2 2025	Q3 2025
62.43%	61.67%	67.09%	68.99%