



**COMMUNITY REINVESTMENT ACT
PUBLIC FILE**

Primary Regulator: FDIC (Federal Deposit Insurance Corporation)
Established: February 3, 1947
Insured Since: September 14, 1948
Website: www.northstarbank.com

Branch Office Opened or Closed

The bank has not opened a branch office during the 1st Quarter 2024 (current year) and each of the prior two calendar years (2022 and 2023).

The bank has not closed a regular branch office during the 1st Quarter of 2024 (current year) and each of the prior two calendar years (2022 and 2023).

Written Public Comments

The bank has not received written comments from the public that specifically relate to the bank's performance in helping to meet community credit needs for the 1st Quarter of 2024 (current year), and each of the prior two calendar years (2022 and 2023).

Quarterly Loan-to-Deposit Ratios*

March 31, 2024	xx	March 31, 2023	71.08	March 31, 2022	70.33
June 30, 2024	xx	June 30, 2023	74.36	June 30, 2022	72.41
September 30, 2024	xx	September 30, 2023	73.03	September 30, 2022	71.12
December 31, 2024	xx	December 31, 2023	76.29	December 31, 2022	70.03

***Uniform Bank Performance Report. Net loans & Leases to deposits.**

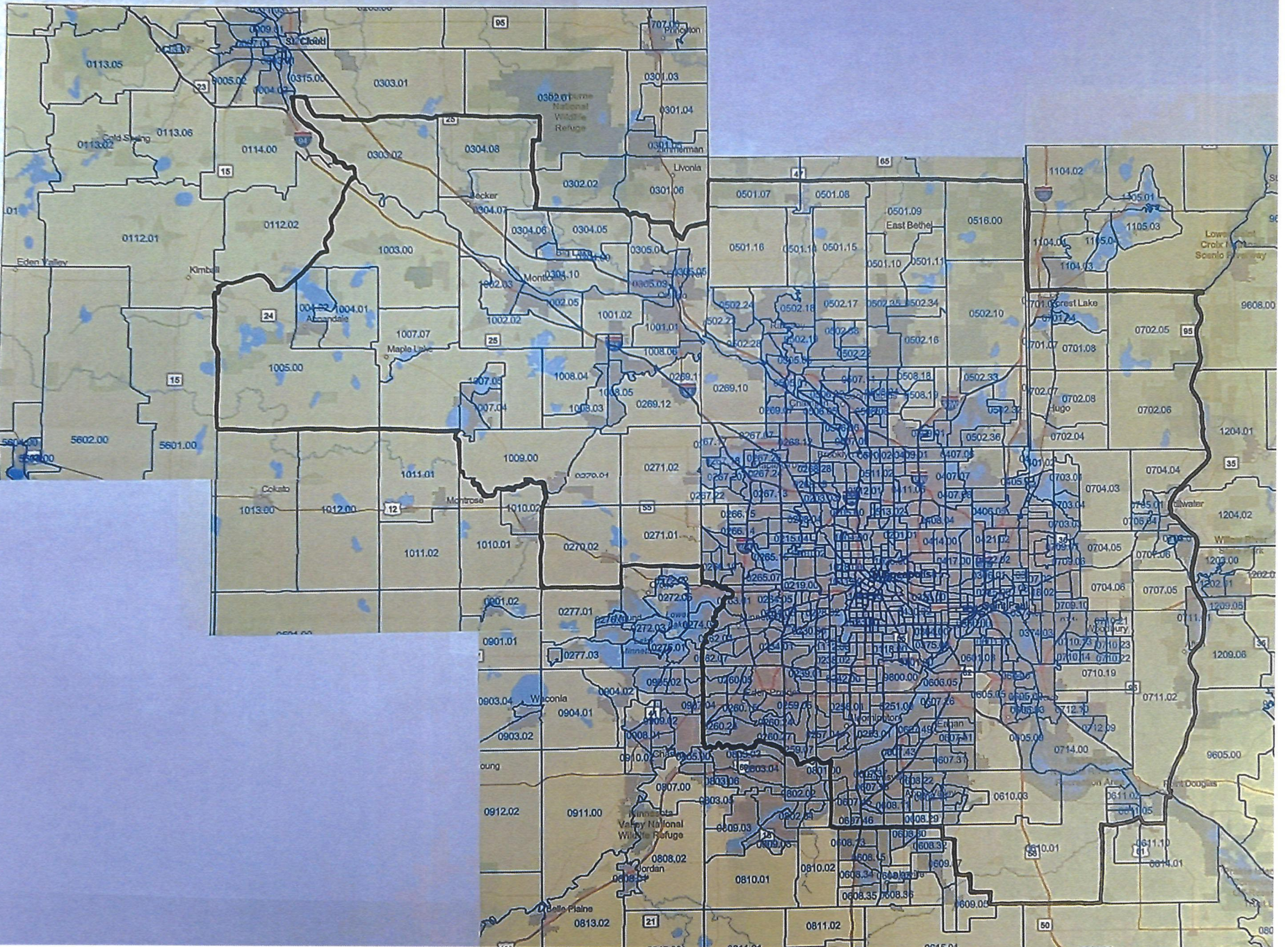
FULL-SERVICE LOCATIONS & ATM LOCATIONS	
MAIN OFFICE & ATM	BRANCH OFFICE & ATM
<p><u>Roseville</u> 1820 North Lexington Avenue Roseville, MN 55113 (Census Tract 0417.00)</p>	<p><u>White Bear Lake</u> 4661 Highway 61 White Bear Lake, MN 55110 (Census Tract 0405.02)</p>
<p><u>Lobby</u> Monday-Friday 9:00 a.m. until 5:00 p.m.</p> <p><u>Drive-Thru</u> Monday-Friday 8:00 a.m. until 5:00 p.m. Saturday 9:00 a.m. until Noon</p> <p><u>ATM</u> Every Day 24 hours a day</p>	<p><u>Lobby</u> Monday-Friday 9:00 a.m. until 5:00 p.m.</p> <p><u>Drive-Thru</u> Monday-Friday 8:00 a.m. until 5:00 p.m. Saturday 9:00 a.m. until Noon</p> <p><u>ATM</u> Every Day 24 hours a day</p>

LIMITED-SERVICE LOCATION & ITM
LOAN PRODUCTION OFFICE/DEPOSIT PRODUCTION OFFICE (LPO/DPO) & ITM
<p><u>Monticello</u> Open Date: March 6, 2023 530 Walnut St Monticello, MN 55362 (Census Tract 1002.03)</p>
<p><u>Lobby & ITM</u> Monday-Friday 9:00 a.m. until 5:00 p.m.</p>

CRA Facility-Based Assessment Area Map & Census Tracts: See map and listing attached.

NORTH STAR BANK CRA FACILITY-BASED ASSESSMENT AREA

FFIEC Geocoding/Mapping System – 2024



All of the following Counties: Anoka, Ramsey, and Washington // Part of the following Counties: Dakota, Hennepin, Sherburne, and Wright.

Effective: 4th Quarter 2023

**North Star Bank
Community Reinvestment Act (CRA)
Assessment Area**

Metropolitan Statistical Area: 33460
State: 27 – Minnesota
Updated for 2020 Census as of December 31, 2023

County Name & County Code	Number of Census Tracts
Anoka 003	90
Dakota 037	80
Hennepin 053	315
Ramsey 123	143
Sherburne 141	11
Washington 163	59
Wright 171	21

Census Tract Income Level	Total Assessment Area Count
Low	49
Moderate	170
Middle	302
Upper	187
Unknown	11

**North Star Bank
Community Reinvestment Act (CRA)
Assessment Area**

Metropolitan Statistical Area: 33460
State: 27 – Minnesota
Updated for 2020 Census as of December 31, 2023

Anoka County: Code 003

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
0501.07	Moderate	0502.38	Upper	0508.18	Middle
0501.08	Middle	0502.39	Upper	0508.19	Upper
0501.09	Middle	0502.40	Middle	0508.20	Middle
0501.10	Middle	0502.41	Middle	0508.21	Middle
0501.11	Middle	0504.01	Middle	0508.22	Moderate
0501.14	Middle	0504.02	Middle	0508.23	Middle
0501.15	Middle	0505.01	Moderate	0508.24	Middle
0501.16	Upper	0505.04	Low	0508.25	Middle
0502.08	Middle	0505.05	Moderate	0508.26	Middle
0502.10	Middle	0506.02	Moderate	0508.27	Middle
0502.15	Upper	0506.05	Middle	0508.28	Moderate
0502.16	Upper	0506.06	Moderate	0508.29	Middle
0502.17	Upper	0506.07	Moderate	0509.01	Moderate
0502.18	Middle	0506.08	Moderate	0509.02	Middle
0502.19	Middle	0506.09	Middle	0510.01	Moderate
0502.20	Middle	0506.11	Middle	0510.02	Middle
0502.22	Middle	0506.12	Middle	0511.01	Moderate
0502.23	Upper	0507.02	Middle	0511.02	Moderate
0502.24	Middle	0507.04	Moderate	0511.03	Moderate
0502.26	Upper	0507.06	Moderate	0512.01	Moderate
0502.27	Middle	0507.07	Middle	0512.02	Moderate
0502.28	Middle	0507.09	Middle	0512.03	Moderate
0502.29	Middle	0507.10	Moderate	0512.06	Moderate
0502.30	Upper	0507.11	Middle	0513.02	Moderate
0502.32	Middle	0507.12	Moderate	0513.04	Moderate
0502.33	Middle	0508.07	Moderate	0513.05	Moderate
0502.34	Middle	0508.08	Moderate	0514.00	Moderate
0502.35	Moderate	0508.10	Moderate	0515.01	Moderate
0502.36	Upper	0508.11	Middle	0515.02	Middle
0502.37	Middle	0508.16	Middle	0516.00	Middle

Total Assessment Area Count = 90

**North Star Bank
Community Reinvestment Act (CRA)
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Dakota County: Code 037

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
0601.01	Middle	0607.17	Middle	0608.05	Middle
0601.02	Middle	0607.21	Middle	0608.06	Middle
0601.03	Middle	0607.25	Middle	0608.11	Middle
0601.04	Moderate	0607.26	Moderate	0608.12	Middle
0601.05	Moderate	0607.27	Middle	0608.22	Middle
0602.01	Moderate	0607.28	Upper	0608.23	Upper
0602.02	Middle	0607.29	Upper	0608.24	Middle
0603.01	Moderate	0607.31	Upper	0608.28	Middle
0603.02	Middle	0607.32	Upper	0608.29	Middle
0604.01	Moderate	0607.33	Middle	0608.38	Middle
0604.02	Moderate	0607.34	Upper	0608.39	Upper
0605.02	Moderate	0607.35	Moderate	0608.40	Upper
0605.03	Middle	0607.37	Moderate	0608.41	Middle
0605.06	Middle	0607.38	Middle	0610.01	Middle
0605.07	Middle	0607.39	Middle	0610.03	Upper
0605.08	Upper	0607.42	Middle	0610.05	Moderate
0605.09	Middle	0607.43	Middle	0610.07	Middle
0606.03	Upper	0607.44	Upper	0610.08	Middle
0606.04	Upper	0607.45	Middle	0610.09	Upper
0606.05	Middle	0607.46	Moderate	0610.10	Upper
0606.06	Upper	0607.47	Middle	0610.11	Middle
0607.09	Middle	0607.48	Middle	0611.02	Middle
0607.10	Moderate	0607.50	Moderate	0611.05	Moderate
0607.11	Moderate	0607.51	Upper	0611.06	Middle
0607.13	Middle	0607.52	Upper	0611.09	Middle
0607.14	Middle	0607.53	Moderate	0611.11	Middle
0607.16	Upper	0607.54	Middle		

Total Assessment Area Count = 80

North Star Bank
Community Reinvestment Act (CRA)
Assessment Area

Metropolitan Statistical Area: 33460
State: 27 – Minnesota
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Hennepin County: Code 053

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
0001.01	Moderate	0204.00	Moderate	0236.00	Upper
0001.02	Low	0205.00	Moderate	0237.00	Upper
0003.00	Middle	0206.00	Moderate	0238.01	Upper
0006.01	Middle	0207.00	Middle	0238.02	Upper
0006.03	Upper	0208.01	Moderate	0239.01	Upper
0011.00	Moderate	0208.04	Middle	0239.02	Upper
0017.00	Moderate	0209.02	Middle	0239.03	Upper
0022.00	Low	0209.03	Middle	0240.03	Middle
0024.00	Moderate	0210.01	Moderate	0240.04	Moderate
0027.00	Moderate	0210.02	Middle	0240.05	Middle
0032.00	Moderate	0211.00	Moderate	0240.06	Upper
0033.00	Low	0212.00	Middle	0241.00	Middle
0038.01	Moderate	0213.00	Moderate	0242.00	Middle
0038.02	Unknown	0214.00	Middle	0243.00	Middle
0059.01	Low	0215.01	Middle	0244.00	Moderate
0059.02	Low	0215.02	Low	0245.00	Middle
0068.00	Low	0215.03	Moderate	0246.00	Middle
0077.00	Unknown	0215.04	Moderate	0247.00	Middle
0078.01	Low	0215.05	Middle	0248.01	Moderate
0081.00	Moderate	0216.01	Middle	0248.02	Moderate
0082.00	Moderate	0216.02	Upper	0249.03	Moderate
0083.00	Low	0217.00	Upper	0249.04	Moderate
0084.00	Moderate	0218.00	Upper	0251.00	Middle
0085.00	Moderate	0219.00	Upper	0252.01	Moderate
0095.00	Moderate	0220.00	Upper	0252.05	Middle
0096.00	Middle	0221.01	Middle	0253.01	Middle
0106.00	Upper	0221.02	Middle	0253.02	Moderate
0107.00	Upper	0222.00	Middle	0254.01	Moderate
0110.00	Upper	0223.01	Upper	0254.03	Moderate
0117.03	Upper	0223.02	Moderate	0256.01	Middle
0117.04	Upper	0224.00	Middle	0256.03	Middle
0118.00	Upper	0227.00	Middle	0256.05	Middle
0119.98	Middle	0228.01	Upper	0257.02	Middle
0120.01	Upper	0228.02	Upper	0257.03	Upper
0120.03	Middle	0229.01	Upper	0257.04	Middle
0121.01	Middle	0229.02	Upper	0258.01	Middle
0121.02	Middle	0230.00	Middle	0258.02	Middle
0201.01	Upper	0231.00	Upper	0258.03	Middle
0201.02	Middle	0232.01	Middle	0258.05	Middle
0202.01	Moderate	0232.02	Moderate	0259.05	Upper
0202.02	Low	0233.00	Middle	0259.06	Middle
0203.01	Moderate	0234.01	Moderate	0259.07	Upper
0203.02	Low	0234.02	Moderate	0259.08	Upper
0203.03	Moderate	0235.01	Middle	0259.09	Middle
0203.04	Moderate	0235.02	Upper	0260.05	Middle

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Hennepin County Con't: Code 053

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
0260.06	Middle	0266.16	Upper	0271.02	Upper
0260.07	Upper	0266.17	Upper	1002.00	Moderate
0260.13	Upper	0267.02	Moderate	1004.00	Low
0260.14	Upper	0267.06	Middle	1005.00	Moderate
0260.15	Upper	0267.07	Middle	1007.00	Moderate
0260.19	Moderate	0267.08	Middle	1008.00	Moderate
0260.20	Middle	0267.11	Middle	1009.00	Moderate
0260.21	Upper	0267.12	Middle	1012.00	Middle
0260.23	Middle	0267.13	Upper	1013.00	Moderate
0260.24	Upper	0267.17	Upper	1016.00	Low
0260.25	Upper	0267.18	Upper	1018.00	Moderate
0260.26	Upper	0267.19	Upper	1019.00	Middle
0260.27	Upper	0267.20	Upper	1020.00	Moderate
0260.28	Upper	0267.21	Middle	1021.00	Low
0261.01	Middle	0267.22	Upper	1025.00	Unknown
0261.03	Upper	0267.23	Upper	1026.00	Moderate
0261.04	Middle	0267.24	Upper	1028.00	Low
0262.01	Upper	0267.25	Middle	1030.00	Upper
0262.02	Upper	0267.26	Middle	1031.00	Middle
0262.05	Upper	0268.07	Moderate	1034.00	Low
0262.06	Upper	0268.09	Moderate	1036.00	Upper
0262.07	Upper	0268.11	Moderate	1037.00	Upper
0262.08	Upper	0268.12	Middle	1039.00	Unknown
0263.01	Upper	0268.14	Middle	1040.01	Unknown
0263.02	Middle	0268.15	Middle	1040.02	Moderate
0264.03	Middle	0268.16	Middle	1041.00	Low
0264.04	Upper	0268.18	Moderate	1044.00	Upper
0264.05	Middle	0268.19	Low	1048.01	Low
0264.06	Moderate	0268.22	Middle	1048.02	Low
0265.05	Upper	0268.23	Upper	1049.01	Unknown
0265.07	Middle	0268.24	Upper	1049.02	Low
0265.08	Upper	0268.25	Middle	1051.00	Upper
0265.09	Upper	0268.26	Upper	1052.01	Middle
0265.10	Middle	0268.27	Low	1052.04	Upper
0265.11	Moderate	0268.28	Moderate	1054.00	Middle
0265.14	Middle	0269.03	Middle	1055.00	Upper
0265.15	Middle	0269.06	Middle	1056.00	Moderate
0265.16	Middle	0269.07	Upper	1057.00	Middle
0266.05	Upper	0269.08	Middle	1060.00	Low
0266.06	Upper	0269.10	Upper	1062.00	Moderate
0266.09	Upper	0269.11	Upper	1064.00	Upper
0266.10	Upper	0269.12	Upper	1065.00	Upper
0266.11	Upper	0270.01	Upper	1066.00	Upper
0266.14	Upper	0270.02	Upper	1067.00	Middle
0266.15	Upper	0271.01	Upper	1069.00	Moderate

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Assessment Area**

Metropolitan Statistical Area: 33460
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Hennepin County Con't: Code 053

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
1070.00	Moderate	1098.00	Upper	1225.00	Middle
1074.00	Moderate	1099.00	Middle	1226.00	Upper
1075.00	Middle	1100.00	Moderate	1255.00	Moderate
1076.00	Middle	1101.00	Middle	1256.00	Upper
1080.00	Upper	1102.00	Middle	1257.00	Low
1086.00	Moderate	1104.00	Middle	1258.00	Moderate
1087.00	Middle	1105.00	Middle	1259.00	Low
1088.00	Moderate	1108.00	Middle	1260.00	Low
1089.00	Middle	1109.00	Middle	1261.01	Middle
1090.00	Upper	1111.00	Middle	1261.02	Upper
1091.00	Upper	1112.00	Upper	1262.01	Upper
1092.00	Middle	1113.00	Upper	1262.02	Upper
1093.00	Middle	1114.00	Upper	1263.00	Middle
1094.00	Moderate	1115.00	Upper	9800.00	Unknown
1097.00	Middle	1116.00	Upper	9801.00	Unknown

Total Assessment Area Count = 315

Sherburne County: Code 141

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
0303.02	Middle	0304.08	Middle	0305.04	Upper
0304.05	Middle	0304.09	Moderate	0305.05	Middle
0304.06	Middle	0304.10	Middle	0305.06	Middle
0304.07	Middle	0305.03	Middle		

Total Assessment Area Count = 11

**North Star Bank
Community Reinvestment Act (CRA)
Assessment Area**

**North Star Bank
Community Reinvestment Act (CRA) Assessment Area**
Metropolitan Statistical Area: 33460 State: 27 – Minnesota
Updated for 2020 Census as of December 31, 2023

Ramsey County: Code 053

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
0301.00	Middle	0345.00	Moderate	0407.06	Upper
0302.01	Middle	0346.01	Moderate	0407.07	Middle
0302.02	Middle	0346.02	Moderate	0407.08	Middle
0303.00	Middle	0347.01	Moderate	0407.09	Upper
0304.00	Low	0347.02	Moderate	0408.01	Middle
0305.00	Low	0349.00	Upper	0408.04	Middle
0306.01	Low	0350.00	Upper	0408.05	Middle
0306.02	Moderate	0351.00	Upper	0409.01	Middle
0307.02	Moderate	0352.00	Upper	0409.02	Moderate
0307.03	Moderate	0353.00	Upper	0410.01	Middle
0307.04	Low	0355.00	Middle	0410.02	Middle
0308.00	Moderate	0357.00	Upper	0411.03	Moderate
0309.00	Moderate	0358.00	Upper	0411.04	Middle
0310.00	Moderate	0359.00	Middle	0411.05	Middle
0311.00	Moderate	0360.00	Upper	0411.06	Middle
0312.00	Middle	0361.00	Moderate	0411.07	Moderate
0313.00	Low	0363.00	Upper	0412.00	Moderate
0314.00	Low	0364.00	Upper	0413.01	Middle
0315.00	Low	0365.00	Upper	0413.02	Moderate
0316.00	Low	0366.00	Upper	0414.00	Middle
0317.01	Moderate	0367.00	Moderate	0415.00	Middle
0317.02	Low	0368.00	Moderate	0416.01	Middle
0318.01	Low	0369.00	Low	0416.02	Moderate
0318.02	Moderate	0370.00	Middle	0417.00	Middle
0319.00	Upper	0371.00	Moderate	0418.00	Middle
0320.00	Middle	0372.00	Moderate	0419.00	Upper
0321.00	Middle	0374.02	Moderate	0420.01	Moderate
0322.00	Middle	0374.03	Low	0420.02	Moderate
0323.00	Moderate	0375.00	Upper	0421.01	Moderate
0324.00	Low	0376.01	Middle	0421.02	Middle
0325.00	Low	0376.03	Low	0422.01	Moderate
0326.00	Moderate	0376.04	Moderate	0422.02	Middle
0327.00	Low	0401.01	Middle	0423.01	Middle
0330.00	Moderate	0401.02	Upper	0423.02	Middle
0331.00	Low	0402.00	Upper	0424.01	Middle
0332.00	Middle	0403.01	Middle	0424.02	Moderate
0333.00	Middle	0403.02	Moderate	0425.01	Moderate
0334.00	Low	0404.01	Middle	0425.03	Upper
0335.00	Low	0404.02	Middle	0425.04	Middle
0336.00	Low	0405.02	Middle	0426.01	Moderate
0337.00	Low	0405.03	Middle	0426.02	Middle
0338.00	Moderate	0405.04	Middle	0427.00	Moderate
0339.00	Moderate	0406.01	Upper	0428.00	Low
0340.00	Moderate	0406.03	Upper	0429.00	Upper
0342.01	Middle	0406.05	Middle	0430.01	Upper
0342.03	Upper	0406.06	Moderate	0430.02	Upper
0342.04	Middle	0407.04	Middle	9800.00	Unknown
0344.00	Moderate	0407.05	Upper		

Total Assessment Area Count = 143

**North Star Bank
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Metropolitan Statistical Area: 33460
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Washington County: Code 163

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
0701.03	Middle	0706.03	Middle	0710.13	Middle
0701.04	Moderate	0706.04	Middle	0710.14	Upper
0701.05	Upper	0707.03	Middle	0710.16	Upper
0701.07	Middle	0707.04	Middle	0710.19	Upper
0701.08	Middle	0707.05	Upper	0710.20	Upper
0702.04	Middle	0707.06	Upper	0710.21	Middle
0702.05	Middle	0708.01	Unknown	0710.22	Upper
0702.06	Upper	0708.02	Unknown	0710.23	Upper
0702.07	Upper	0709.06	Middle	0710.24	Middle
0702.08	Middle	0709.07	Middle	0710.25	Middle
0703.01	Upper	0709.09	Middle	0711.01	Middle
0703.03	Upper	0709.10	Middle	0711.02	Upper
0703.04	Middle	0709.11	Moderate	0712.07	Middle
0704.03	Middle	0709.12	Moderate	0712.08	Middle
0704.04	Upper	0710.01	Moderate	0712.09	Middle
0704.05	Upper	0710.03	Moderate	0712.10	Middle
0704.06	Middle	0710.06	Middle	0712.11	Upper
0705.01	Upper	0710.10	Upper	0713.00	Middle
0705.02	Middle	0710.11	Upper	0714.00	Middle
0706.02	Middle	0710.12	Moderate		

Total Assessment Area Count = 59

Wright County: Code 171

Census Tract Code	Income Level	Census Tract Code	Income Level	Census Tract Code	Income Level
1001.01	Middle	1004.01	Middle	1007.07	Middle
1001.02	Middle	1004.02	Moderate	1008.03	Middle
1002.02	Middle	1005.00	Middle	1008.04	Middle
1002.03	Moderate	1007.01	Middle	1008.05	Upper
1002.05	Middle	1007.04	Middle	1008.06	Upper
1002.06	Middle	1007.05	Middle	1008.07	Middle
1003.00	Middle	1007.06	Middle	1009.00	Middle

Total Assessment Area Count = 21

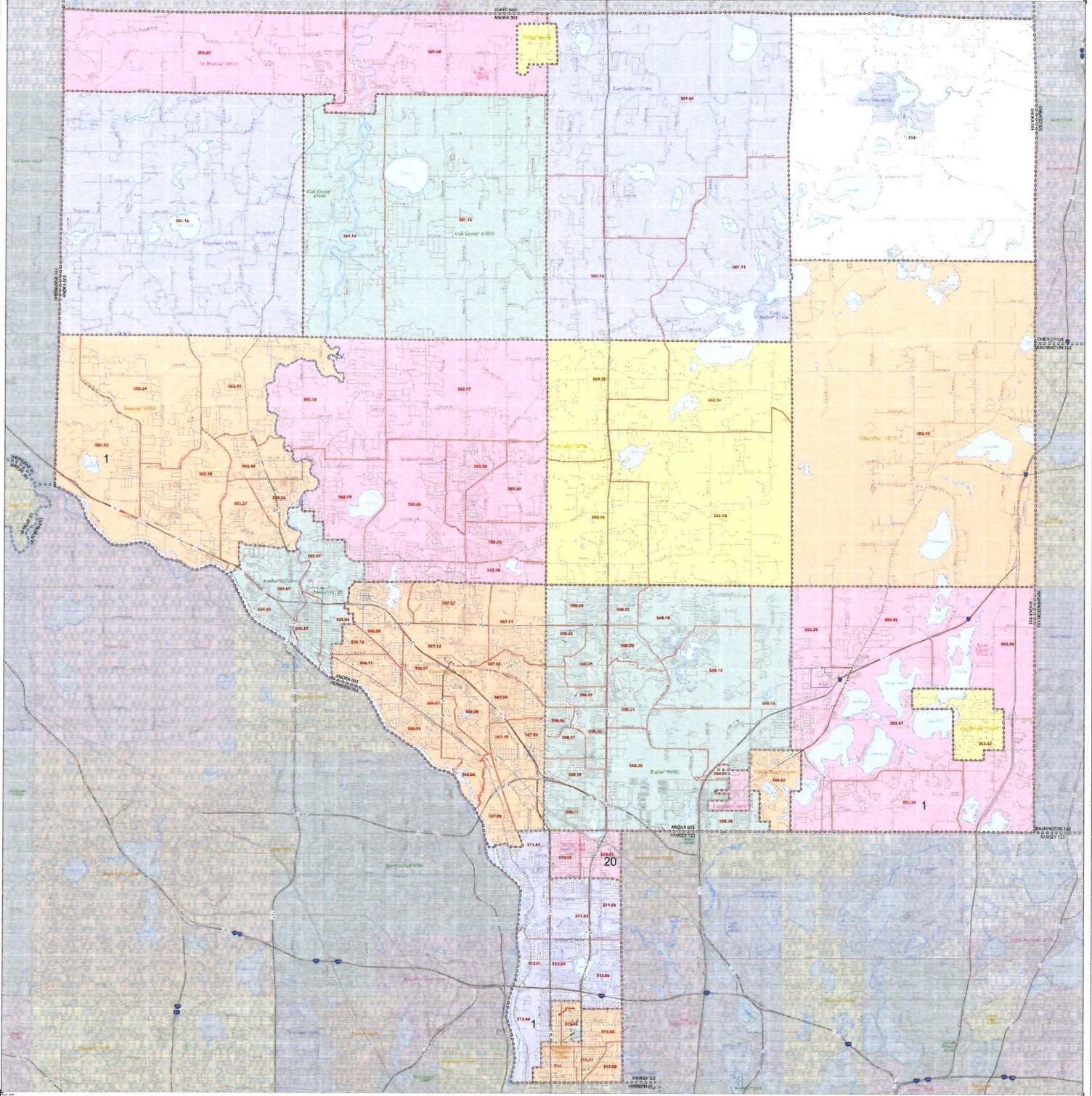
**CRA for Loans \$1MM or Less
Originated/Renewed 12/31/23**

	Number of Loans	Max Credit or Orig/Renew Amt
Low Income:	5	\$1,198,750.00
Moderate Income:	56	\$8,056,551.88
Middle Income:	67	\$17,428,489.51
Upper Income:	<u>28</u>	<u>\$5,107,636.24</u>
Totals In CRA Area:	156	\$31,791,427.63
Totals Outside CRA Area:	<u>45</u>	<u>\$13,996,232.94</u>
Totals for 2023	201	\$45,787,660.57
Percentage In CRA Area:	78%	69%
Percentage Outside CRA Area:	22%	31%

CT Income Level Color Key:

Low Income
Moderate Income
Middle Income
Upper Income

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Anoka County, MN Complete County



SYMBOL DESCRIPTION	SYMBOL	SYMBOL DESCRIPTION	SYMBOL
Division	○ ○ ○ ○ ○ ○	CANADA	○ ○ ○ ○ ○ ○
Indian Reservation	○ ○ ○ ○ ○ ○	Unincorporated Area	○ ○ ○ ○ ○ ○
US Department of Land	○ ○ ○ ○ ○ ○	County Boundary	○ ○ ○ ○ ○ ○
US National Water	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Forest	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Wetland	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Park	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Monument	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Preserve	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Wildlife Refuge	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○
US National Cemetery	○ ○ ○ ○ ○ ○	City Boundary	○ ○ ○ ○ ○ ○

LEGEND

When unincorporated, city, county, or other jurisdiction boundaries coincide, the map shows the boundary for the most highly ranked of these jurisdictions.

Geographic unit names are followed by their FIPS or census code.

1. A city boundary is shown when it is not a city boundary.

2. A city boundary is shown when it is not a city boundary.

3. A city boundary is shown when it is not a city boundary.

4. A city boundary is shown when it is not a city boundary.

5. A city boundary is shown when it is not a city boundary.

6. A city boundary is shown when it is not a city boundary.

7. A city boundary is shown when it is not a city boundary.

8. A city boundary is shown when it is not a city boundary.

9. A city boundary is shown when it is not a city boundary.

10. A city boundary is shown when it is not a city boundary.

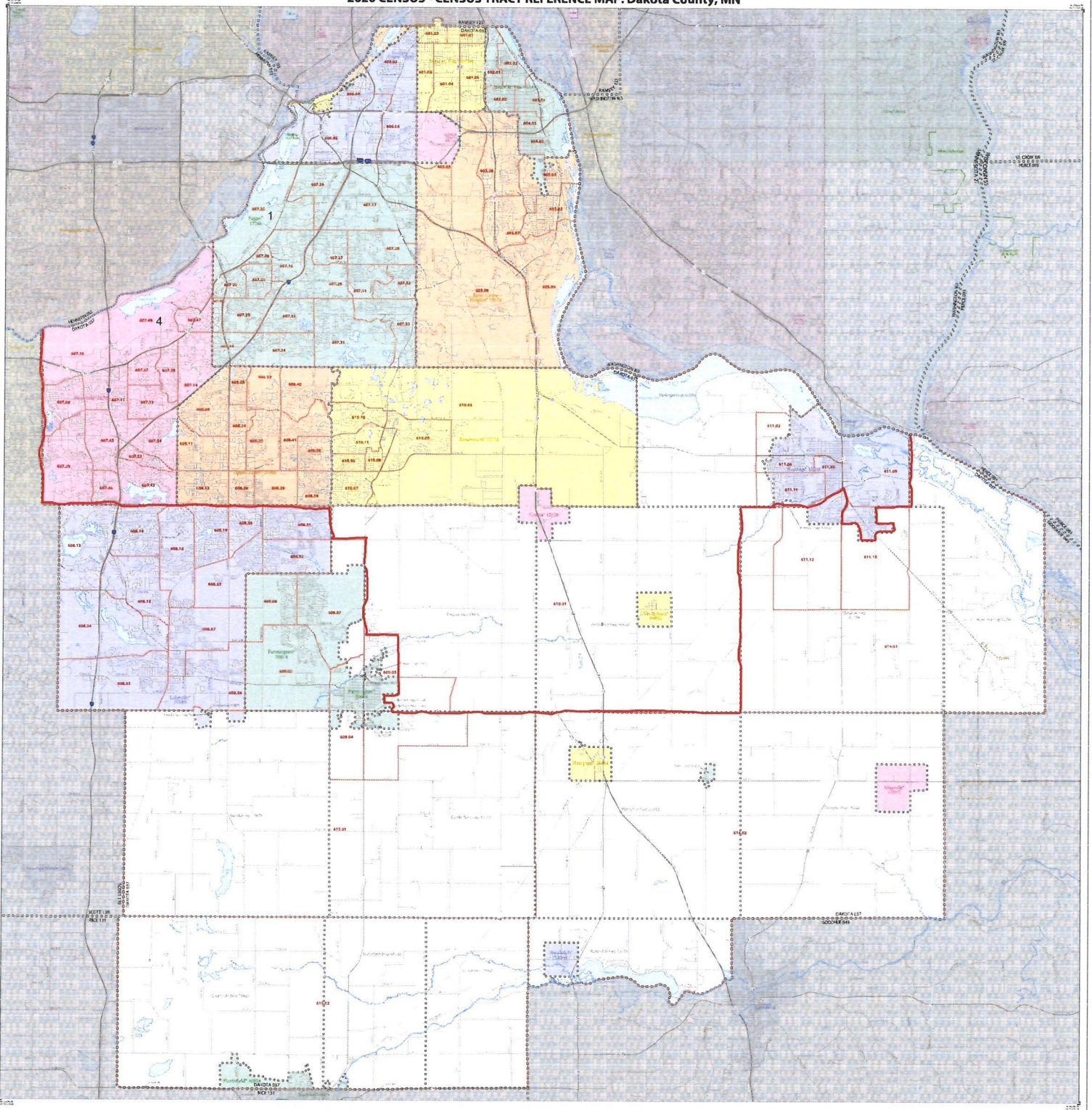
US DEPARTMENT OF COMMERCE, U.S. Census Bureau

NAME: Anoka County (053)
Total Sheets: 1 (Index & Frame 1, Inset 1)

2020 Census of Minnesota
Census of Minnesota
Census of Minnesota
Census of Minnesota



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Dakota County, MN



SYMBOL/DESCRIPTION	SYMBOL	LABEL/TEXT	SYMBOL/DESCRIPTION	SYMBOL	LABEL/TEXT
Continuation	000000	CANADA	State/County/Tract	000000	000000
Indian Reservation	000000	INDIAN RESERVATION	County/Tract	000000	000000
US Reserve Trust Land	000000	US RESERVE TRUST LAND	County/Tract	000000	000000
State Reserve Trust Land	000000	STATE RESERVE TRUST LAND	County/Tract	000000	000000
Local Reserve Trust Land	000000	LOCAL RESERVE TRUST LAND	County/Tract	000000	000000
State Park	000000	STATE PARK	County/Tract	000000	000000
Local Park	000000	LOCAL PARK	County/Tract	000000	000000
Water	000000	WATER	County/Tract	000000	000000
Wetland	000000	WETLAND	County/Tract	000000	000000
Forest	000000	FOREST	County/Tract	000000	000000
Open Space	000000	OPEN SPACE	County/Tract	000000	000000
Urban	000000	URBAN	County/Tract	000000	000000
Suburban	000000	SUBURBAN	County/Tract	000000	000000
Rural	000000	RURAL	County/Tract	000000	000000

Where international, state, county, and/or local boundaries coincide, the map shows the boundary that is not the highest ranking of those boundaries.

Geographic area names are followed by either their FIPS or census code.

1. A 1/2 mile radius buffer around the map edge is shown in light gray.

2. Place labels correspond to the place ID codes.

3. A legend for the 2020 Census is provided in the map's metadata.

OFF-RESERVATION TRUST LAND MAPS
72885 - Private Inland

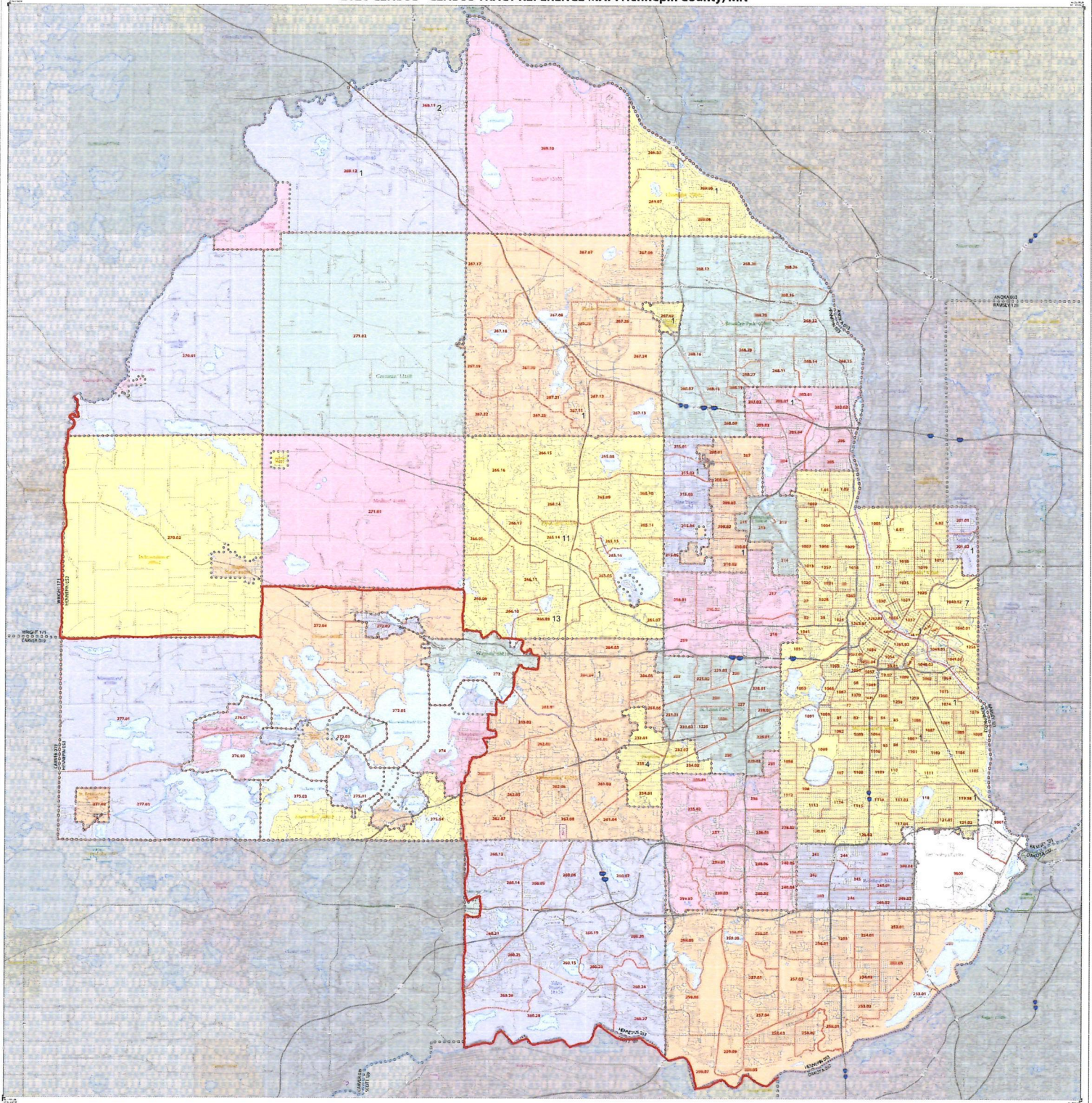
Map Scale: 1:50,000

Sheet 1 of 1 PARENT SHEET
Total Sheets: 1 (Index 0, Parent 1, Inset 0)

NAME: Dakota County (0337)
Total Sheets: 1 (Index 0, Parent 1, Inset 0)
1/21/2020 10:30 AM

U.S. DEPARTMENT OF COMMERCE | U.S. Census Bureau

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hennepin County, MN



SYMBOL	DESCRIPTION	SYMBOL	DESCRIPTION
-----	International Boundary	-----	County Boundary
-----	State Boundary	-----	City Boundary
-----	US Boundary	-----	Ward Boundary
-----	Local Boundary	-----	Neighborhood Boundary
-----	Water	-----	Other

LEGEND

Where international, state, county, and/or city boundaries coincide, the map shows the boundary which has the highest ranking of that boundary.

Geographic file names are followed by their FIPS or state code.

1. A "1" following the FIPS code denotes a tract with a population of 100,000 or more.

2. A "2" following the FIPS code denotes a tract with a population of 50,000 or more.

3. A "3" following the FIPS code denotes a tract with a population of 25,000 or more.

4. A "4" following the FIPS code denotes a tract with a population of 10,000 or more.

5. A "5" following the FIPS code denotes a tract with a population of 5,000 or more.

6. A "6" following the FIPS code denotes a tract with a population of 2,500 or more.

7. A "7" following the FIPS code denotes a tract with a population of 1,000 or more.

8. A "8" following the FIPS code denotes a tract with a population of 500 or more.

9. A "9" following the FIPS code denotes a tract with a population of 250 or more.

10. A "0" following the FIPS code denotes a tract with a population of 100 or more.

Scale: 1 inch = 10 miles

North Arrow

Map Information:

Map Date: 2020

Map Title: 2020 Census - Census Tract Reference Map: Hennepin County, MN

Map Author: Hennepin County GIS

Map Contact: Hennepin County GIS, 1000 Hennepin Avenue, Minneapolis, MN 55403

Map License: Public Domain

Map Version: 1.0

Map File: 2020_Census_Tract_Reference_Map_Hennepin_County_MN.pdf

Map File Size: 10 MB

Map File Location: C:\GIS\2020_Census_Tract_Reference_Map_Hennepin_County_MN.pdf

Map File Description: This map shows the 2020 Census census tracts for Hennepin County, Minnesota. The map is color-coded by tract and includes labels for each tract. The map also shows major roads, water bodies, and city boundaries.

Map File Date: 2020-10-01

Map File Author: Hennepin County GIS

Map File Contact: Hennepin County GIS, 1000 Hennepin Avenue, Minneapolis, MN 55403

Map File License: Public Domain

Map File Version: 1.0

Map File File Name: 2020_Census_Tract_Reference_Map_Hennepin_County_MN.pdf

Map File File Size: 10 MB

Map File File Location: C:\GIS\2020_Census_Tract_Reference_Map_Hennepin_County_MN.pdf

Map File File Description: This map shows the 2020 Census census tracts for Hennepin County, Minnesota. The map is color-coded by tract and includes labels for each tract. The map also shows major roads, water bodies, and city boundaries.

Map File File Date: 2020-10-01

Map File File Author: Hennepin County GIS

Map File File Contact: Hennepin County GIS, 1000 Hennepin Avenue, Minneapolis, MN 55403

Map File File License: Public Domain

Map File File Version: 1.0

Map File File File Name: 2020_Census_Tract_Reference_Map_Hennepin_County_MN.pdf

Map File File File Size: 10 MB

Map File File File Location: C:\GIS\2020_Census_Tract_Reference_Map_Hennepin_County_MN.pdf

Map File File File Description: This map shows the 2020 Census census tracts for Hennepin County, Minnesota. The map is color-coded by tract and includes labels for each tract. The map also shows major roads, water bodies, and city boundaries.

Map File File File Date: 2020-10-01

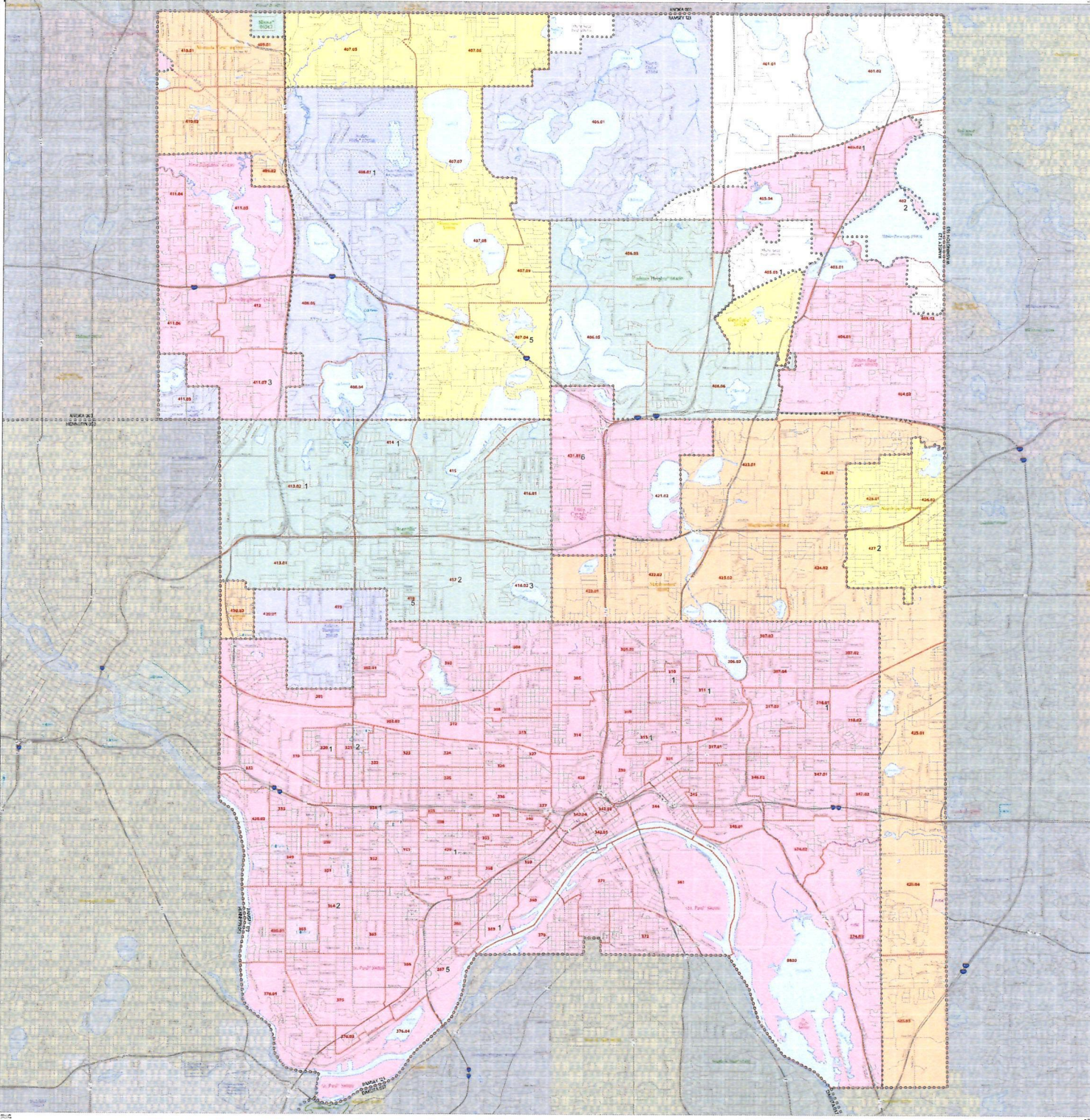
Map File File File Author: Hennepin County GIS

Map File File File Contact: Hennepin County GIS, 1000 Hennepin Avenue, Minneapolis, MN 55403

Map File File File License: Public Domain

Map File File File Version: 1.0

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Ramsey County, MN Complete County



SYMBOL OR DESCRIPTION	LABEL/TEXT	SYMBOL OR DESCRIPTION	LABEL/TEXT
.....	CANADA	.....	Water
.....	INDIAN RESERVATION	.....	Water
.....	US BOUNDARY LINE	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water
.....	NEW YORK ST.	.....	Water

LEGEND

Water (shaded areas): 01000 (Light blue), 02000 (Medium blue), 03000 (Dark blue), 04000 (Very dark blue)

Water (unshaded areas): 05000 (White), 06000 (Light grey)

Water (textured areas): 07000 (Light blue), 08000 (Medium blue), 09000 (Dark blue)

Water (dotted areas): 10000 (White), 11000 (Light grey)

Water (cross-hatched areas): 12000 (White), 13000 (Light grey)

Water (diagonal lines): 14000 (White), 15000 (Light grey)

Water (vertical lines): 16000 (White), 17000 (Light grey)

Water (horizontal lines): 18000 (White), 19000 (Light grey)

Water (wavy lines): 20000 (White), 21000 (Light grey)

Water (other patterns): 22000 (White), 23000 (Light grey)

Water (other colors): 24000 (Light blue), 25000 (Medium blue), 26000 (Dark blue)

Where international, state, county, and other boundaries coincide, the map shows the boundary with the highest ranking of the boundaries.

Geographic areas are labeled by their FIPS or county name.

1. A "1" following an FIPS or county name is not a "1" following a place name.

2. Place labels correspond to the place list.

3. Census tracts are identified by up to four digit ranges in either order and each digit represents the digit in the FIPS code. The census tract label corresponds to the four digit ranges in the order: 41000, 42000, 43000, 44000.

4. The first digit corresponds to the place list.

5. The second digit corresponds to the place list.

6. The third digit corresponds to the place list.

7. The fourth digit corresponds to the place list.

8. The fifth digit corresponds to the place list.

9. The sixth digit corresponds to the place list.

10. The seventh digit corresponds to the place list.

11. The eighth digit corresponds to the place list.

12. The ninth digit corresponds to the place list.

13. The tenth digit corresponds to the place list.

14. The eleventh digit corresponds to the place list.

15. The twelfth digit corresponds to the place list.

16. The thirteenth digit corresponds to the place list.

17. The fourteenth digit corresponds to the place list.

18. The fifteenth digit corresponds to the place list.

19. The sixteenth digit corresponds to the place list.

20. The seventeenth digit corresponds to the place list.

21. The eighteenth digit corresponds to the place list.

22. The nineteenth digit corresponds to the place list.

23. The twentieth digit corresponds to the place list.

24. The twenty-first digit corresponds to the place list.

25. The twenty-second digit corresponds to the place list.

26. The twenty-third digit corresponds to the place list.

27. The twenty-fourth digit corresponds to the place list.

28. The twenty-fifth digit corresponds to the place list.

29. The twenty-sixth digit corresponds to the place list.

30. The twenty-seventh digit corresponds to the place list.

31. The twenty-eighth digit corresponds to the place list.

32. The twenty-ninth digit corresponds to the place list.

33. The thirtieth digit corresponds to the place list.

34. The thirty-first digit corresponds to the place list.

35. The thirty-second digit corresponds to the place list.

36. The thirty-third digit corresponds to the place list.

37. The thirty-fourth digit corresponds to the place list.

38. The thirty-fifth digit corresponds to the place list.

39. The thirty-sixth digit corresponds to the place list.

40. The thirty-seventh digit corresponds to the place list.

41. The thirty-eighth digit corresponds to the place list.

42. The thirty-ninth digit corresponds to the place list.

43. The fortieth digit corresponds to the place list.

44. The forty-first digit corresponds to the place list.

45. The forty-second digit corresponds to the place list.

46. The forty-third digit corresponds to the place list.

47. The forty-fourth digit corresponds to the place list.

48. The forty-fifth digit corresponds to the place list.

49. The forty-sixth digit corresponds to the place list.

50. The forty-seventh digit corresponds to the place list.

51. The forty-eighth digit corresponds to the place list.

52. The forty-ninth digit corresponds to the place list.

53. The fiftieth digit corresponds to the place list.

54. The fifty-first digit corresponds to the place list.

55. The fifty-second digit corresponds to the place list.

56. The fifty-third digit corresponds to the place list.

57. The fifty-fourth digit corresponds to the place list.

58. The fifty-fifth digit corresponds to the place list.

59. The fifty-sixth digit corresponds to the place list.

60. The fifty-seventh digit corresponds to the place list.

61. The fifty-eighth digit corresponds to the place list.

62. The fifty-ninth digit corresponds to the place list.

63. The sixtieth digit corresponds to the place list.

64. The sixty-first digit corresponds to the place list.

65. The sixty-second digit corresponds to the place list.

66. The sixty-third digit corresponds to the place list.

67. The sixty-fourth digit corresponds to the place list.

68. The sixty-fifth digit corresponds to the place list.

69. The sixty-sixth digit corresponds to the place list.

70. The sixty-seventh digit corresponds to the place list.

71. The sixty-eighth digit corresponds to the place list.

72. The sixty-ninth digit corresponds to the place list.

73. The seventieth digit corresponds to the place list.

74. The seventy-first digit corresponds to the place list.

75. The seventy-second digit corresponds to the place list.

76. The seventy-third digit corresponds to the place list.

77. The seventy-fourth digit corresponds to the place list.

78. The seventy-fifth digit corresponds to the place list.

79. The seventy-sixth digit corresponds to the place list.

80. The seventy-seventh digit corresponds to the place list.

81. The seventy-eighth digit corresponds to the place list.

82. The seventy-ninth digit corresponds to the place list.

83. The eightieth digit corresponds to the place list.

84. The eighty-first digit corresponds to the place list.

85. The eighty-second digit corresponds to the place list.

86. The eighty-third digit corresponds to the place list.

87. The eighty-fourth digit corresponds to the place list.

88. The eighty-fifth digit corresponds to the place list.

89. The eighty-sixth digit corresponds to the place list.

90. The eighty-seventh digit corresponds to the place list.

91. The eighty-eighth digit corresponds to the place list.

92. The eighty-ninth digit corresponds to the place list.

93. The ninetieth digit corresponds to the place list.

94. The ninety-first digit corresponds to the place list.

95. The ninety-second digit corresponds to the place list.

96. The ninety-third digit corresponds to the place list.

97. The ninety-fourth digit corresponds to the place list.

98. The ninety-fifth digit corresponds to the place list.

99. The ninety-sixth digit corresponds to the place list.

100. The ninety-seventh digit corresponds to the place list.

101. The ninety-eighth digit corresponds to the place list.

102. The ninety-ninth digit corresponds to the place list.

103. The one hundred digit corresponds to the place list.

Sheet 1 of 1 PARENT sheet.
Total Sheets: 1 (Index 0), Sheet 1, Inset 0)

NAME: Ramsey County (121)

INTX: Ramsey County (121)

1/17/2020 10:30

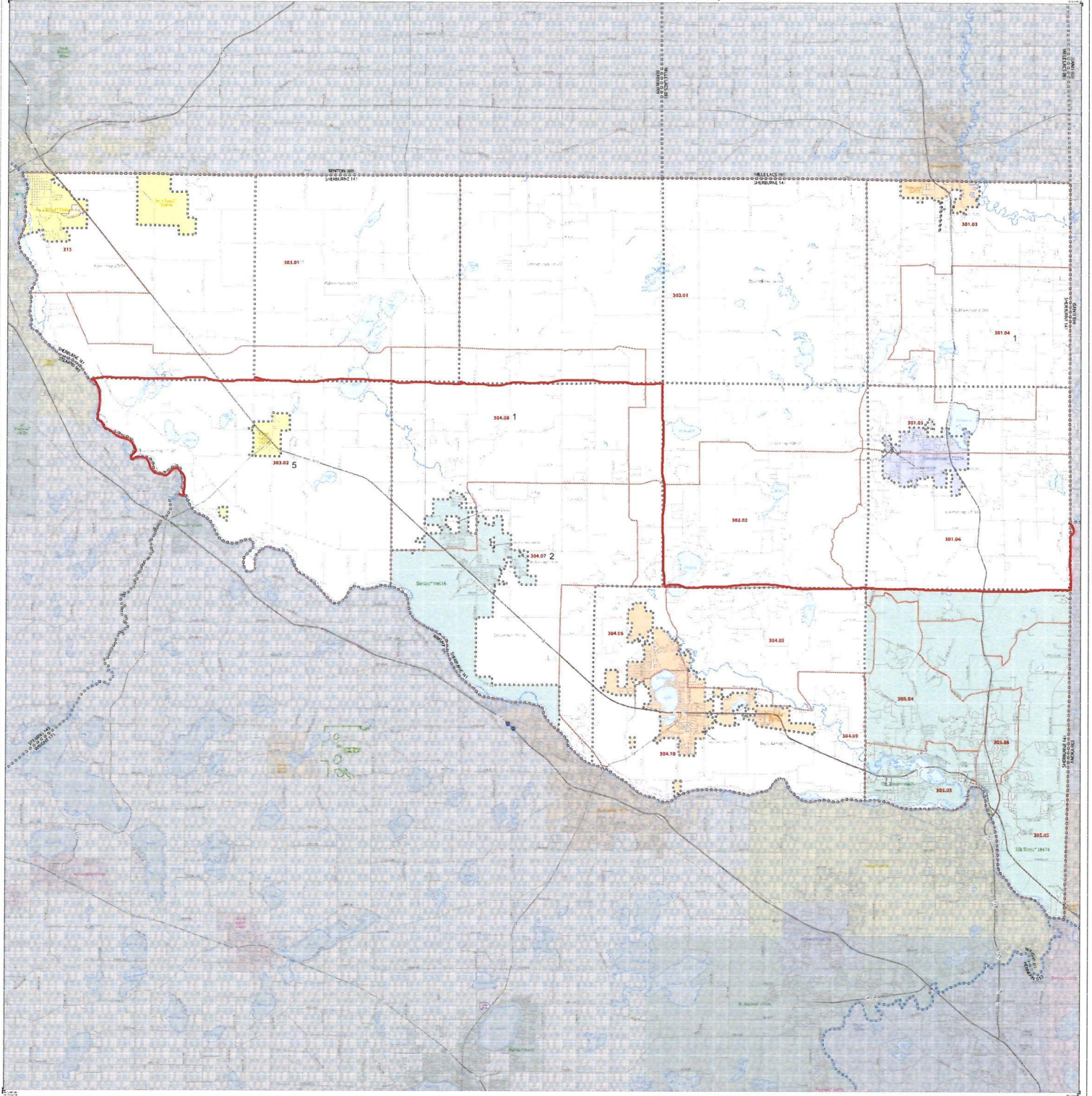
U.S. DEPARTMENT OF COMMERCE

U.S. BUREAU OF ECONOMIC ANALYSIS

U.S. DEPARTMENT OF COMMERCE



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Sherburne County, MN



FEATURE TYPE	SYMBOL	LABEL	FEATURE TYPE	SYMBOL	LABEL
Canada	-----	CANADA	Unimproved Road	-----	UNIMPROVED ROAD
Industrial Zone or Other	-----	INDUS ZONE	County-Designated Tract	-----	COUNTY-DESIGNATED TRACT
Waterway	-----	WATERWAY	County Tract	-----	COUNTY TRACT
US Border Line	-----	US BDR			
US Interstate Road	-----	US INTERSTATE ROAD			
Other US Highway	-----	US HIGHWAY			
State Road	-----	STATE ROAD			
Local Road	-----	LOCAL ROAD			
Water	-----	WATER			

Scale bar: 0 to 1 mile

North arrow pointing up.

Map Title: 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Sherburne County, MN

Scale: 1:50,000

Sheet 1 of 1 PARENT SHEET

Total Sheets: 1 (Grid Q, Row 1, Inset 0)

NAME: Sherburne County (141)

(NTP) TYP: County or county-like independent entity

12/08/2023

US DEPARTMENT OF COMMERCE U.S. Census Bureau

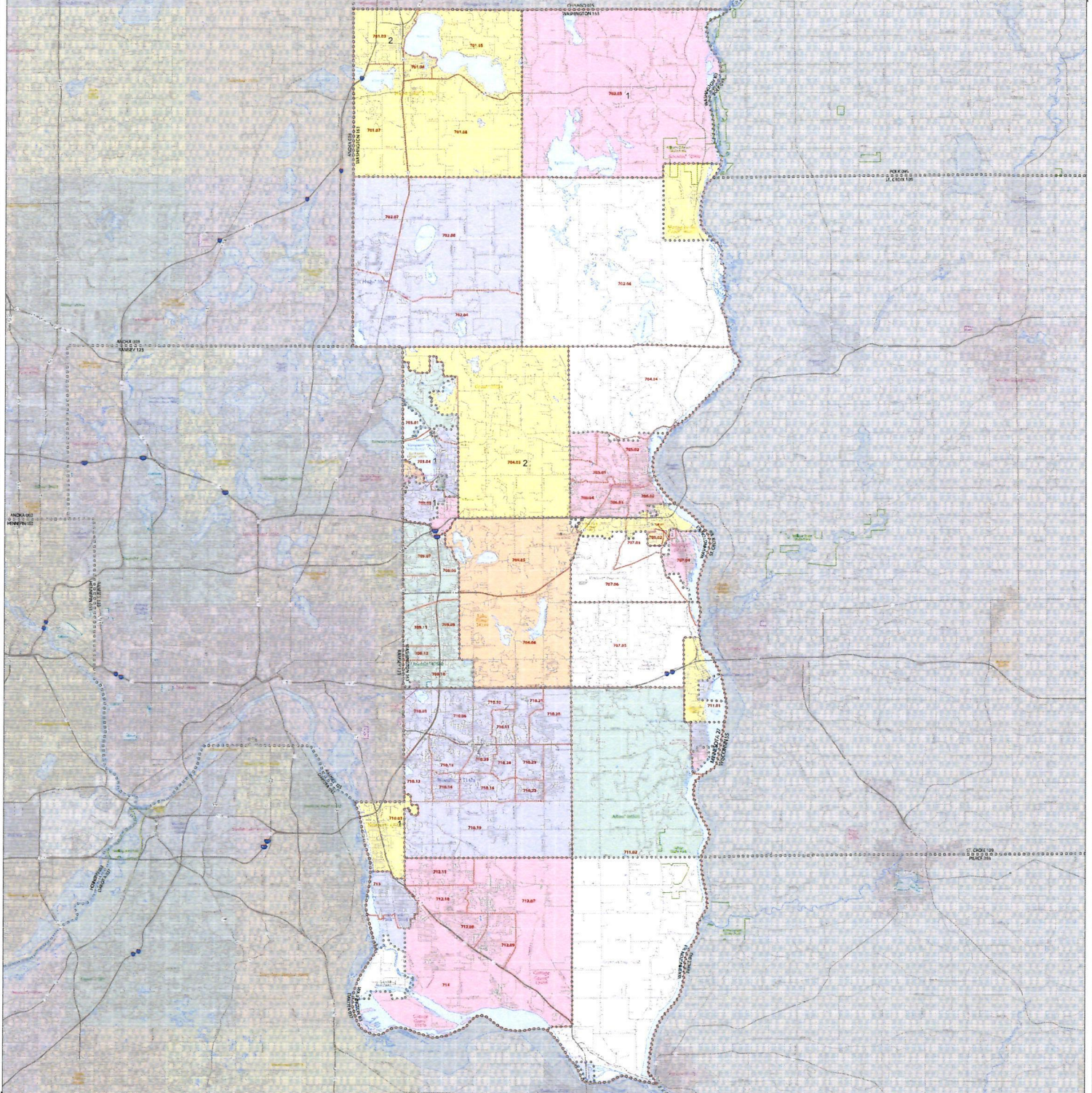
Map Projection: NAD 83 UTM Zone 16N

Data Source: U.S. Census Bureau, 2020 Census of Population and Housing

Map Date: 12/08/2023



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Washington County, MN Complete County



BOUNDARY DEFINITION	SYMBOL	LABELED	SYMBOL	LABELED
International	-----	CANADA	-----	Canada
Natural Boundaries (Water, Elevation)	-----	US/STATE REGION	-----	US/STATE REGION
US/State Boundary	-----	County Boundary	-----	County Boundary
City/Town/Village Boundary	-----	WATER	-----	Water
Major Road	-----	Water (Lake/Reservoir)	-----	Water (Lake/Reservoir)
Minor Road	-----	Water (Creek/Stream)	-----	Water (Creek/Stream)
Unimproved Road	-----	Water (Swamp/Marsh)	-----	Water (Swamp/Marsh)
Other Road	-----	Water (Other)	-----	Water (Other)
Other	-----	Other	-----	Other

Where international, state, county, or other political boundaries coincide, the map shows the boundary visible at the highest ranking of those boundaries.

Geographic entities are indicated by either their FIPS or census code:

- 1. A 3-digit FIPS code is used for counties, and a 4-digit FIPS code is used for census tracts.
- 2. A 4-digit FIPS code is used for census tracts, and a 5-digit FIPS code is used for census blocks.
- 3. Place labels correspond to the place ID code.
- 4. Census tracts are identified by the 4th digit of their FIPS code and the 5th digit of their census code.
- 5. Census blocks are identified by the 8th digit of their FIPS code and the 9th digit of their census code.

Map is not to scale. Distances are approximate. Scale is shown in miles and kilometers.



Sheet 1 of 1 PARENT sheet
 Total Sheets 1 (Under Parent 1, Inset 0)
 NAME: Washington County (134)
 COUNTY: Washington County
 STATE: Minnesota (26)
 COUNTY: Washington County (134)
 STATE: Minnesota (26)
 COUNTY: Washington County (134)
 STATE: Minnesota (26)
 COUNTY: Washington County (134)
 STATE: Minnesota (26)



U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau
 2020 Census of the United States
 U.S. Census Bureau
 1160 L Street, NE
 Washington, DC 20540-9501
 Telephone: 1-800-354-8701
 TDD: 1-800-877-8339
 Email: census@cen.gov
 www.census.gov

PRODUCTS & SERVICES OFFERED

DEPOSITS

- Business and Consumer Checking Accounts
- Savings Accounts
- Certificate of Deposit

LOANS

▪ **COMMERCIAL LOANS**

Revolving credit lines, lines of credit for seasonal needs; term loans for equipment and/or machinery purchases; installment loans for vehicle purchases; accounts receivable and inventory financing; letters of credit; loans for commercial real estate purchases, refinancing, additions, and acquisitions, financing for investment and income properties; financing for nonprofit organizations. - Fees vary for each transaction. See a Commercial Loan Officer for details.

- Business Loans
- Business Lines of Credit
- Small Business Administration Loans (SBA) -7a and 504 Programs

▪ **REAL ESTATE LOANS**

Primary Home / Second Home
-Appraisal Fee and closing costs may apply. See a Consumer Lender for details.

- Home Equity Loans
- Home Equity Lines of Credit
- Mobile Home Loans

▪ **CONSUMER LOANS**

-Lien recording fees may apply. See a Consumer Lender for details.

- Automobile Loans
- Boat Loans
- Motorcycle Loans
- RV Loans
- Recreational Loans
- Personal Installment Loans
- QuikCredit (Overdraft Protection on Checking) -No Charge. See a Consumer Lender for details.
- Single Pay Loans

IRA PRODUCTS

Certificate of Deposit/Money Market Savings Account

- Traditional
- Roth
- Education
- SEP (Simplified Employee Pension)
- HSA Accounts

ONLINE BANKING SERVICES

- Bill Pay
- Debit Card Management
- E-Statements
- Mobile Banking
- Mobile Deposit
- Secure Alerts
- Zelle

OTHER PRODUCTS & SERVICES

- ATM Card
- Debit Cards
- Credit Cards
- Night Drop
- Prepaid Cards
- Savings Overdraft Transfer Protection
- teleSTAR 24-Hour Telephone Banking
- Wire Transfers
- Safe Deposit Box Rental

CASH MANAGEMENT SERVICES

- ACH Origination
- Wire Transfers
- Remote Deposit Capture
- Business Mobile Deposit
- Sweep Services
- Merchant Services
- IntraFi CDARS & ICS

Non-Bank Investment Products

Offered through Cetera Investment Services LLC.
-Not FDIC / NCUSIF insured, may lose value, not financial institution guaranteed, not a deposit, Not insured by any federal government agency.

*Deposit Accounts opened in-person, online account opening through our website, or with signature validation software.

**Disclosures on the following pages: Schedule of Fees, North Star Bank Funds Availability, Regulation E Disclosure, Business Checking, Business Savings, Personal Checking, Personal Savings, Certificates, and IRA Options.

*** North Star Bank Cash Management Services & Fees on the following pages.



SCHEDULE OF FEES

January 23, 2024

Member FDIC

MISCELLANEOUS FEES AND CHARGES

ACCOUNT FEES:

Account Closing Fee: \$50.00 during first 6 months
Deluxe Check Charges: Printed checks - prices vary by design
Dormant Account Fee : \$5.00 charge for no customer initiated activity in a checking or savings account for 36 months
MICR Rejection Fee: \$0.50 per check due to bad MICR line
Savings Overdraft Protection Agreement (transfer fee): \$5.00 per automatic transfers from savings to checking for Overdraft Protection
Continuous Overdraft Charge: After 7 calendar day's grace, \$5.00 each processing day that account remains overdrawn. Sat, Sun, and federal legal holidays are non-processing days. Fee applies to overdrafts created by check, in person withdrawals, electronic withdrawals except ATM and one-time debit card withdrawals, and monthly service charges or other account fees.
Paid Overdraft Item(s) Fee: We will charge \$32.00 per debit item that overdraws your account balance. You may be charged this fee each time the same transaction is represented against insufficient funds. We will not charge more than five (5) Paid Overdraft Item Fees per business day, or a total of \$160.00. Fee applies to all debit transactions drawn on your account (not including ATM, one-time everyday (POS) Point of Sale debit card transactions, monthly service charges or other account fees) due to insufficient funds (NSF) in your account.
Returned Overdraft Item(s) Fee: We will charge \$32.00 per debit item that overdraws your account balance. You may be charged this fee each time the same transaction is represented against insufficient funds. We will not charge more than five (5) Paid Overdraft Item Fees per business day, or a total of \$160.00. Fee applies to all debit transactions drawn on your account (not including ATM, one-time (POS) Point of Sale everyday debit card transactions, monthly service charges or other account fees) due to insufficient funds (NSF) in your account.
Returned Deposited Item: \$5.00 per item (Applies to checks or electronic deposits)
Returned Mail Handling Fee: \$5.00 per month until abandoned
Stop Payment Charge: \$30.00 per item per 6 month period
IRA Closing Fee: \$40.00 per plan
HSA Set Up Fee: \$25.00 per HSA account
Telephone Transfer Fee: \$2.00 per transfer request - if telephone call is made directly to bank staff

TELLER COUNTER SERVICES:

Check Cashing Fee : \$10.00 for checks over \$100.00 (Applies to checks drawn on North Star Bank accounts payable to noncustomers.)
Coin Counting: No charge for customers, 10% of total for non-customers
Cashier's Checks: \$5.00 per check
Money Order: \$3.00 per item
Lost Monetary Instrument Fee: \$25.00 per item
Counter Checks/Deposit Tickets: 5 free, then \$1.00 each thereafter
Foreign Currency Purchase/Sell: \$30.00 per order/request- (additional delivery fees may apply)
Collection Item-Canadian: \$10.00 per item
Deposit Bags Locked (Key Fee): 2 keys free, \$10.00 per additional key
Deposit Bags-Locked: \$25.00 per bag
Deposit Bags-Zippered: \$5.00 per bag
Deposit Bags-Disposable: \$2.50 for 10 bags
Night Drop Access Key Replacement: \$5.00 per key
VISA Gift Card: \$5.00 per card
Reload Card Fee: \$2.00 per reload
Travel Reloadable Card w/EMV Chip: \$9.00 per card
General Purpose Reloadable Card: \$7.00 per card

WIRE TRANSFERS FEES:

Wire Transfer-Domestic Outgoing: \$20.00 per wire
Wire Transfer-Intl Outgoing: \$50.00 per wire
Wire Transfer Incoming: \$15.00 per wire

ELECTRONIC BANKING FEES:

ATM/POS Replacement Card : \$5.00 per card
Fee for ATM Withdrawal : \$2.50 Fee applies to ATM cash withdrawals at machines not owned by us
eSTAR Online Banking: No Charge for online banking transfers between accounts and basic bill payment services (fees apply to some bill payment features)
Bill Pay Fee: No charge for basic bill payment services (fees apply to some bill payment features)
Account to Account (A2A) Transfer Fee: \$2.00 for each account-to-account (A2A) online banking transfer instruction you make to transfer funds between your account(s) that you maintain with us and your account(s) that are maintained by other financial institutions
Same Day Bill Payment : \$9.95 for each same day online banking bill payment instruction you make to your authorized biller
Overnight Bill Payment Check Fee: \$14.95 for each overnight check payment initiated through online banking bill pay
MasterCard Currency Conversion Fee; MasterCard Cross Border Fee: If you withdraw cash with your ATM card at ATMs located outside the United States or make purchases with your debit card from merchants located outside the United States, you will be charged a MasterCard Cross Border Fee of .9% of the transaction amount; and, if there is a currency

conversion, you will be charged a MasterCard Currency Conversion Fee of .2% of the transaction amount.

SAFE DEPOSIT BOXES:

3 x 5 x 22: \$35.00
5 x 5 x 22: \$45.00
3 x 10 x 22: \$55.00
5 x 10 x 22: \$80.00
10 x 10 x 22: \$140.00
10 x 15 x 22: \$190.00
Lost Key: 35.00
Both Keys Lost : Market Rate (Lock Drilled)

BUSINESS SERVICES:

Analysis Statement: \$5.00 per month
Audit Confirmation Fee: \$25.00 per request
eCorp Online Banking: FREE
eCorp ACH Origination: \$19.95 per month plus \$0.15 per item
Image Statement: \$2.00 per month
Images on CD: \$25.00
Remote Deposit Implementation Fee: varies
Remote Deposit-Scanner Purchase: varies
Remote Deposit Service Fee: varies

OTHER MISCELLANEOUS FEES:

Account Transcript Statement-Current Activity: \$2.00
Account Prior Statement Copy: \$5.00 per month
Account Reconciliation Fee: \$35.00 per hour; 1/2 hr minimum
Research Fee: \$35.00 per hour, \$2.00 per copy
Image Statement-nonstandard: \$5.00 per month
Escheatment Fee: \$100.00
Garnishment & Levies: \$100.00
Notary Service: No charge for customers, \$1.00 for non customer
Photocopies: \$2.00 per photocopy
Fax Fee: \$1.00 Per Page
Signature Guarantee : No charge (customers only)
Special Handling Statement/Notice: \$5.00 per month/per instructions
Loan Amortization Schedule: \$10.00 per schedule

NORTH STAR BANK FUNDS AVAILABILITY

January 23, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT NORTH STAR BANK. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our cut-off hours are as follows:

- 5:00 p.m. North Star Bank-Roseville Branch
- 5:00 p.m. North Star Bank-White Bear Lake Branch
- 4:00 p.m. Electronic Remote Deposit
- 2:00 p.m. On-Premises North Star Bank ATM's
- 4:00 p.m. Mobile Deposit

If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225.00 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the second business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on North Star Bank will be available on the first business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Same-Day Exception. Funds from electronic direct deposits, wire transfer deposits, and cash deposited in person to one of our employees, will be available on the same day we receive the deposit. Unless otherwise delayed under special rules for new accounts .

Member
FDIC

ON REQUEST REGULATION E DISCLOSURE

January 23, 2024

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This form complies with federal and Minnesota law. It applies to our electronic fund transfer (EFT) services. Electronic funds transfers are electronic transfers of money to or from your deposit account with us. This form states your and our rights and responsibilities for electronic fund transfers. In this form, the words "you" and "your" mean each and all who sign as applicants and any users of the service. The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

eStar Online Banking Service

You will be required to accept the terms and conditions of the **eSTAR ONLINE BANKING AGREEMENT AND DISCLOSURES** as found on www.northstarbank.com when requesting enrollment, or when accessing this service for the first time. The eSTAR Online Banking Agreement and Disclosures controls the rights and responsibilities of the parties and states your rights and responsibilities for electronic funds transfers that you initiate when you use the online banking services. PLEASE READ THE ESTAR BANKING AGREEMENT AND DISCLOSURES CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Stop payment requests.
- * Online bill payment.
- * View check images.
- * Receive account alerts.
- * Remote deposit capture.
- * ACH origination.
- * Wire transfers.
- * Allow export of transaction history to personal finance manager.

Fees and Charges for Online Service:

- * No Charge for online banking transfers between accounts (fees apply to some bill payment features)

Mobile Banking Service

The mobile banking service enables anyone with an eSTAR online banking services account to enroll in the mobile banking service and register a mobile phone that is capable of supporting mobile banking services to access eligible accounts from their mobile phone in one of three ways: Mobile Banking Short Message Service (SMS) text messaging, mobile banking browser, or mobile banking downloadable application. Mobile banking services are a subset of the larger eSTAR online banking service including online bill payment services. The eSTAR Online Banking Agreement and Disclosures, terms and conditions of the bill payment services, and the mobile banking terms and conditions that you must accept at the time of enrollment in the mobile banking service, control the rights and responsibilities of the parties and state your rights and responsibilities for electronic funds transfers that you initiate when you use the mobile banking services. PLEASE READ THE ESTAR BANKING AGREEMENT AND DISCLOSURES, TERMS AND CONDITIONS OF THE BILL PAYMENT SERVICE, AND THE MOBILE BANKING TERMS AND CONDITIONS CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

Types of Transactions: You may access certain account(s) you maintain with us by computer, using your assigned user ID and password, through the online banking service. You may use the online banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Online bill payment.
- * View check images.
- * Receive account alerts.
- * Remote deposit capture.
- * ATM branch locator.
- * Manage my card.

Fees and Charges for Online Service:

- * No charge for mobile banking service transfers between accounts (fees apply to some bill payment features).

ATM Card

To report a lost/stolen ATM card after hours, please call: 1-800-472-3272.

Types of Transfers: You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the ATM Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may withdraw up to a maximum of \$200.00 (if there are sufficient funds in your account) per day.
- * Currency Conversion Procedure for Processing International Transactions: Part of MasterCard's currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate, selected by MasterCard. The government-mandated exchange rate or wholesale exchange rate that MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the date that the transaction is processed (the Central Site Business Date), which may differ from the rate selected on the date the transaction occurred or on the date the transaction is posted to the cardholder's account.

All debit card and ATM card transactions from locations outside the United States are blocked to protect customers and the bank from card fraud. If you plan to use your ATM or Cash & Check Card outside the United States, please contact the bank to ensure that your transactions will not be blocked.

Fees and Charges for ATM Transactions:

- * There is no charge for ATM withdrawals at machines owned by us.
- * There is no charge for ATM deposits at machines owned by us.
- * \$2.50 fee for ATM withdrawals at machines not owned by us.
 - *An ATM Withdrawal may be considered a "check or withdrawal" when calculating your account service charge(s).
 - *An ATM Deposit may be considered a "deposit" when calculating your account service charge(s).
 - *If you withdraw cash with your ATM card at ATMs located outside the U.S. or make purchases with your debit card from merchants located outside the U.S., you will be charged a MasterCard Cross Border Fee for the transaction amount; and, if there is a currency conversion, you will be charged a MasterCard Currency Conversion Fee for the transaction amount.
- * There is a Replacement Card Fee of \$5.00 per card.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Consumer Cash and Check Card

To report a lost/stolen Consumer Cash & Check Card after hours, please call: 1-800-472-3272.

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a Mastercard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Deposit funds to your savings account.
- * Withdraw cash from your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.
- * Cash back capability during PIN-based transactions with point of sale purchases subject to participating merchant cash-back limits.

Limitations on Frequency and Amount:

- * You may withdraw up to a maximum of \$200.00 (if there are sufficient funds in your account) per day.
- * Currency Conversion Procedure for Processing International Transactions: Part of MasterCard's currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate, selected by MasterCard. The government-mandated exchange rate or wholesale exchange rate that MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the date that the transaction is processed (the Central Site Business Date), which may differ from the rate selected on the date the transaction occurred or on the date the transaction is posted to the cardholder's account.

All debit card and ATM card transactions from locations outside the United States are blocked to protect customers and the bank from card fraud. If you plan to use your ATM or Cash and Check Card outside the United States, please contact the bank to ensure that your transactions will not be blocked.

- * You may purchase up to a maximum of \$1000.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- * There is no charge for ATM withdrawals at machines owned by us.
- * There is no charge for ATM deposits at machines owned by us.
- * \$2.50 fee for ATM withdrawals at machines not owned by us.
 - * If you withdraw cash with your ATM card at ATMs located outside the U.S. or make purchases with your debit card from merchants located outside the U.S., you will be charged a MasterCard Cross Border Fee for the transaction amount; and, if there is a currency conversion, you will be charged a MasterCard Currency Conversion Fee for the transaction amount.
- * There is a Replacement Card Fee of \$5.00 per card.
- * An ATM/POS debit transactions may be considered a "check or withdrawal" when calculating your account service charge(s).
An ATM/POS credit transaction may be considered a "deposit" when calculating your account service charge(s).

We will charge \$32.00 per debit item that overdraws your account balance. You may be charged this fee each time the same transaction is represented against insufficient funds. We will not charge more than five (5) Paid Overdraft Item Fees per business day, or a total of \$160.00. Fee applies to all debit transactions drawn on your account (not including ATM, one-time (POS) Point of Sale card transactions, monthly service charges or other account fees) due to insufficient funds (NSF) in your account.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Business Cash & Check Card

To report a lost/stolen Business Cash & Check Card after hours, please call: 1-800-472-3272.

Business Card Purpose and Additional Risk: You and any cardholder agree that the card is for use by business owners and employees. The card may not be used for personal purposes. You acknowledge and understand that the card shall not be treated as a consumer card under the provisions of federal law. You agree to provide written instructions to all cardholders that the card shall not be used for consumer purposes.

You will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of your card. This means your liability for the unauthorized use of your card could be greater than the liability in a consumer card transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of a Business Cash & Check Card as described in this agreement.

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a Mastercard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Deposit funds to your savings account.
- * Transfer funds between your checking and savings accounts.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * Currency Conversion Procedure for Processing International Transactions: Part of MasterCard's currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate, selected by MasterCard. The government-mandated exchange rate or wholesale exchange rate that MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the date that the transaction is processed (the Central Site Business Date), which may differ from the rate selected on the date the transaction occurred or on the date the transaction is posted to the cardholder's account.
- * You may purchase up to a maximum of \$1000.00 worth of goods and services per day, exclusive of ATM withdrawals.
- * All debit card and ATM card transactions from locations outside the United States are blocked to protect customers and the bank from card fraud. If you plan to use your ATM or Cash & Check Card outside the United States, please contact the bank to ensure that your transactions will not be blocked.

Fees and Charges:

- * We do not charge for ATM transactions at the present time.
- * There is a Replacement Card Fee of \$5.00 per card.
- * An ATM/POS debit transactions may be considered a "check or withdrawal" when calculating your account service charge(s).
An ATM/POS credit transaction may be considered a "deposit" when calculating your account service charge(s).

We will charge \$32.00 per debit item that overdraws your account balance. You may be charged this fee each time the same

transaction is represented against insufficient funds. We will not charge more than five (5) Paid Overdraft Item Fees per business day, or a total of \$160.00. Fee applies to all debit transactions drawn on your account (not including ATM, one-time (POS) Point of Sale card transactions, monthly service charges or other account fees) due to insufficient funds (NSF) in your account. .

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Health Savings Account Cash & Check Card

To report a lost/stolen Health Savings Account Cash & Check Card after hours, please call: 1-800-472-3272.

Types of Transactions/Transfers: You may use the card and PIN issued you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. You may also use the card to pay for purchases from merchants that accept the POS debit card with a Mastercard symbol. You may use the automated teller machine (ATM) card and personal identification number (PIN) issued to you to initiate transactions at ATMs of ours, ATMs within the networks identified on your card and such other facilities as we may designate from time to time. Unless you specify a different account during Automated Teller Machine (ATM) transactions, your Primary Account will be used for your transactions. Your Primary Account number and information may be obtained from the Combined ATM/POS/Debit Card Request Form. At present you may use your card to (some of these services may not be available at all ATMs):

- * Deposit funds to your checking account.
- * Withdraw cash from your checking account.
- * Obtain balance information on your deposit accounts.

Limitations on Frequency and Amount:

- * You may withdraw up to a maximum of \$200.00 (if there are sufficient funds in your account) per day.
- * Currency Conversion Procedure for Processing International Transactions: Part of MasterCard's currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate, selected by MasterCard. The government-mandated exchange rate or wholesale exchange rate that MasterCard uses for a particular transaction is the rate MasterCard selects for the applicable currency on the date that the transaction is processed (the Central Site Business Date), which may differ from the rate selected on the date the transaction occurred or on the date the transaction is posted to the cardholder's account.

All debit card and ATM card transactions from locations outside the United States are blocked to protect customers and the bank from card fraud. If you plan to use your ATM or Cash and Check Card outside the United States, please contact the bank to ensure that your transactions will not be blocked.

- * You may purchase up to a maximum of \$1000.00 worth of goods and services per day, exclusive of ATM withdrawals.

Fees and Charges:

- * There is no charge for ATM withdrawals at machines owned by us.
- * There is a \$2.50 charge for each ATM withdrawal at machines we do not own.
- * There is no charge for ATM deposits at machines owned by us.
- * *If you withdraw cash with your ATM card at ATMs located outside the U.S. or make purchases with your debit card from merchants located outside the U.S., you will be charged a MasterCard Cross Border Fee for the transaction amount; and if there is a currency conversion, you will be charged a MasterCard Currency Conversion Fee for the transaction amount.
- * There is a Replacement Card Fee of \$5.00 per card.
- * An ATM/POS debit transactions may be considered a "check or withdrawal" when calculating your account service charge(s).

An ATM/POS credit transaction may be considered a "deposit" when calculating your account service charge(s).

We will charge \$32.00 per debit item that overdraws your account balance. You may be charged this fee each time the same transaction is represented against insufficient funds. We will not charge more than five (5) Paid Overdraft Item Fees per business day, or a total of \$160.00. Fee applies to all debit transactions drawn on your account (not including ATM, one-time (POS) Point of Sale card transactions, monthly service charges or other account fees) due to insufficient funds (NSF) in your account.

ATM Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

teleSTAR

Available 24 hours a day, 7 days a week - Just call 1 (888) 463-0253.

You will need to enter your ACCOUNT NUMBER and the last four digits of your TAX IDENTIFICATION NUMBER to access teleSTAR for the first time. Please call (888) 463-0253 to initialize your account and SELECT YOUR OWN UNIQUE PIN number AS SOON AS POSSIBLE.

Types of Audio Response Services: You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you and your account number in our audio response system. At the present time you may use the system to:

- * Transfer funds between your deposit accounts.
- * Give you tax information on interest earned or paid on your accounts.
- * Obtain balance information on your deposit accounts.
- * Verify the last date and amount of your payroll deposit.
- * Determine if a particular check has cleared your account.

- * Transfer funds to pay on your loan accounts.

Limitations on Frequency and Amount:

- * There is no limit on the amount of any transfer or withdrawal from the funds in your deposit accounts.

Fees and Charges for Audio Response Transactions:

- * We do not charge for any Audio Response Transactions.

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

The following limitations may be applicable to your accounts, except as provided by law:

Liability for Unauthorized Mastercard Debit Card Transactions on Cards Issued to Certain Consumers and Small Businesses. The zero liability limit described below only applies to a United States-issued Mastercard branded debit card issued to: (i) a natural person, or (ii) a business or other entity only if the card is issued under a "small business" program described on Mastercard's website at www.mastercard.us/en-us.html. The zero liability limit described below does not apply if you are a business or an entity of any sort (corporation, limited liability company, partnership, etc.) unless the card issued to you is a "small business" card described above. The zero liability limit described below does not apply until your identity is registered by or on behalf of the card issuer. Under Mastercard's zero liability policy as described in the Mastercard Rules (as may be amended from time to time), the zero liability limitation described below may not apply for other reasons.

Tell us AT ONCE if you believe your Mastercard debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your Mastercard debit card. Your liability for unauthorized use of your debit card with the Mastercard logo will not exceed zero dollars (\$0.00) if the following conditions have been met: (i) you have exercised reasonable care in safeguarding your card from risk of loss or theft; and (ii) upon becoming aware of such loss or theft you promptly reported the loss or theft to us. If the conditions set forth above have not been met, you may be liable for unauthorized transactions to the extent allowed under applicable law (for example, see **Liability for Unauthorized Transfers** paragraph below). To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience.

Mastercard is a registered trademark of Mastercard Worldwide or its subsidiaries in the United States.

In addition to the limitations set forth above, the following limitations may be applicable to your consumer accounts:

Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your card, ATM PIN, POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within sixty (60) days after you receive a statement that shows any transfers that you did not make, you can lose no more than \$50.00 if your card is lost or stolen and someone used your card without your permission. Also, if your statement shows transfers that you did not make, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60) days after you receive the statement, you may not get back any money lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (651) 489-8811, or write us at North Star Bank, 1820 North Lexington Ave North, Roseville, MN 55113. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents, or others to use your card or code, you shall be liable for transactions conducted by such additional users. You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Thirty (30) calendar days after the statement is made available. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (651) 489-8811.

Illegal Transactions. You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Stop Payments on ATM, POS, or Debit Card Transactions. You may not place a stop payment order on any ATM, POS, or debit card transaction.

Documentation.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement at least quarterly. You will get a quarterly statement from us on your savings account if this is the only account you have and the only possible electronic transfer to or from the account is a preauthorized deposit.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using an ATM or a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (651) 489-8811 to find out whether or not the deposit has been made.

Our Liability for Failure to Make Transfers. For consumer accounts, if we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will **NOT** be liable for instance:

- * If, through no fault of ours, you do not have enough money in your account to make the transfer.
- * If the money in your account is subject to legal process or other claim restricting such transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If the ATM where you are making the transfer does not have enough cash.
- * If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- * If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

For business accounts, refer to your account agreement(s) with us.

In Case of Errors or Questions About Your Electronic Transfers. For consumer accounts, telephone us at **(651) 489-8811**, or write us at **North Star Bank, 1820 North Lexington Ave North, Roseville, MN 55113** as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- * Tell us your name and account number (if any).
- * Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- * Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-begun transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within Thirty (30) calendar days after the statement is made available, to give provisional credit, or to investigate your claim within the time periods described above.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- * Where it is necessary for completing transfers; or
- * To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- * To comply with government agency or court orders; or
- * If you give us your written permission.

Personal Identification Number (PIN). The ATM PIN, POS PIN or Audio Response PIN is for security reasons. The numbers are confidential and should not be given to anyone else or listed on the card. You must keep your numbers safe. You agree not to give your ATM PIN, POS PIN or Audio Response PIN to anyone who cannot sign on your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when we receive the notice at our telephone number or address shown in this Agreement. We may change the terms and conditions for any EFT service. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of EFT service is governed by regulations and any future changes to those regulations.

Enforcement. If you or we bring a legal action to enforce this Agreement or to collect amounts owing as a result of any Account transaction, the party who wins will receive reasonable attorneys' fees and costs, including fees on any appeal, to the extent allowed by law.

Cancellation of ATM, POS and Audio Response Services. You agree that we may cancel this Agreement and your use of the ATM Card, POS or Audio Response services, if:

- * You breach this or any other agreement with us;
- * We have reason to believe that there has been an unauthorized use of your ATM PIN, POS card or PIN or Audio Response PIN;
- * We notify you or any other person on your account that we have cancelled or will cancel this Agreement. You or any other person on your account can cancel this Agreement by notifying us in writing.

Service is cancelled the first business day after we receive your written notice. Cancelling this Agreement will not affect your or our rights and responsibilities under this Agreement for transactions begun before the agreement is cancelled.

Delay. There may be a delay between the time you make a deposit and when you can withdraw the money. You should review our Funds Availability Policy to find out when you can withdraw money that you deposit at ATMs.

Completing Transactions. We refuse to complete a transaction:

- * If you do not have enough money in your account; or
- * If you would go over your credit limit; or
- * If it would lower your balance to less than the required balance; or

- * If it would require us to change the money that we hold for the account.

Other Minnesota Disclosures. ATM transactions are completed immediately with us. You cannot reverse a transfer of money through an ATM. Payment for goods or services by transfer of money through an ATM does not affect any of your rights, protections or liabilities under existing law concerning a cash or credit sale made by means other than through use of an ATM. We are liable for all unauthorized withdrawals at an ATM or a POS unless the unauthorized withdrawal was due to the loss or theft of the card, in which case you are liable, up to a maximum liability of \$50, for those unauthorized withdrawals made before we are notified of the loss or theft. The limitation on liability is effective only if the card issuer is notified of unauthorized charges contained in a bill within sixty (60) days of receipt of the bill by the person in whose name the card is issued. An unauthorized withdrawal is a withdrawal by a person other than you who does not have actual, implied or apparent authority for such withdrawal, and from which withdrawal you receive no benefit.

You may bring a civil action against any person violating the consumer privacy and unauthorized withdrawal provisions of Minnesota law. In addition to actual damages or \$500 (whichever is greater), you may recover punitive damages, plus court costs and reasonable attorneys' fees incurred.

To protect the privacy of customers using electronic financial terminals, including any supporting equipment, structures or systems, information received by or processed through such terminals, supporting equipment, structures or systems shall be treated and used only in accordance with applicable law relating to the dissemination and disclosure of such information. The person establishing and maintaining an electronic financial terminal, including any supporting equipment, structures or systems, shall take steps as are reasonably necessary to restrict disclosure of information to that necessary to complete the transaction and to safeguard any information received or obtained about a customer or his or her account from misuse by any person manning an electronic financial terminal, including any supporting equipment, structures, or systems.

ATM SAFETY TIPS

As issuers of Automated Teller Machine (ATM) access devices, we have provided for your information a list of safety precautions regarding the use of automated teller machines. Please read the following safety tips:

- * Be aware of your surroundings, particularly at night.
- * Consider having someone accompany you when the automated teller machine is used after dark.
- * It is appropriate to politely ask someone who is uncomfortably close to you to step back before you complete your transaction.
- * Refrain from displaying your cash. Pocket it as soon as your transaction is completed. Count the cash later in the safety of your car or home.
- * Consider using another automated teller machine or coming back later if you notice anything suspicious. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, pocket your ATM access device and leave.
- * Go to the nearest public area where people are located if you are followed after making a transaction.
- * Report all crimes to law enforcement officials immediately.

**Member
FDIC**

ON REQUEST BUSINESS CHECKING

January 23, 2024

Member FDIC

Interest Rates and Annual Percentage Yields are current as of 01-23-2024.
For current rate information call (651) 489-8811.

SMALL BUSINESS CHECKING

This basic business checking account is ideal for small or start-up businesses that do not write or process many checks.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly maintenance fee is \$6.00. Activity fees are: .25 per check/debit after 25. These fees are consolidated to determine your monthly Service Charge.

REGULAR BUSINESS CHECKING

Our regular business account offers convenient, full-service checking with very reasonable service charges.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly service fee/charge is \$15.00. Activity fees are: \$0.15 per check/debit, \$0.25 per deposit, \$0.05 deposited North Star Bank checks, and \$0.12 deposited transit checks. These fees will be offset by an earnings credit, based on current market conditions, on your average collected balance, less the reserve requirement, to determine your monthly Service Charge.

REGULAR BUSINESS CHECKING (PUBLIC)

Our regular business account offers convenient, full-service checking with very reasonable service charges.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly maintenance fee is \$15.00. Activity fees are: .15 per check/debit, .25 per deposit, .05 deposited North Star Bank checks, and .12 deposited transit checks. These fees will be offset by an earnings credit, based on current market conditions, on your average collected balance, less the reserve requirement, to determine your monthly Service Charge.

BUSINESS INTEREST CHECKING

Interest checking is a great option to earn interest on your larger balances.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$20,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$19,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as a RE TRUST ACCOUNT account, then Interest (less applicable fees and service charges) will be sent to the HOUSING TRUST FUND ACCOUNT, C/O DEPUTY DIRECTOR. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the LAWYERS TRUST ACCOUNT BOARD.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly maintenance fee is \$10.00. Activity fees are: \$0.15 per check/debit. These fees are consolidated to determine your monthly service charge.

BUSINESS INTEREST CHECKING (PUBLIC)

Interest checking is a great option, but it is available only to public entities.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$20,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$19,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as a RE TRUST ACCOUNT account, then Interest (less applicable fees and service charges) will be sent to the HOUSING TRUST FUND ACCOUNT, C/O DEPUTY DIRECTOR. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the LAWYERS TRUST ACCOUNT BOARD.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly maintenance fee is \$10.00. Activity fees are: .15 per check/debit. These fees are consolidated to determine your monthly Service Charge.

LAWYERS TRUST CHECKING

A regular business checking account - with a high yield. Interest paid is automatically forwarded to the Lawyers Trust Account Board.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$1,000.00, the interest rate paid on the entire

balance in the account will be 0.30% with an annual percentage yield of 0.30%. If the daily balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%. If the daily balance is more than \$9,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the LAWYERS TRUST ACCOUNT BOARD.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly maintenance fee is \$15.00. Activity fees are: .15 per check/debit, .25 per deposit, .05 deposited North Star Bank checks, and .12 deposited transit checks. These fees will be offset by the interest paid on your account and automatically forwarded to the appropriate agency on your behalf. .

REAL ESTATE TRUST CHECKING

A regular business checking account - with a high yield. Interest paid is automatically forwarded to the Housing RE Trust Board.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$1,000.00, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%. If the daily balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%. If the daily balance is more than \$9,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as a RE TRUST ACCOUNT account, then Interest (less applicable fees and service charges) will be sent to the HOUSING TRUST FUND ACCOUNT, C/O DEPUTY DIRECTOR.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly maintenance fee is \$15.00. Activity fees are: .15 per check/debit, .25 per deposit, .05 deposited North Star Bank checks, and .12 deposited transit checks. These fees will be offset by the interest paid on your account and automatically forwarded to the appropriate agency on your behalf.

NONPROFIT CHECKING

All the convenience of a checking account, with higher rates. A great option for completely liquid balances without the worries or hassles of a sweep account. Available only to nonprofit, charitable, civic, religious, and educational organizations.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: The monthly maintenance fee is \$6.00, activity fees are .15 per check. These fees are consolidated to determine your monthly service charge.

Your account will earn an earnings credit on your daily balances as follows: For daily balances up to \$4,999.99, your earnings credit will accrue at .03% APY; if your daily balance is between \$5,000.00 - \$24,999.99, your earnings credit will accrue at .07% APY; if your daily balance is between \$25,000.00 - \$99,999,999.99, your earnings credit will accrue at .10% APY.

If your service charge exceeds your earnings credit: your earnings credit will reduce or eliminate your service charge. The remaining balance of your service charge is waived.

If your earnings credit exceeds your service charge: the earnings credit will first eliminate your service charge and the remaining earnings credit will be paid to your account as interest.

OTHER ACCOUNT FEES

The following fee applies to Checking-Business Accounts:

Paid Overdrafted Item(s) Fee (Business):

\$32.00 per debit item that overdraws the account balance. (Applies to overdrafts created by check, in person withdrawal, and ATM or other electronic withdrawal)

The following fees apply to Small Business Checking; Regular Business Checking (Public); Business Interest Checking; Business Interest Checking (Public); Real Estate Trust Checking; and Nonprofit Checking Accounts:

MasterCard Currency Conversion Fee:

If you withdraw cash with your ATM card at ATMs located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., and there is a currency conversion, you will be charged a MasterCard Currency Conversion Fee for the transaction amount.

MasterCard Cross Border Fee:

If you withdraw cash with your ATM card at ATM's located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., you will be charged a MasterCard Cross Border Fee for the transaction amount.

ON REQUEST BUSINESS SAVINGS

January 23, 2024

Member FDIC

Interest Rates and Annual Percentage Yields are current as of 01-23-2024.
For current rate information call (651) 489-8811.

REGULAR BUSINESS SAVINGS

This savings option earns interest and offers total liquidity.

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$49.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as a RE TRUST ACCOUNT account, then Interest (less applicable fees and service charges) will be sent to the HOUSING TRUST FUND ACCOUNT, C/O DEPUTY DIRECTOR.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: If daily balance falls below \$100 any day of the month; there is a \$3.00 monthly charge for maintenance.

REGULAR BUSINESS SAVINGS (PUBLIC)

This savings option earns interest and offers total liquidity.

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$49.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: If daily balance falls below \$100 any day of the month; there is a \$3.00 monthly charge for maintenance.

BUSINESS MONEY MARKET SAVINGS

This account option earns higher interest rates related to higher balance levels.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.90% with an annual percentage yield of 0.90%. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the daily balance is more than \$24,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 1.10% with an annual percentage yield of 1.11%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as a RE TRUST ACCOUNT account, then Interest (less applicable fees and service charges) will be sent to the HOUSING TRUST FUND ACCOUNT, C/O DEPUTY DIRECTOR. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the LAWYERS TRUST ACCOUNT BOARD.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: If daily balance falls below \$1,000 any day of the month; there is a \$10.00 monthly charge for maintenance.

BUSINESS MONEY MARKET SAVINGS (PUBLIC)

This account option earns higher interest rates related to higher balance levels.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.90% with an annual percentage yield of 0.90%. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the daily balance is more than \$24,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 1.10% with an annual percentage yield of 1.11%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: If daily balance falls below \$1,000 any day of the month; there is a \$10.00 monthly charge for maintenance.

BUSINESS FIVE STAR MONEY MARKET SAVINGS

Savings that offer our highest earning potential plus liquidity for your larger account balances.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$5,000.00, the interest rate paid on the entire balance in the account will be 1.20% with an annual percentage yield of 1.21%. If the daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 1.30% with an annual percentage yield of 1.31%. If the daily balance is more than \$24,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 1.40% with an annual percentage yield of 1.41%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as a RE TRUST ACCOUNT account, then Interest (less applicable fees and service charges) will be sent to the HOUSING TRUST FUND ACCOUNT, C/O DEPUTY DIRECTOR. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the LAWYERS TRUST ACCOUNT BOARD.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5,000.00 to open this account. You must have an active North Star Bank checking account to be eligible to have this type of account.

Account Fees: If daily balance falls below \$5,000 any day of the month; there is a \$15.00 monthly charge for maintenance.

BUSINESS FIVE STAR MONEY MARKET SAVINGS (PUBLIC)

Savings that offer our highest earning potential plus liquidity for your larger account balances.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$5,000.00, the interest rate paid on the entire balance in the account will be 1.20% with an annual percentage yield of 1.21%. If the daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 1.30% with an annual percentage yield of 1.31%. If the daily balance is more than \$24,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 1.40% with an annual percentage yield of 1.41%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as a RE TRUST ACCOUNT account, then Interest (less applicable fees and service charges) will be sent to the HOUSING TRUST FUND ACCOUNT, C/O DEPUTY DIRECTOR. If this account is used as an IOLTA Trust Account, then Interest (less applicable fees and service charges) will be sent to the LAWYERS TRUST ACCOUNT BOARD.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5,000.00 to open this account. You must have an active North Star Bank checking account to be eligible to have this type of account.

Account Fees: If daily balance falls below \$5,000 any day of the month; there is a \$15.00 monthly charge for maintenance.

OTHER ACCOUNT FEES

The following fees apply to Regular Business Savings; Regular Business Savings (Public); Business Money Market Savings; Business Money Market Savings (Public); Business Five Star Money Market Savings; and Business Five Star Money Market Savings (Public) Accounts:

MasterCard Currency Conversion Fee:

If you withdraw cash with your ATM card at ATMs located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., and there is a currency conversion, you will be charged a MasterCard Currency Conversion Fee for the transaction amount.

MasterCard Cross Border Fee:

If you withdraw cash with your ATM card at ATM's located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., you will be charged a MasterCard Cross Border Fee for the transaction amount.

**Member
FDIC**

ON REQUEST PERSONAL CHECKING

January 23, 2024

Member FDIC

Interest Rates and Annual Percentage Yields are current as of 01-23-2024.
For current rate information call (651) 489-8811.

FREE CHECKING

A basic, economical checking plan.

Limitations: You must deposit \$100.00 to open this account.

55 GRAND CHECKING

Interest checking with a package of services designed for those 55 years of age or more.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$20,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$19,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

INTEREST PLUS CHECKING

An interest-bearing checking account with a package of services for those who desire a complete banking relationship.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$20,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$19,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: You must maintain a minimum daily balance of \$5,000 in account each day, or \$5,000.00 in combined balances in any North Star Bank deposit accounts to avoid a monthly service charge for maintenance of \$10.00. Fees may reduce earnings. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

EXECUSTAR CHECKING

A higher-yield interest checking option for owners and principals of North Star Bank's business customers.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.35% with an annual percentage yield of 0.35%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.45% with an annual percentage yield of 0.45%. If the daily balance is more than \$99,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.55% with an annual percentage yield of 0.55%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You must be an owner or a principal of a business whose primary relationship is with North Star Bank to be eligible for this account.

Account Fees: You must maintain a monthly minimum daily balance of \$50,000 to avoid a monthly service charge of \$25.00. Fees may reduce earnings.

EMPLOYEE BENEFIT CHECKING

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$20,000.00, the interest rate paid on the entire balance in the account will be 0.20% with an annual percentage yield of 0.20%. If the daily balance is more than \$19,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. You must be an employee of a business whose primary relationship is with North Star Bank to be eligible for this account. When you leave the employment of a business whose primary relationship is with North Star Bank, or your employer no longer maintains their primary relationship with North Star Bank, you may retain your account number, but your account will be converted to a Free Checking Account (unless we receive other instructions).

STUDENT CHECKING

An economical checking package designed for full-time high school or college students.

Limitations: You must deposit \$100.00 to open this account. You must be a full-time student to be eligible for this type of account. You must enroll for online statement delivery to take advantage of this account package.

HEALTH SAVINGS ACCOUNT-INDIVIDUAL

An interest-bearing account - with easy access to pay your medical-related expenses.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$1,000.00, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%. If the daily balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%. If the daily balance is more than \$9,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: If one or more checks post to your account during the month, there will be a monthly service charge for maintenance of \$5.00. Fees may reduce earnings.

HEALTH SAVINGS ACCOUNT-FAMILY

An interest-bearing account - with easy access to pay your medical-related expenses.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$1,000.00, the interest rate paid on the entire balance in the account will be 0.30% with an annual percentage yield of 0.30%. If the daily balance is more than \$999.99, but less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%. If the daily balance is more than \$9,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.50% with an annual percentage yield of 0.50%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: If one or more checks post to your account during the month, there will be a monthly service charge for maintenance of \$5.00. Fees may reduce earnings.

OTHER ACCOUNT FEES

The following fees apply to Free Checking; 55 Grand Checking; Interest Plus Checking; Employee Benefit Checking; Health Savings Account-Individual; and Health Savings Account-Family Accounts:

Image Statement-nonstandard: \$5.00 per month
 Fee for ATM Withdrawal : \$2.50 Fee applies to ATM cash withdrawals at machines not owned by us.

The following fees apply to Free Checking; 55 Grand Checking; Interest Plus Checking; Employee Benefit Checking; and Student Checking Accounts:

Continuous Overdraft Charge : After 7 calendar day's grace, \$5.00 each processing day that account remains overdrawn. Sat, Sun, and federal legal holidays are non-processing days. Fee applies to overdrafts created by check, in person withdrawals, electronic withdrawals except ATM and one-time debit card withdrawals, and monthly service charges or other account fees.

Paid Overdrafted Item(s) Fee: We will charge \$32.00 per debit item that overdraws your account balance. You may be charged this fee each time the same transaction is represented against insufficient funds. We will not charge more than five (5) Paid Overdraft Item Fees per business day, or a total of \$160.00. Fee applies to all debit card transactions drawn on your account (not including ATM, one-time everyday debit card transactions, monthly service charges or other account fees) due to insufficient funds (NSF) in your account.

Same Day Bill Payment Fee : \$9.95 for each same day online banking bill payment instruction you make to your authorized biller

Returned Overdrafted Item(s) Fee: We will charge \$32.00 per debit item that overdraws your account balance. You may be charged this fee each time the same transaction is represented against insufficient funds. We will not charge more than five (5) Paid Overdraft Item Fees per business day, or a total of \$160.00. Fee applies to all debit card transactions drawn on your account (not including ATM, one-time everyday debit card transactions, monthly service charges or other account fees) due to insufficient funds (NSF) in your account.

Overnight Bill Payment Check Fee: \$14.95 for each overnight check online banking bill payment instruction you make to pay your authorized biller

(Payee) Fee:

The following fees apply to Free Checking; 55 Grand Checking; Interest Plus Checking; Employee Benefit Checking; Student Checking; Health Savings Account-Individual; and Health Savings Account-Family Accounts:

Account Transcript Statement-Current Activity: \$2.00
 Savings Overdraft Protection Agreement (transfer fee): \$5.00 per automatic transfer from savings to checking for Overdraft Protection

Special Handling Statement/Notice: \$5.00 per month/per instructions
 Bill Pay Fee: No Charge for basic bill payment services (fees apply to some bill payment features)

Dormant Account Fee : \$5.00 per month, for a maximum of twelve months (no activity in a checking or savings account for 36 months)

Account Prior Statement Copy: \$5.00 per month

Deluxe Check Charges: Printed check prices vary by design

MICR Rejection Fee: \$0.50 per check due to bad MICR line

Stop Payment Charge: \$30.00 per item, per 6 month period

Returned Mail Handling Fee: \$5.00 per month until abandoned

ATM/POS Replacement Card: \$5.00 per card

Telephone Transfer Fee: \$2.00 per transfer request - if telephone call is made directly to bank staff

MasterCard Currency Conversion Fee: If you withdraw cash with your ATM card at ATMs located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., and there is a currency conversion, you will be charged a MasterCard Currency Conversion Fee for the transaction amount.

MasterCard Cross Border Fee: If you withdraw cash with your ATM card at ATM's located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., you will be charged a MasterCard Cross Border Fee for the transaction amount.

Account Reconciliation Fee: \$35.00 per hour; 1/2 hr minimum

Account to Account (A2A) Transfer Fee: \$2.00 for each account-to-account (A2A) online banking transfer instruction you make to transfer funds between your account(s) that you maintain with us and your account(s) that are maintained by other financial institutions

Account Closing Fee: \$50.00 during first 6 months

The following fee applies to Health Savings Account-Individual; and Health Savings Account-Family Accounts:

HSA Set Up Fee: \$25.00 set up fee

ON REQUEST PERSONAL SAVINGS

January 23, 2024

Member FDIC

Interest Rates and Annual Percentage Yields are current as of 01-23-2024.
For current rate information call (651) 489-8811.

REGULAR SAVINGS

Interest-bearing savings with liquidity for the traditional saver.

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$49.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 0.40% with an annual percentage yield of 0.40%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: If daily balance falls below \$50.00 any day of the month; there is a \$3.00 monthly service charge for maintenance. Fees may reduce earnings.

MONEY MARKET SAVINGS

Savings with higher interest rates and liquidity for your larger account balances.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.90% with an annual percentage yield of 0.90%. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the daily balance is more than \$24,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 1.10% with an annual percentage yield of 1.11%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,000.00 to open this account.

Account Fees: If daily balance falls below \$1,000.00 any day of the month; there is a \$10.00 monthly service charge for maintenance. Fees may reduce earnings.

FIVE STAR MONEY MARKET SAVINGS

Savings that offer our highest earning potential plus liquidity for your larger account balances.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$5,000.00, the interest rate paid on the entire balance in the account will be 1.20% with an annual percentage yield of 1.21%. If the daily balance is more than \$4,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 1.30% with an annual percentage yield of 1.31%. If the daily balance is more than \$24,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 1.40% with an annual percentage yield of 1.41%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5,000.00 to open this account.

Account Fees: If daily balance falls below \$5,000 any day of the month; there is a \$15.00 monthly service charge for maintenance. Fees may reduce earnings.

EXECUSTAR MONEY MARKET SAVINGS

Savings that offer our highest earning potential plus liquidity for your larger account balances.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$50,000.00, the interest rate paid on the entire balance in the account will be 3.25% with an annual percentage yield of 3.29%. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 3.30% with an annual percentage yield of 3.34%. If the daily balance is more than \$99,999.99, but less than \$150,000.00, the interest rate paid on the entire balance in the account will be 3.35% with an annual percentage yield of 3.39%. If the daily balance is more than \$149,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 3.40% with an annual percentage yield of 3.44%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50,000.00 to open this account.

Account Fees: If daily balance falls below \$50,000 any day of the month; there is a \$15.00 monthly service charge for maintenance. Fees may reduce earnings.

STAR SAVERS ACCOUNT

Savings plan for youth (under the age 18) that encourage saving for the future. Uniform Transfers to Minors Act rules apply.

Rate Information: This Account is an interest bearing account. If the daily balance is more than \$24.99 the interest rate paid on the entire balance in the account will be 0.45% with an annual percentage yield of 0.45%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$25.00 to open this account.

Account Fees: There is no monthly service charge for maintenance.

OTHER ACCOUNT FEES

The following fee applies to Regular Savings; Money Market Savings; and Five Star Money Market Savings Accounts:

Dormant Account Fee : \$5.00 per month, for a maximum of twelve months (no activity in a checking or savings account for 36 months)

The following fees apply to Regular Savings; Money Market Savings; Five Star Money Market Savings; and Star Savers Account Accounts:

Stop Payment Charge: \$30.00 per item, per 6 month period

ATM/POS Replacement Card: \$5.00 per card

Account Closing Fee: \$50.00 during first 6 months

Account Reconciliation Fee: \$35.00 per hour; 1/2 hr minimum

Fee for ATM Withdrawal : \$2.50 Fee applies to ATM cash withdrawals at machines not owned by us.

Account Transcript Statement-Current Activity: \$2.00

Savings Overdraft Protection Agreement (transfer fee): \$5.00 per automatic transfer from savings to checking for Overdraft Protection

Special Handling Statement/Notice: \$5.00 per month/per instructions

Account Prior Statement Copy: \$5.00 per month

Returned Mail Handling Fee: \$5.00 per month until abandoned

Telephone Transfer Fee: \$2.00 per transfer request - if telephone call is made directly to bank staff

MasterCard Currency Conversion Fee: If you withdraw cash with your ATM card at ATMs located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., and there is a currency conversion, you will be charged a MasterCard Currency Conversion Fee for the transaction amount.

MasterCard Cross Border Fee: If you withdraw cash with your ATM card at ATM's located outside the U.S., or make purchases with your debit card from merchants located outside the U.S., you will be charged a MasterCard Cross Border Fee for the transaction amount.

Account to Account (A2A) Transfer Fee: \$2.00 for each account-to-account (A2A) online banking transfer instruction you make to transfer funds between your account(s) that you maintain with us and your account(s) that are maintained by other financial institutions

ON REQUEST CERTIFICATES

January 23, 2024

Member FDIC

Interest Rates and Annual Percentage Yields are current as of 01-23-2024.
For current rate information call (651) 489-8811.

11 MONTH CERTIFICATE SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 5.00% with an annual percentage yield of 5.01%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 11 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 11 months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Days Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. This CD Special will automatically renew into a Regular Certificate product for an identical term and will not renew into a "Certificate Special."

13 MONTH NEW MONEY CERTIFICATE SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 5.20% with an annual percentage yield of 5.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 13 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 13 months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. Your 13 Month COD Special will automatically renew into the same identical term on our Regular Certificates and will no longer be a "Certificate Special."

20 MONTH CERTIFICATE SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 4.00% with an annual percentage yield of 4.06%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 20 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 20 months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. Your 20 Month COD Special will automatically renew into the same identical term on our Regular Certificates and will no longer be a "Certificate Special."

COD 30-59 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30-59 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual

percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Days Interest on amount of Principal Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 60-89 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60-89 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Days Interest on amount of Principal Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 90-181 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 90-181 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 90 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Days Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 182-269 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.75% with an annual percentage yield of 0.75%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182-269 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 182 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Days Interest on amount of Principal Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 270-364 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.75% with an annual percentage yield of 0.75%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 270-364 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity. We will mail the interest in a check to you or deposit the interest in an account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 270 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Days Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 12-17 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.00% with an annual percentage yield of 2.02%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 - 17 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 Month's Interest on amount of Principal Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 18-23 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.10% with an annual percentage yield of 2.12%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 - 23 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 Month's Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 24-35 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.20% with an annual percentage yield of 2.22%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24-35 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 Month's Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 36-47 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.35% with an annual percentage yield of 2.37%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36-47 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 Months. We reserve the right to redeem the account with 30 days written notice. If

you withdraw any of the principal before the maturity date, we may impose a penalty of 6 Month's Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 48-59 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.35% with an annual percentage yield of 2.37%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48-59 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 Month's Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

COD 60+ MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.35% with an annual percentage yield of 2.37%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 Month's Interest on amount of Principal Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

**Member
FDIC**



ON REQUEST IRA OPTIONS

January 23, 2024

Member FDIC

Interest Rates and Annual Percentage Yields are current as of 01-23-2024.
For current rate information call (651) 489-8811.

11 MONTH IRA CERTIFICATE SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 5.00% with an annual percentage yield of 5.01%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 11 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 11 months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Days Interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. This special CD will automatically renew into a Regular Certificate product for an identical term and will not renew into a "Certificate Special"

13 MONTH IRA NEW MONEY CERTIFICATE SPECIAL

Rate Information: This Account is an interest bearing account. The interest rate on the account is 5.20% with an annual percentage yield of 5.30%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 13 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$10,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$10,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 13 months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. This special CD will automatically renew into a Regular Certificate product for an identical term and will not renew into a "Certificate Special"

20 MONTH CERTIFICATE SPECIAL (IRA)

Rate Information: This Account is an interest bearing account. The interest rate on the account is 4.00% with an annual percentage yield of 4.06%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 20 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. We will mail the interest in a check to you or deposit the interest in an account that you designate. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$2,500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 20 months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest on amount of Principal Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. This special CD will automatically renew into a Regular Certificate product for an identical term and will not renew into a "Certificate Special"

IRA COD 30-59 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30 - 59 Days.

Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 30 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Day's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 60-89 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 - 89 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Day's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 90-181 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.35% with an annual percentage yield of 0.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 90 - 181 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 90 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Day's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 182-269 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.75% with an annual percentage yield of 0.75%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 - 269 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 182 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Day's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 270-364 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.75% with an annual percentage yield of 0.75%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 270 - 364 Days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual

percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 270 Days. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 Day's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 12-17 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.00% with an annual percentage yield of 2.02%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 12 - 17 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 12 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 Month's Interest on the Principal Amount Withdrawn. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 18-23 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.10% with an annual percentage yield of 2.11%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 - 23 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 18 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 Month's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 24-35 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.20% with an annual percentage yield of 2.22%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 24 - 35 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 24 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 Month's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 36-47 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.35% with an annual percentage yield of 2.37%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 36 - 47 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 36 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 Month's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 48-59 MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.35% with an annual percentage yield of 2.35%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 48 - 59 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 48 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 Month's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA COD 60+ MONTHS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 2.35% with an annual percentage yield of 2.37%.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 60 Months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Information: Your account will mature in 60 Months. We reserve the right to redeem the account with 30 days written notice. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 Month's Interest on the Principal Amount Withdrawn. We will use the rate in effect on the date the account is opened. This account will automatically renew. You will have 10 days after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

IRA MONEY MARKET SAVINGS

An IRA plan designed for those wishing to make additional contributions and consolidate IRA funds.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$2,500.00, the interest rate paid on the entire balance in the account will be 0.90% with an annual percentage yield of 0.90%. If the daily balance is more than \$2,499.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 1.00% with an annual percentage yield of 1.00%. If the daily balance is more than \$24,999.99, but less than \$10,000,000.01, the interest rate paid on the entire balance in the account will be 1.10% with an annual percentage yield of 1.11%.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

OTHER ACCOUNT FEES

The following fee applies to IRA COD 30-59 Days; IRA COD 60-89 Days; IRA COD 90-181 Days; IRA COD 182-269 Days; IRA COD 270-364 Days; IRA COD 12-17 Months; IRA COD 18-23 Months; IRA COD 24-35 Months; IRA COD 36-47 Months; IRA COD 48-59 Months; IRA COD 60+ Months; and IRA Money Market Savings Accounts:

IRA Closing Plan Fee:

\$40.00

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CASH MANAGEMENT SERVICES & RELATED FEES

Contact Cash Management regarding this product offering.

BUSINESS ONLINE BANKING

Agreement required.

No fee for online access

ACH ORIGATION SERVICES (ACH MANAGER)

Agreement required. Limits established.

Full ACH Origination (PPD, CCD, CTX)

\$19.95 per month

Limited ACH Origination (CTX only)

\$9.95 per month

Originate following payment types: payroll, accounts payable, accounts receivable, and company transfers online.

\$0.15 per debit or credit transactions

WIRE TRANSFER ORIGATION (WIRE MANAGER)

Agreement required.

\$20.00 Domestic Wire

Submit wire transfer requests online.

\$50.00 International Wire

\$15.00 Incoming Wire

REMOTE DEPOSIT CAPTURE

Agreement required. Scanner required.

\$40.00 per month

Limits established.

No set up fee

Submit deposits online from your business location.

Scanner expense varies depending on single-feed or multi-feed scanner

BUSINESS MOBILE DEPOSIT

Agreement required. Limits established.

No fee for access to service

Use your mobile device to make deposits.

Per item fees based on account type

SWEEP SERVICES

Agreement Required. Daily sweeps available.

Zero Balance Sweep

\$25.00 per month per account

Commercial LOC Sweep (1 or 2 way)

\$50.00 per month per account

Commercial LOC OD Sweep

\$10.00 per advance

MERCHANT SERVICES

Merchant card processing options available. Merchant card services partner uses Clover.

BUSINESS CREDIT CARDS

Business credit cards offered through Elan Financial Services. Contact our new accounts staff to assist.

January 2024

Member FDIC

PUBLIC DISCLOSURE

April 5, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North Star Bank
Certificate Number: 16733

1820 North Lexington Avenue
Roseville, MN 55113

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

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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 area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

North Star Bank's satisfactory Community Reinvestment Act (CRA) performance under the applicable performance criteria supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the assessment area credit needs.
- A majority of the small business loans reviewed were located inside the assessment area.
- The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

North Star Bank is a privately owned financial institution chartered in Roseville, Minnesota. In addition to its main office in Roseville, the bank operates one full-service branch office located in White Bear Lake, Minnesota. North Star Bank received a Satisfactory rating at its previous FDIC Performance Evaluation dated May 21, 2018, which was based on Interagency Small Institution Examination Procedures.

The bank offers various loan products including commercial, residential real estate, and consumer loans, with its primary business focus being commercial lending. Additionally, North Star Bank is actively involved with loan programs offered through the Small Business Administration (SBA), including participation in the SBA Paycheck Protection Program. The institution also provides a variety of deposit services including checking, savings, individual retirement accounts, health savings accounts, and certificates of deposit. In addition to traditional banking services, customers have access to automated teller machines; online banking, including electronic bill pay; periodic statements; and mobile banking, including mobile deposit. The bank also offers insurance and investment advisory services.

As of December 31, 2020, assets totaled approximately \$330,750,000 loans totaled \$213,371,000, and deposits totaled \$295,059,000. The loan portfolio distribution is displayed in the following table.

Loan Portfolio Distribution as of December 31, 2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	10,776	5.1
Secured by Farmland	1,790	0.8
Secured by 1-4 Family Residential Properties	14,360	6.7
Secured by Multifamily (5 or more) Residential Properties	9,401	4.4
Secured by Nonfarm Nonresidential Properties	104,768	49.1
Total Real Estate Loans	141,095	66.1
Commercial and Industrial Loans	63,220	29.7
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	4,322	2.0
Obligations of State and Political Subdivisions in the U.S.	4,846	2.3
Other Loans	5	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	117	0.1
Total Loans	213,371	100.0
<i>Source: Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. North Star Bank designated a single assessment area in the State of Minnesota, which has not changed since the previous evaluation. The assessment area includes 137 census tracts in Ramsey County, 41 census tracts in the southeastern portion of Anoka County, 22 census tracts in the eastern portion of Hennepin County, 20 census tracts in the northern portion of Dakota County, and 40 census tracts in the northern portion of Washington County. All five counties are located within the Minneapolis-St. Paul-Bloomington, Minnesota-Wisconsin Metropolitan Statistical Area (Minneapolis MSA). The Roseville main office and White Bear Lake branch office are both located within Ramsey County in middle-income census tracts.

Economic and Demographic Data

According to 2015 American Community Survey (ACS) data, the assessment area is comprised of 25 low-income, 76 moderate-income, 94 middle-income, 60 upper-income, and 5 census tracts with no income designation. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	260	9.6	29.2	36.2	23.1	1.9
Population by Geography	1,023,486	9.0	27.8	37.5	25.1	0.6
Housing Units by Geography	416,741	7.5	28.5	39.0	24.7	0.2
Owner-Occupied Units by Geography	258,168	3.5	23.0	42.6	30.8	0.0
Occupied Rental Units by Geography	138,698	14.2	38.2	32.9	14.2	0.6
Vacant Units by Geography	19,875	13.0	32.4	35.5	18.9	0.3
Businesses by Geography	95,173	8.0	25.9	38.7	27.2	0.2
Farms by Geography	1,655	4.0	21.6	43.6	30.7	0.1
Family Distribution by Income Level	244,177	24.0	18.0	21.9	36.2	0.0
Household Distribution by Income Level	396,866	27.6	17.1	18.3	37.0	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul-Bloomington, MN-WI MSA		\$84,589	Median Housing Value			\$211,607
			Median Gross Rent			\$913
			Families Below Poverty Level			8.8%
<i>Source: 2015 ACS and 2020 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.</i>						

According to 2020 D&B data, service industries represent the largest portion of business operations within the assessment area at 39.6 percent; followed by non-classifiable establishments at 21.1 percent; and retail trade at 10.2 percent. Additionally, 60.9 percent of assessment area businesses have 4 or fewer employees, and 91.3 percent operate from a single location.

Competition

The assessment area is a highly competitive market for credit products and financial services. Competing institutions range from small community banks to larger national financial institutions. According to Report of Condition data filed by financial institutions, 81 financial institutions collectively operate 230 branches in the assessment area and hold deposits of between \$3.3 million to \$49.7 billion within the area. North Star Bank ranked 22nd with approximately 0.3 percent of the deposit market share.

North Star Bank faces significant competition for small business loans from financial institutions originating or purchasing loans within the assessment area. According to 2019 aggregate CRA data (most recent available), 160 CRA data reporters collectively reported 59,886 small business loans within the assessment area counties. These figures do not include a high number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area, such as North Star Bank. The volume of small business lending reflects a highly competitive market within the assessment area.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs and what credit opportunities are available.

For this evaluation, examiners reviewed two recently conducted community contacts from representatives of community development organizations that serve the assessment area. Both contacts discussed the Coronavirus Pandemic and noted it has had a significant impact on businesses within the assessment area. Although there have been business closures and shut downs, government assistance programs have helped area businesses keep employees on the payroll and minimized the economic impact of the pandemic. Both organizations have worked to distribute government funds through the CARES Act, and one contact stated they were working with several businesses to distribute Paycheck Protection Program loans. One of the contacts stated that although small business loans are a credit need in the assessment area, many business owners seek grant money over traditional financing options. This contact also stated there is heavy competition in the Twin Cities metro area with new banks continuing to enter the market.

According to one contact, the housing market is strong, but there is a limited supply of market-rate housing available. Unfortunately, many individuals are falling behind on their rent or mortgage payments because of the pandemic. However, as the foreclosure rate rises so does the availability of affordable housing units. The contact stated there is a need for home mortgage loans aimed at refurbishing low- income housing units.

Overall, the contacts stated local banks are meeting the credit needs of the community, including individuals and local businesses.

Credit Needs

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that small business and home mortgage lending represent the primary credit needs of the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated May 21, 2018, to the current evaluation dated April 5, 2021. Examiners used Interagency Small Institution Examination Procedures to evaluate North Star Bank's CRA performance. These procedures focus on the bank's performance under the Lending Test as outlined in the Small Bank Performance Criteria Appendix.

Activities Reviewed

Examiners determined that the bank's major product line is commercial loans. This conclusion considered discussions with management regarding the bank's business strategy, review of bank records of the number and dollar volume of loans originated during the evaluation period, and a review of the Consolidated Report of Condition and Income (Report of Condition). For this evaluation examiners focused solely on the bank's small business lending to derive overall conclusions. Examiners did not review home mortgage or small farm lending activities because they each represent a small portion of the loan portfolio, are not a business focus of the institution, and provide no material support for conclusions.

Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. Therefore, examiners reviewed all small business loans originated, purchased, or renewed in 2020, as this period was considered representative of the bank's performance during the entire evaluation period. The small business loan universe during this period included 215 loans totaling \$42.3 million. Examiners considered the entire universe of 215 small business loans when analyzing the bank's performance for the Assessment Area Concentration criterion. Examiners then reviewed all the loans located within the assessment area when evaluating the Geographic Distribution (153 loans totaling \$27.4 million) criterion and chose a sample (55 loans totaling \$13.0 million) based on the total number of loans located within the assessment area to analyze the Borrower Profile criterion. D&B data for 2020 provided a standard of comparison for the bank's small business lending performance.

While the 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 businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

North Star Bank demonstrated satisfactory performance under the Lending Test. The bank's performance under all of the evaluated criteria supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and credit needs of the assessment area. The bank’s ratio, calculated from Report of Condition data, averaged 73.9 percent over the past 11 calendar quarters from June 30, 2018, to December 31, 2020. The quarterly net loan-to-deposit ratio has improved since the previous CRA evaluation and has generally trended upward. The ratio ranged from a low of 69.4 percent on September 30, 2019, to a high of 75.92 percent as of December 31, 2019. During the review period, North Star Bank maintained a ratio that reasonably compares to the similarly situated institutions shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/20 \$(000s)	Average Net LTD Ratio (%)
Bank Cherokee Saint Paul, Minnesota	345,787	70.1
Citizens Independent Bank Saint Louis Park, Minnesota	341,808	73.4
Flagship Bank Minnesota, Wayzata, Minnesota	291,639	92.2
North Star Bank Roseville, Minnesota	330,750	73.9
<i>Source: Reports of Condition 6/30/2018 through 12/31/2020</i>		

Assessment Area Concentration

North Star Bank originated a majority of small business loans by both number and dollar amount, within its assessment area as shown in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	153	71.2	62	28.8	215	27,368	64.7	14,960	35.3	42,328
<i>Source: 2020 Bank Records Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank’s reasonable small business performance supports this conclusion. Examiners focused on the percentage of lending by number of loans in low- and moderate-income census tracts.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table shows that North Star Bank’s lending performance in both low- and moderate-income geographies is consistent with demographic data.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	8.0	15	9.8	3,880	14.2
Moderate	25.9	34	22.2	4,506	16.5
Middle	38.7	66	43.1	11,483	42.0
Upper	27.2	38	24.8	7,499	27.4
NA	0.2	0	0	0	0
Total	100.0	153	100.0	27,368	100.0

*Source: 2020 D&B Data; 2020 Bank Data
Due to rounding, totals may not equal 100.0*

Borrower Profile

The distribution of loans reflects reasonable penetration. The bank’s reasonable small business lending performance supports this conclusion. Examiners focused on the percentage of small business loans by number of loans to businesses with gross annual revenues of \$1 million or less.

Small Business Loans

The distribution of sampled small business loans reflects reasonable penetration to businesses with gross annual revenues of \$1 million or less. As shown in the following table, the bank’s lending performance to borrowers with gross annual revenues of \$1 million or less lagged demographics. However, the review included 7 loans to borrowers in which revenues were not available at 12.7 percent, which exceeds the demographics for that revenue level by nearly 5 percent and can skew conclusions. These loans were originated as part of the SBA’s Paycheck Protection Program and revenue information for these loan types is not required to be collected. Additionally, management stated that many business customers have grown their operations, in size and revenue, over time. Specifically, from the 16 sampled loans that were made to businesses in the larger revenue category, 14 of the businesses are long-time customers whose once-small operations have grown over time. Further, there is heavy competition in the assessment area for small business loans, and a community contact noted that many small businesses seek alternatives to traditional financing to meet their needs. Finally, the community contacts stated that local banks are meeting the credit needs within the assessment area. Considering these factors, overall performance is considered reasonable.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	87.1	32	58.2	7,025	54.1
>1,000,000	5.0	16	29.1	5,351	41.2
Revenue Not Available	7.9	7	12.7	600	4.6
Total	100.0	55	100	12,976	100

*Source: 2020 D&B Data; 2020 Bank Data.
Due to rounding, totals may not equal 100.0*

Response to Complaints

The institution has not received 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.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.