



# Community Reinvestment Act Public File

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## About Kendall Bank

### Mission

For more than 120 Years, Kendall Bank has been dedicated to helping individuals, families, and businesses achieve their financial goals. Today, we remain committed to providing every client with an exceptional all-inclusive banking experience that combines big-bank expertise and technology with the trusted personal relationship only a local bank can provide.

### Core Values

RELATIONSHIP	Our clients are the core of our business, and we only succeed if they succeed. We treat each client as a valued individual and work hard to earn and keep their trust for the long-term.
RESPONSIBILITY	We take personal responsibility for meeting our clients' needs. We make sure they have the access, information, and confidence they need to reach their financial goals.
SIMPLICITY	Through leading-edge technology and helpful client service, we anticipate the needs of each client and provide them with a banking experience that is seamless and simple.
INNOVATION	We continually explore new ways to improve the client experience and bring relevant new products and services to our clients.
COMMUNITY	As a community-focused bank, we use our resources, time, and talent to support causes and organizations that strengthen the communities we serve.

### History

Kendall State Bank was chartered in the state of Kansas in 1892. Kendall State Bank was purchased in September 2019 with \$37,000,000 in assets and the name was changed to Kendall Bank. The Bank operates two locations in Jefferson County, Kansas and two locations in Johnson County, Kansas. On January 31, 2025, the Bank finalized a merger with State Bank of Spring Hill, which is now a proud division of Kendall Bank. As of February 28, 2025, the Bank has an asset size of \$215,396,699.

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## Public Comments & Responses

The Bank has not received public comments.

# **PUBLIC DISCLOSURE**

May 4, 2020

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Kendall State Bank  
Certificate Number: 16471

406 Broadway Street  
Valley Falls, Kansas 66088

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.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a majority of its loans in the assessment area.
- The assessment area consists entirely of middle-income geographies; therefore, the geographic distribution criterion was not evaluated.
- The distribution of borrowers reflects reasonable penetration of loans among businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

## DESCRIPTION OF INSTITUTION

Kendall State Bank is headquartered in Valley Falls, Kansas, and is wholly owned by Northeast Kansas Bancshares, Inc., Valley Falls, Kansas. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated June 16, 2014, based on Interagency Small Institution Examination Procedures. There are no lending subsidiaries or affiliates.

Kendall State Bank operates three locations in northeast Kansas: the main office located in Valley Falls and locations in Nortonville and Winchester. Since the prior evaluation, the bank opened a loan production office in Overland Park, Kansas.

The institution offers traditional loan products including commercial, home mortgage, agricultural and consumer loans. Commercial lending continues to be the institution's primary focus. Deposit services include checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, mobile deposit, electronic bill pay, and four automated teller machines.

According to the December 31, 2019, Reports of Condition and Income, the institution reported total assets of \$40 million. The largest categories of loans by dollar volume include commercial loans (39 percent), home mortgage loans (23 percent), and agricultural loans (12 percent). The following table shows the distribution for each loan category by dollar volume.

<b>Loan Portfolio Distribution as of December 31, 2019</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	5,264	22.2
Secured by Farmland	1,690	7.1
Secured by 1-4 Family Residential Properties	5,301	22.4
Secured by Multi-family (5 or more) Residential Properties	26	0.1
Secured by Non-farm Non-Residential Properties	7,195	30.4
<b>Total Real Estate Loans</b>	<b>19,476</b>	<b>82.2</b>
Commercial and Industrial Loans	1,944	8.2
Agricultural Production and Other Loans to Farmers	1,120	4.7
Consumer	859	3.6
Obligations of States and Political Subdivisions in the United States	279	1.3
Other Loans	8	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>23,686</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0</i>		

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

## **DESCRIPTION OF ASSESSMENT AREA**

The CRA requires each financial institution to define one or more assessment area within which its CRA performance will be evaluated. Kendall State Bank has designated one assessment area within the Topeka, Kansas Metropolitan Statistical Area. The following sections discuss demographic and economic information for the assessment area.

### **Economic and Demographic Data**

The assessment area includes all four census tracts in Jefferson County, which is comprised solely of middle-income census tracts according to the 2015 American Community Survey (ACS). 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 #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0
Population by Geography	18,898	0.0	0.0	100.0	0.0
Housing Units by Geography	8,210	0.0	0.0	100.0	0.0
Owner-Occupied Units by Geography	6,182	0.0	0.0	100.0	0.0
Occupied Rental Units by Geography	1,360	0.0	0.0	100.0	0.0
Vacant Units by Geography	668	0.0	0.0	100.0	0.0
Businesses by Geography	883	0.0	0.0	100.0	0.0
Farms by Geography	121	0.0	0.0	100.0	0.0
Family Distribution by Income Level	5,405	14.1	18.2	25.9	41.8
Household Distribution by Income Level	7,542	16.9	14.3	22.9	45.9
Median Family Income Topeka, KS MSA	\$64,984	Median Housing Value			\$127,802
Families Below Poverty Level	5.7%	Median Gross Rent			\$728
Source: 2015 ACS Census; 2019 D&B Data.					

Service industries represent the largest portion of businesses at 37 percent; followed by agriculture, forestry, & fishing (12 percent); and construction (10 percent). In addition, 72 percent of area businesses have four or fewer employees, and 87 percent operate from a single location. Data obtained from the U.S. Bureau of Labor Statistics for March 2020 indicates that the unemployment rate for Jefferson County and the State of Kansas is 3 percent.

### **Competition**

The bank operates in a moderately competitive market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2019, five financial institutions operate 21 branches within Jefferson County. Of these institutions, Kendall State Bank ranked fourth with 16 percent of the deposit market share.

### **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. Examiners conducted an interview with a representative from a government agency familiar with the assessment area. The contact stated that economic conditions in the area are stable. Nearly all of the businesses within Jefferson County are considered essential and have not been adversely affected by the recent economic downturn. The contact did not mention any specific opportunities for financial institution involvement, but did mention that the area would benefit from newer affordable rental units. Overall, the community contact indicated that financial institutions are meeting the credit needs of the area.

### **Credit Needs**

Based on information provided by the community contact, bank management, and demographic and economic data, examiners determined that the credit needs within the assessment area include small business, agricultural, and home mortgage loans.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated June 16, 2014, to the current evaluation, dated May 4, 2020. Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the Lending Test. This evaluation does not include any lending activity performed by affiliates.

### **Activities Reviewed**

Examiners determined that the bank's major product lines include small business, small farm, and home mortgage loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. In 2019, the bank originated or renewed 40 small business loans totaling \$3.0 million, 21 small farm loans totaling \$1.6 million, and 11 home mortgage loans totaling \$2.2 million.

Bank records indicated that the lending focus remained consistent throughout the evaluation period. Examiners reviewed all small business and small farm loans originated or renewed in 2019. D&B data for 2019 provided a standard of comparison for the small business and small farm loans. Examiners also reviewed all 2019 home mortgage loans for the Assessment Area Concentration criterion; however, there were too few loans inside the assessment area to perform a meaningful analysis for the Borrower Profile criterion. Based on the bank's business focus and loan portfolio composition, more weight was placed on small business lending performance when arriving at overall conclusions.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

Kendall State Bank demonstrated reasonable performance under the Lending Test.

### **Loan-to-Deposit Ratio**

Kendall State Bank's net loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's loan-to-deposit ratio averaged 70.2 percent over the past 23 calendar quarters from June 30, 2014, to December 31, 2019. The ratio ranged from a low of 60.4 percent as of September 30, 2015, to a high of 77.7 percent, as of June 30, 2014. The bank's net loan-to-deposit ratio remained generally stable throughout the evaluation period.

Given the bank's asset size, geographic location, and loan product focus, no similarly-situated financial institutions could be identified for comparison purposes. Similarly-situated financial institutions are institutions located in or near the bank's assessment area that are comparable to the bank based on asset size, market served, and loan portfolio composition.

### **Assessment Area Concentration**

Overall, the bank made a majority of its loans, by number, within the assessment area. As illustrated in the following table, a majority of loans, by dollar volume, were originated outside the

assessment area. However, examiners focused on performance by number of loans, as it is a better reflection of the number of businesses, farms, and individuals served. Further, two of the small business loans outside of the assessment area totaled \$1.3 million, which substantially increased the total dollar volume outside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$(000s)	%	\$(000s)	%	
Small Business	26	65.0	14	35.0	40	978	32.8	2,008	67.2	2,986
Home Mortgage	5	45.5	6	54.5	11	833	37.9	1,364	62.1	2,197
Small Farm	20	95.2	1	4.8	21	1,539	96.5	55	3.5	1,594
Total	51	70.8	21	29.2	72	3,350	49.4	3,427	50.6	6,777
Source: Bank Data										

### **Geographic Distribution**

The assessment area consists entirely of middle-income geographies; therefore, review of the geographic distribution criterion would not result in meaningful conclusions and was not evaluated.

### **Borrower Profile**

Overall, the distribution of borrowers reflects reasonable penetration among businesses and farms of different revenue sizes. As only five home mortgage loans were extended inside of the assessment area, a review of home mortgage loans would not result in meaningful conclusions. Examiners focused on the percentage by number of loans to businesses and farms with gross annual revenues of \$1 million or less.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less. The bank's performance exceeds the percent of businesses in this revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	79.7	24	92.3	873	89.3
>1,000,000	5.1	2	7.7	105	10.7
Revenue Not Available	15.2	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>978</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data; Bank Data</i>					

### ***Small Farm Loans***

The distribution of borrowers reflects reasonable penetration among farms with gross annual revenues of \$1 million or less. The bank's performance is consistent with the percent of farms in this revenue category.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	98.3	19	95.0	1,239	80.5
>1,000,000	0.8	1	5.0	300	19.5
Revenue Not Available	0.9	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>	<b>1,539</b>	<b>100.0</b>
<i>Source: 2019 D&amp;B Data; Bank Data</i>					

### **Response to Complaints**

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

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## 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 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;
- 4) The geographic distribution of the bank's loans; 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.

**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.



# **PUBLIC DISCLOSURE**

July 11, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The State Bank of Spring Hill  
Certificate Number: 8110

201 South Webster Street  
Spring Hill, Kansas 66083

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

1100 Walnut St, 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 **Needs to Improve.**

An institution in this group needs to improve its overall 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.

The bank's 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 (LTD) ratio is less than reasonable considering the institution's size, financial condition, and the assessment area credit needs.
- The bank extended a majority of loans inside the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects poor 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

The State Bank of Spring Hill (SBSH) operates its sole full-service office in Spring Hill, Kansas. The Dunmire Agency, Inc., a one-bank holding company, continues to own a majority of the bank's outstanding stock. The bank did not open or close any branches, and no merger or acquisition activities have occurred since the previous evaluation. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated August 28, 2017, which was based on Interagency Small Institution Examination Procedures.

The bank offers various loan products including construction and development, commercial, agricultural, and consumer loans, with construction and development lending being its primary focus. Although small business lending is not a primary focus for the bank, SBSH participated in the Small Business Administration's Paycheck Protection Program (PPP) in response to the Coronavirus Disease 2019 pandemic. Specifically, SBSH originated 15 PPP loans totaling \$833,000 in 2020, and 25 PPP loans totaling \$648,000 in 2021.

The institution provides a variety of deposit services including checking, savings, and certificates of deposit. In addition to traditional banking services, customers have access to ATMs; online banking, including electronic bill pay; periodic statements; and mobile banking.

As of March 31, 2023, assets totaled \$65,287,000, loans totaled \$12,261,000, and deposits totaled \$62,899,000. The following table shows the bank's loan portfolio distribution.

<b>Loan Portfolio Distribution as of 3/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	6,448	52.6
Secured by Farmland	1,184	9.7
Secured by 1-4 Family Residential Properties	2,556	20.8
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	380	3.1
<b>Total Real Estate Loans</b>	<b>10,568</b>	<b>86.2</b>
Commercial and Industrial Loans	1,162	9.5
Agricultural Production and Other Loans to Farmers	220	1.8
Consumer Loans	219	1.8
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	92	0.7
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>12,261</b>	<b>100.0</b>
<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**

### **Economic and Demographic Data**

The bank continues to designate a single assessment area comprised of portions of Johnson and Miami counties within the Kansas City, Missouri-Kansas Metropolitan Statistical Area (MSA). The assessment area consists of 12 census tracts, including 1 moderate-income, 8 middle-income, and 3 upper-income census tracts. While the overall demographic composition of the assessment area has not significantly changed, the income designation of one census tract shifted since the prior evaluation. Specifically, a census tract in Miami County was previously designated as upper-income, but it is now a middle-income census tract based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of the entire assessment area.

Demographic Information of the Assessment Area					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	12	0.0	8.3	66.7	25.0
Population by Geography	55,885	0.0	5.9	69.6	24.4
Housing Units by Geography	19,061	0.0	5.3	72.5	22.2
Owner-Occupied Units by Geography	14,244	0.0	4.3	69.7	26.0
Occupied Rental Units by Geography	3,550	0.0	9.3	85.8	5.0
Vacant Units by Geography	1,267	0.0	6.2	66.1	27.8
Businesses by Geography	3,833	0.0	3.5	62.4	34.1
Farms by Geography	256	0.0	2.0	65.2	32.8
Family Distribution by Income Level	14,365	11.8	16.6	23.0	48.7
Household Distribution by Income Level	17,794	11.0	13.6	19.9	55.4
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$86,562	Median Housing Value		\$270,161
FFIEC- Estimated Median Family Income for 2022		\$97,300	Median Gross Rent		\$1,053
			Families Below Poverty Level		3.1%
Source: 2020 U.S. Census; 2022 D&B Data; FFIEC Estimated Median Family Income; Due to rounding totals may not equal 100.0%					

According to 2022 D&B data, the services industry represents the largest portion of businesses in the assessment area at 33.9 percent, followed by non-classifiable establishments at 20.9 percent, and construction at 10.6 percent. The data also indicates a notable number of these operations are relatively small with 93.7 percent of businesses operating from one location, and 67.0 percent have four or fewer employees.

### **Competition**

According to Reports of Condition data, there were 11 financial institutions that operated 13 branches within the assessment area. Of these institutions, SBSH ranked second with 11.8 percent of the deposit market share. However, the bank serves portions of both Johnson and Miami counties, which are highly competitive markets. According to the June 30, 2022 FDIC Deposit Market Share data, there were 63 financial institutions in Johnson and Miami counties operating 247 branches. Within the two counties, SBSH ranked 46th with a deposit market share of 0.2 percent. Based on this data, examiners concluded that there is a strong level of competition for financial services in the area.

### **Community Contact**

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

Examiners contacted an individual from a local organization supporting economic development in Miami County. The contact indicated that the local economy continues to grow as the Kansas City MSA keeps expanding to the west and south. The addition of new business locations in the area is bringing a number of new jobs. Specifically, Panasonic in De Soto, Kansas is adding 4,500

positions; and Garmin and a meat packing plant in Olathe, Kansas are bringing 600 and 500 new jobs, respectively. As a result, the contact noted that the housing market has been very tight, with high demand and limited inventory. As such, housing prices have continued to increase resulting in a significant shortage of income-qualified housing. Finally, the contact identified a need for commercial lending in the assessment area, particularly loans through the Small Business Administration. In conclusion, the contact stated overall the area is well-served by local institutions, many of which are very engaged in the community.

### **Credit Needs**

Examiners identify the credit needs of the assessment area based on information from the community contact, bank management, and demographic and economic data. Based on this information, examiners determined that small business and home mortgage loans are notable credit needs.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the previous evaluation dated August 28, 2017, to the current evaluation dated July 11, 2023. Examiners conducted this CRA evaluation using Interagency Small Institution Examination Procedures.

### **Activities Reviewed**

Examiners determined that the bank's major lending product is construction and development loans, which is focused on 1-4 family residential real estate. This conclusion considered the bank's business strategy, review of bank records of the number and dollar volume of loans originated during the evaluation period, and the loan portfolio composition. The evaluation did not review home mortgage lending as the bank no longer offers this product. Additionally, examiners did not analyze the bank's small business and small farm lending because it was too limited to yield meaningful results or provide material support for conclusions.

Bank management stated the bank's 2022 lending patterns are generally representative of its overall lending patterns since the prior evaluation. Therefore, examiners focused on construction and development loans originated, purchased, or renewed in 2022. The bank's data showed a total of 30 construction and developments loans totaling \$12.1 million.

For the Lending Test, examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. To evaluate the Geographic Distribution and Borrower Profile criteria, examiners reviewed all 19 loans totaling \$6.5 million that were made in the assessment area.

Because the bank primarily made the construction and development loans to home builders, examiners used the 2022 D&B data as a standard of comparison for the bank's lending performance. For the Geographic Distribution and Borrower Profile criteria, examiners emphasized performance by the number of loans because it is a better indicator of the number of borrowers served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Overall, SBSH demonstrated poor performance under the Lending Test. The bank's performance under the LTD Ratio and Borrower Profile criteria supports this conclusion.

#### Loan-to-Deposit Ratio

SBSH's LTD ratio is less than reasonable considering the institution's size, financial condition, and assessment area credit needs. The bank's performance was evaluated based on its net LTD ratio since the prior evaluation, which averaged 27.3 percent over the past 23 quarters. The ratio ranged from a high of 38.3 percent on September 30, 2017, to a low of 18.5 percent on September 30, 2022.

Although the ratio is slightly skewed due to a significant amount of deposited public funds, the LTD ratio is still low. Specifically, as of March 31, 2023, the bank's LTD ratio would be 32.4 percent after deducting these public fund deposits. Additionally, as shown in the following table, the bank's net LTD ratio is lower than comparable institutions. Examiners selected the comparable institutions based on their asset size, geographic location, lending focus, and branching structure.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 3/31/2023 (\$000s)	Average Net LTD Ratio (%)
The State Bank of Spring Hill, Spring Hill, Kansas	62,287	27.3
The First National Bank of Louisburg, Louisburg, Kansas	184,803	51.7
The First Security Bank, Overbrook, Kansas	85,868	83.6
<i>Source: Reports of Condition and Income 9/30/2017 – 3/31/2023</i>		

#### Assessment Area Concentration

A majority of construction and development loans are located within the assessment area. The following table shows the bank's performance.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total  #	Dollar Amount of Loans \$(000s)				Total  \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Construction & Development	19	63.3	11	36.7	30	6,482	53.6	5,610	46.4	12,092
Source: Bank Data										

#### Geographic Distribution

The geographic distribution of construction and development loans reflects reasonable dispersion. To analyze this criterion, examiners focused on the percentage of lending in the bank's sole moderate-income census tract as the assessment area does not include any low-income census tracts. The bank did not extend any construction and development loans in the moderate-income census tract; however, demographic data indicates there are limited opportunities to lend with only

3.5 percent of businesses located in this tract. Given this context, the bank's performance is reasonable.

Geographic Distribution of Construction and Development Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	3.5	-	-	-	-
Middle	62.4	16	84.2	5,422	83.6
Upper	34.1	3	15.8	1,060	16.4
<b>Totals</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>6,482</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data, Bank Data</i>					

### **Borrower Profile**

The distribution of borrowers reflects poor performance. To analyze this criterion, examiners focused on the percentage of loans to home builders with gross annual revenues of \$1 million or less. As shown in the following table, the bank's level of lending to home builders with revenues of \$1 million or less is significantly below the percentage of businesses in this revenue category.

Distribution of Construction and Development Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	90.0	8	42.1	2,387	36.8
>\$1,000,000	3.0	11	57.9	4,095	63.2
Revenue Not Available	7.0	-	-	-	-
<b>Total</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>6,482</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data, Bank Data</i>					

### **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**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.



## **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.

## CRA Performance Enhancement Plan

Kendall Bank is committed to strengthening its lending operations and improving its community reinvestment performance. Following the acquisition of the State Bank of Spring Hill, we conducted a thorough review of their lending practices to identify the deficiencies leading to its needs improvement Community Reinvestment Act rating. By eliminating ineffective policies and adopting a more proactive approach to lending, we are confident our enhanced framework will result in stronger loan performance and improved community reinvestment outcomes. This performance plan outlines our approach to ensuring responsible and sustainable lending practices better serving the communities in which we operate.

With the acquisition of the State Bank of Spring Hill, Kendall Bank has begun the process of streamlining the Bank's loan operations to ensure a more efficient and effective lending framework. This includes centralizing the loan approval, underwriting, and servicing processes. Further, a new loan officer who will be dedicated to the Spring Hill location has been hired. Kendall Bank has a robust C&I, Commercial, and SBA lending team that has provided consistent growth throughout its lending assessment area. Kendall Bank continues to have strong loan demand, and this acquisition allows Kendall Bank to expand its expertise to meet the credit needs of individuals and small businesses within the Spring Hill, KS and surrounding areas. Further, Kendall Bank brings more consumer loan offerings than previously provided by State Bank of Spring Hill.

Staff training and development will be a critical component of this plan. Regular training sessions will focus on updated lending practices and risk management protocols, ensuring all lending staff are equipped to support a broader range of credit products and services.

Performance monitoring and oversight will be conducted and reviewed on a periodic basis by the Compliance and Loan Committees. Necessary adjustments will be made as needed to ensure continuous improvement. Key performance metrics, including overall loan volume growth, geographic distribution, and product distribution will be tracked to measure the effectiveness of lending initiatives.

Kendall Bank is dedicated to advancing its community reinvestment goals through a focused approach to lending excellence. By incorporating the State Bank of Spring Hill into its operations, we are confident in our ability to improve lending performance in and around the Spring Hill, KS service area. Our commitment is demonstrated through clear objectives, monitoring systems, and a structured approach to responsible lending. This performance plan underscores our promise to provide accessible and efficient lending services supporting the economic wellbeing of the communities we serve. The Bank will continue to assess its performance and adjust strategies to ensure continuous improvement in meeting community needs.

## Locations and Delivery Systems

LOCATIONS AND OPERATING HOURS					
Branch Address and Contact Information	Lobby Hours of Operation	Drive-Thru Hours of Operation	ATM Availability	Night Drop Availability	Census Tract Information
Overland Park 11225 College Blvd., Suite 150 Overland Park, KS 66210 Phone: 913.839.3700	<b>Monday - Friday</b> 9:00 a.m. - 5:00 p.m.	No Drive-Thru Available	No ATM Available	Yes	Johnson County, Kansas 28140/20/91/530.12 Tract Income: <b>Upper</b>
Valley Falls 406 Broadway Street Valley Falls, KS 66088 Phone: 785.945.3231	<b>Monday - Thursday</b> 9:00 a.m. - 3:00 p.m. <b>Friday</b> 9:00 a.m. - 4:00 p.m. <b>Saturday</b> By Appointment Only	<b>Monday - Thursday</b> 8:30 a.m. - 3:00 p.m. <b>Friday</b> 8:30 a.m. - 6:00 p.m. <b>Saturday</b> 8:30 a.m. - 12:00 p.m.	Yes Drive Up 24 Hours	Yes	Jefferson County, Kansas 45820/20/87/202.00 Tract Income: <b>Middle</b>
Nortonville 520 Main Street Nortonville, KS 66060 Phone: 913.886.2121	<b>Monday - Thursday</b> 9:00 a.m. - 12:00 p.m. 1:00 p.m. - 3:00 p.m. <b>Friday</b> 9:00 a.m. - 12:00 p.m. 1:00 p.m. - 5:00 p.m.	<b>Monday - Thursday</b> 8:30 a.m. - 12:00 p.m. 1:00 p.m. - 3:00 p.m. <b>Friday</b> 8:30 a.m. - 12:00 p.m. 1:00 p.m. - 5:00 p.m.	Yes Drive Up 24 Hours	Yes	Jefferson County, Kansas 45820/20/87/202.00 Tract Income: <b>Middle</b>
Spring Hill 201 S Webster Street Spring Hill, KS 66083	<b>Monday - Friday</b> 9:00 a.m. - 3:00 p.m. <b>Saturday</b> By Appointment Only	<b>Monday - Thursday</b> 8:30 a.m. - 4:30 p.m. <b>Friday</b> 8:30 a.m. - 6:00 p.m. <b>Saturday</b> 8:30 a.m. - 12:00 p.m.	Yes Walk Up 24 Hours	Yes	Johnson County, Kansas 28140/20/91/538.01 Tract Income: <b>Middle</b>

## DELIVERY SYSTEMS

Kendall Bank offers a wide array of banking products and services through various channels.

**Traditional Branch Services** - Available Monday through Friday at all locations. The night depository is worked Monday through Friday. Teller services are available through the Valley Falls drive-thru on Saturday mornings. All depository services are available at Spring Hill on Saturday mornings.

**Online Banking with Bill Payment** - Online Banking allows business and personal clients to access e-Statements, check account balances, monitor transactions, retrieve check images, pay bills, transfer funds between Kendall Bank accounts or make loan payments. Personal clients can transfer funds to / from accounts they have with other banks.

**Mobile Banking and Mobile Deposit** - Mobile Banking is a service allowing business and personal clients to conveniently bank from their mobile device or tablet. Clients can check account balances, view recent transactions, transfer funds, pay bills, make loan payments, and deposit checks.

**Treasury Management** - Treasury Management Services is tailored to each business's needs. There is no "one size fits all". With appropriate approvals, business clients can initiate ACH or Wire Transfers. Fraud prevention through Positive Pay and QuickBooks interface is available.

**Remote Deposit Capture Services** - Remote Deposit Capture allows businesses to scan deposits from the convenience of their office.

**Bank by Mail** - The Bank allows clients to bank by mail. The Bank processes mail deposits during normal business hours.

**Night Depository** - All locations maintain a 24-hour night depository.



## Branches Opened and Closed

Action	Branch Location	Census Tract Information	Date of Action
Closed	Winchester 301 Delaware Winchester, KS 66097 Phone: 913.774.8750	Jefferson County, Kansas 45820/20/87/202.00 Tract Income: <b>Middle</b>	12.23.2024
Opened (Merger of Kendall Bank and State Bank of Spring Hill)	State Bank of Spring Hill, a Proud Division of Kendall Bank 201 S Webster Spring Hill, KS 66083	Johnson County, Kansas 28140/20/91/538.01 Tract Income: <b>Middle</b>	1.31.2025

## Product Offerings by Location

### Deposit Products- VALLEY FALLS, NORTONVILLE, AND OVERLAND PARK LOCATIONS ONLY

Basic Checking Account	Interest Checking Account	Money Market Account	Regular Savings	Youth Savings	Certificates of Deposit	Individual Retirement Accounts	Small Business Checking	Business Checking	Business Interest Checking	Business Money Market
X	X	X	X	X	X	X	X	X	X	X

### Deposit Products- SPRING HILL LOCATION ONLY

Personal Checking	Legacy Checking	Free Checking	Freedom Years Checking	Freedom Years NOW Checking	Freedom Years Super NOW Checking	NOW Checking	Public Funds Interest Bearing	Public Funds Non-Interest Bearing	Regular Checking	Super NOW Checking	Freedom Years Money Market	Money Market	Money Market Business	Commercial Checking	Savings Business
X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

### Loan Products- ALL LOCATIONS

Consumer Secured	Consumer Unsecured	Mortgage	Home Equity	Real Estate Construction	Agriculture	Business & SBA	Commercial Real Estate	Commercial Construction	Commercial Lines of Credit
X	X	X	X	X	X	X	X	X	X

### Safe Deposit Boxes

Branch	2 x 5	2 x 10	3 x 5	5 x 5	10 x 3	10 x 4	10 x 5	10 x 10
Overland Park								
Valley Falls			X	X	X	X	X	X
Nortonville			X	X	X		X	X
Spring Hill	X	X	X	X	X	X	X	X

## Available Services by Location

Available Services	Overland Park	Valley Falls	Nortonville	Spring Hill
Account Alerts	X	X	X	
Account Analysis	X	X	X	
Account Research	X	X	X	X
ACH Origination	X	X	X	X
Apple Pay/Google Pay / Samsung Pay	X	X	X	
ATM Machines		X	X	X
Automatic Transfers	X	X	X	X
Bank by Mail	X	X	X	X
Bank to Bank Transfers	X	X	X	
Card Fraud Monitoring	X	X	X	X
Cash Advances		X	X	X
CDARS & ICS	X	X	X	
Check Cashing	X	X	X	X
Check Ordering	X	X	X	X
Checks- Official	X	X	X	X
Coin Processing		X	X	X
Copy Machine	X	X	X	X
Credit Cards- Personal and Business	X	X	X	
Direct Deposit	X	X	X	X
e-Statements	X	X	X	X
Fax Machine		X	X	X
Foreign Money Purchase & Exchange	X	X	X	X
Linked Account Transfers	X	X	X	
Lockbox	X	X	X	
MasterCard® Debit Cards	x	X	X	
Merchant Processing	X	X	X	
Mobile Banking	X	X	X	X
Mobile Deposit- Personal and Business	X	X	X	
Night Depository	X	X	X	X
Notary Services	X	X	X	X
Online Banking	X	X	X	X
Online Bill Pay	X	X	X	X
Online Wire Submission	X	X	X	
Phone Transfers	X	X	X	X
Positive Pay	X	X	X	
Remote Deposit Capture	X	X	X	
Safe Deposit Boxes		X	X	X
Safekeeping	X	X	X	
Stop Payments	X	X	X	X
Temporary Checks	X	X	X	X
VISA® Debit Cards				X
Wire Transfers	X	X	X	X

## BASIC CHECKING ACCOUNT

**Basic Checking** offers unlimited transactions, Free Mastercard® Debit Card, Free Online and Mobile Banking, Free Mobile Deposit, Free Bill Pay, and Free e-Statements.

**Limitations:** This account requires a \$100 minimum opening deposit.

**Account Fees:** e-Statements are encouraged, paper statements are \$3.00 per month. Refer to the rate and fee schedule for additional services and related fees.

## INTEREST CHECKING ACCOUNT

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$100 minimum opening deposit. You must maintain a daily balance of \$1,000.00 or an average available balance of \$2,000.00 per month to avoid monthly maintenance.

**Balance Computation Method:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Account Fees:** \$5.00 Monthly maintenance if daily balance requirements above are not met. e-Statements are encouraged, paper statements are \$3.00 per month. Refer to the rate and fee schedule for additional services and related fees.

## MONEY MARKET CHECKING ACCOUNT

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** No minimum balance required to open the account. You must maintain a daily balance of \$1,000.00 or an average available balance per month of \$2,000.00 to avoid monthly maintenance.

**Balance Computation Method:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Account Fees:** \$12.00 monthly maintenance if daily balance requirements above are not met. Refer to the rate and fee schedule for additional services and related fees. An excessive withdrawal fee of \$5 per debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six (6) per statement cycle.

## REGULAR SAVINGS

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded quarterly and credited to the account quarterly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$100 minimum opening deposit. You must maintain a daily balance of \$100.00 to avoid monthly maintenance.

**Balance Computation Method:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Account Fees:** \$5.00 monthly maintenance if daily balance requirements above are not met. Refer to the rate and fee schedule for additional services and related fees.

## YOUTH SAVINGS

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded quarterly and credited to the account quarterly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$10 minimum opening deposit.

**Balance Computation Method:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Account Fees:** There are no fees to maintain this account. Refer to the rate and fee schedule for additional services and related fees.

## SMALL BUSINESS CHECKING

**Small Business Checking** offers up to 100 items per month with no charge. This account also includes Free Online and Mobile Banking, Mobile Deposit, and Business Debit cards.

**Balance Information:** This account requires a \$100 minimum opening deposit.

**Limitations:** If the number of items in this account exceed the 100-item limit, items over 100 will be charged \$.26 per item to the account for that particular month.

**Account Fees:** e-Statements are encouraged, paper statements are \$6.00 per month. Refer to the rate and fee schedule for additional services and related fees.

### BUSINESS CHECKING

**Business Checking** is designed for you if your business has higher volumes or Treasury Management needs. Earnings credit based on daily collected balance may offset fees.

**Balance Information:** This account requires a \$100 minimum opening deposit.

**Account Fees.** \$10.00 monthly maintenance; \$.15 per transit item, \$.26 per debit or credit (paper), and \$.19 per debit or credit (electronic).

### BUSINESS INTEREST CHECKING

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** No minimum balance required to open the account. You must maintain a daily balance of \$150,000 to avoid monthly maintenance.

**Balance Computation Method:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Account Fees:** \$25.00 monthly maintenance if daily balance requirements above are not met. \$.15 per transit item, \$.26 per debit or credit (paper), and \$.19 per debit or credit (electronic). Refer to the rate and fee schedule for additional services and related fees.

### BUSINESS MONEY MARKET

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$100 minimum opening deposit. You must maintain a daily balance of \$2,500 or an average available balance of \$5,000 to avoid monthly maintenance.

**Balance Computation Method:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Account Fees:** \$12.00 monthly maintenance if daily balance requirements above are not met. Refer to the rate and fee schedule for additional services and related fees. An excessive withdrawal fee of \$5 per debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six (6) per statement cycle.

### FREE CHECKING

**Balance Information:** The minimum balance required to open this account is \$100.00.

**Limitations:** You may make an unlimited number of deposits into your account.

**Additional Terms:** Duplicate checks required. Truncated statements (no physical checks returned). Free VISA® debit card (maximum of 2). Unlimited check writing. No minimum balance fee. No monthly fee. Onsite ATM transactions free. Clients over 55 will receive cashier's checks, money orders, paper statements, and specialty wallet checks at no additional cost.

### MONEY MARKET

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$2,500 minimum opening deposit.

**Balance Computation Method:** We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Limitations:** You may make an unlimited number of deposits into your account.

**Account Fees:** A minimum balance fee of \$6.00 will be assessed on every monthly statement cycle unless you maintain a daily balance of \$2,500.00 for the monthly statement cycle. During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by any means. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

### NOW CHECKING

**Rate Information:** This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$1,500 minimum opening deposit. You must maintain a minimum daily balance of \$1,500.00 in your account each day to obtain the disclosed APY.

**Balance Computation Method:** We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Limitations:** You may make an unlimited number of deposits into your account. Clients over 55 will receive cashier's checks, money orders, paper statements, and specialty wallet checks at no additional cost.

**Account Fees:** A minimum balance fee of \$6.00 will be assessed on every monthly statement cycle unless you maintain a daily balance of \$1,500.00 for the monthly statement cycle. A check/other debit item fee of \$.25 will be assessed for each debit transaction (withdrawals, check paid, automatic transfer, or payment out of this account) in excess of thirty (30) during the statement cycle. This fee will apply if the average daily collected balance on the account is less than \$3,000.00 per statement cycle. Check/other debit item fees are waived for Freedom Years Club Members.

### SAVINGS

**Rate Information:** This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded quarterly and credited to the account quarterly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$25.00 minimum opening deposit.

**Balance Computation Method:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Limitations:** You may make an unlimited number of deposits into your account.

**Account Fees:** A minimum balance fee of \$5.00 will be imposed every quarterly statement cycle unless you maintain a balance of \$25.00 for the quarterly statement cycle. A withdrawal fee of \$.50 will be charged for each debit transaction (withdrawal, automatic transfer, or payment out of this account, including ATM withdrawals) in excess of six (6) during the quarterly statement cycle. This fee will apply if the customer fails to maintain a \$3,000.00 average daily balance per quarter.

### KIDS KLUB SAVINGS

**Rate Information:** This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded quarterly and credited to the account quarterly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$5.00 minimum opening deposit.

**Balance Computation Method:** We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Limitations:** You may make an unlimited number of deposits into your account.

**Account Fees:** A withdrawal fee of \$.50 will be charged for each withdrawal per quarterly statement cycle.

**Additional Terms:** Must be 12 years of age or younger.

### COMMERCIAL CHECKING

**Balance Information:** This account requires a \$100 minimum opening deposit.



**Limitations:** You may make an unlimited number of deposits into your account.

**Account Fees:** \$4.00 per statement service charge.

**Credit Against Fees:** This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees, but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit. A checks and other items fee of \$.15 will be charged for each deposit and debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account). A credit of \$.25 is given for each \$100.00 increment in average collected monthly balance. This amount will be credited to the maintenance fee and the per debit and deposit fee.

### MONEY MARKET BUSINESS

**Rate Information:** This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** This account requires a \$2,500 minimum opening deposit.

**Balance Computation Method:** We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Limitations:** You may make an unlimited number of deposits into your account.

**Account Fees:** A minimum balance fee of \$6.00 will be assessed on every monthly statement cycle unless you maintain a daily balance of \$2,500.00 for the monthly statement cycle. During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by any means. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

### SAVINGS BUSINESS

**Rate Information:** This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

**Compounding and Crediting:** Interest is compounded quarterly and credited to the account quarterly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Information:** The minimum balance required to open this account is \$25.00.

**Balance Computation Method:** We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Limitations:** You may make an unlimited number of deposits into your account.

**Account Fees:** A minimum balance fee of \$5.00 will be imposed every quarterly statement cycle unless you maintain a daily balance of \$25.00 for the quarterly statement cycle. A withdrawal fee of \$.50 will be charged for

each debit transaction (withdrawal, automatic transfer, or payment out of this account, including ATM withdrawal) in excess of six (6) during the quarterly statement cycle. This fee will apply if the customer fails to maintain a \$3,000.00 average daily balance per quarter.

### PUBLIC FUNDS INTEREST BEARING

**Rate Information:** This account is an interest-bearing account. You will be paid the disclosed rate for at least thirty (30) calendar days. We will never decrease this rate unless we give you at least thirty (30) days' notice in writing.

**Compounding and Crediting:** Interest is compounded monthly and credited to the account monthly.

**Effect of Closing an Account:** If you close this account before interest is credited, interest will not be paid.

**Balance Computation Method:** We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

**When Interest Begins to Accrue:** Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

**Limitations:** You may make an unlimited number of deposits into your account.

### PUBLIC FUNDS NON-INTEREST BEARING

**Limitations:** You may make an unlimited number of deposits into your account.

**CASHIERS CHECK FEE\***

Per check issued: \$5.00 - \$1.00 to \$5,000

Per check issued: \$10.00 - \$5,001 and above

Seniors\*: no charge

**CLOSED ACCOUNT WITHIN 90 DAYS OF OPENING FEE**

If other account relationship: no charge // If no other account relationship: \$25.00

**COIN COUNTER FEE^**

Customers: Up to \$100 = no charge; Amount over \$100 has 5% fee

Noncustomers: The fee is 15% for the entire amount.

**DEBIT/ATM CARDS FEE**

Card replacement: \$8.00

Fee for withdrawal -Non-Kendall Bank ATM Fee: \$2.00 per withdrawal^

PIN replacement: \$4.00 if ordered by Kendall Bank (free if you call 800-717-4923)

**ANY NON-KENDALL BANK ATM IN THE MONEY PASS NETWORK: NO CHARGE**

**DORMANT FEE**

No fee if account balance is \$100.00 or greater.

Checking account: A checking account will be considered "dormant" after 12 months of no transactional activity. Dormant fees are \$5.00 per month if balance is less than \$100.00.

Savings account: A savings account will be considered "dormant" after 24 months of no transactional activity. Dormant fees are \$5.00 per month if balance is less than \$100.00.

**FOREIGN CHECK DEPOSIT FEE (IN US OR NON-US DOLLARS)**

The bank's cost plus an \$8.00 processing fee

**FOREIGN CURRENCY EXCHANGE FEE**

The bank's cost plus 2% of the amount exchanged in US dollars plus a \$15.00 processing fee

**GARNISHMENTS OR TAX LEVY FEE**

\$15.00 processing fee per Garnishment or Levy.

**NIGHT DEPOSIT SERVICES FEE**

First zippered deposit bag: no charge // Each additional zipper bag: \$8.00 / Key locked bag: \$20.00

**NOTARY FEE**

Customer: no charge / Non-customer: \$5.00

**HOW DEPOSITS AND WITHDRAWALS ARE POSTED**

When we process multiple transactions in a single day, we may post items in any order. Generally, we post credits first, obligations to the bank low to high, then debit card and ATM transactions in low to high order, then ACH debits in low to high order, then checks in check number order. If no check number is read, then low to high order.

**INSUFFICIENT FUNDS FEE (NSF) \*\***

NSF fees: \$27.00 per presentment. A presentment occurs when a check or other withdrawal is sent to the bank for payment from your account. An NSF fee is charged when your account does not have sufficient funds to pay the check or other withdrawal, and it is returned unpaid. The same check or

other withdrawal could be "presented" for payment from your account multiple times. The fee is only charged up to two times.

**NSF PAID FEE (OD FEE) \*\***

OD fees: \$27.00 per item. An OD fee occurs when a check or other withdrawal is sent to the bank for payment from your account and the item is paid resulting in a negative balance on your account.

**USE BANK TOOLS TO AVOID NSF AND OD FEES**

Use online or mobile banking to monitor account balances frequently. Set alerts on account for notification if balance falls below a set amount or items over a certain dollar post to the account. Set alerts using Brella on debit cards for purchases over a dollar amount.

**RESEARCH FEE**

\$25.00 per hour; half hour minimum plus \$2.00 per page copy fee

**RETURN DEPOSITED ITEM FEE**

\$15.00 per item - Business Customers Only- This fee occurs when you deposit a check, and it is returned unpaid.

**SAFE DEPOSIT BOXES FEE-** Seniors\* receive 50% discount based on availability

3 x 5: auto debit \$15.00; manual \$20.00

5 x 5: auto debit \$25.00; manual \$30.00

10 x 3: auto debit \$35.00; manual \$40.00

10 x 4: auto debit \$45.00; manual \$50.00

10 x 5: auto debit \$55.00; manual \$60.00

10 x 10: auto debit \$90.00; manual \$95.00

Lost/worn key replacement: \$25.00

Vault drilling (any reason): \$30.00 plus our cost

**STOP PAYMENT FEE ^**

\$30.00 per item

**WIRE TRANSFERS FEE**

Incoming Wires (Domestic \$) - \$10.00

Incoming Wires (International US \$) - \$40.00

Domestic Outgoing Wires - Manual - \$30.00

International (Foreign^^ or US \$) Outgoing Wires - \$40.00

**MISCELLANEOUS FEES**

Check orders: Varies depending on check style, quantity, and handling

Cashing checks fee

(non-customer): \$5.00 minimum + \$1.00 per \$100 over \$499

Social security checks (including SSI): no charge

\* Seniors is defined as 60+.

\*\* A NSF or OD Fee will not be charged if the negative balance is less than \$5.00. The maximum number of fees per day is three.

^ Change effective October 1, 2024.

^^Requires set up by country and exchange rate differential will apply.

**ATM/DEBIT CARD MONTHLY FEE: \$1.00**

No charge to full-time students, Free Checking, and Freedom Years Members

**ATM/DEBIT CARD WITHDRAWALS OFFSITE: \$1.00****REPLACE ATM/DEBIT CARD: \$10.00****REORDER ATM/DEBIT CARD PIN: \$2.00****ISA (INTL SERVICE ASSESSMENT FEE): 1% of Transaction Amount**

ISA Fee on any card transaction originating at an international ATM or POS terminal, including online or phone transactions. This fee will be separately itemized on your periodic statement.

**FOREIGN CHECK PROCESSING: \$5.00****MONEY ORDERS/CASHIER'S CHECKS: \$5.00**

No charge to Freedom Years Members

**OVERDRAFT/NONSUFFICIENT FUNDS (EACH REPRESENTMENT): \$20.00**

Description of overdraft: "Created by check, in person withdrawal, or other electronic means."

**OVERDRAFT/NONSUFFICIENT FUNDS DAILY MAXIMUM: \$40.00**

Description of overdraft: "Created by check, in person withdrawal, or other electronic means."

**OVERDRAFT PROTECTION (TRANSFER BETWEEN DEPOSIT ACCOUNTS): \$5.00****DEPOSITED CHECKS CHARGED BACK TO ACCOUNT: \$10.00****ACTIVITY ACCOUNT PRINTOUT: \$1.00****ACCOUNT RESEARCH- PER HOUR: \$25.00****TELEPHONE TRANSFER \$2.00****ONLINE BANKING DOCUMENT IMAGE: 2 free, each additional image is \$0.25****ONLINE BANKING BILL-PAY SERVICE- PER CYCLE: \$5.00**

Each item in excess of 15 per cycle is \$0.50

**STOP PAYMENT- ALL ITEMS: \$20.00****WIRE TRANSFER (INCOMING): \$15.00****WIRE TRANSFER (OUTGOING): \$20.00****WIRE TRANSFER (FOREIGN): Varies****GARNISHMENT: \$10.00****DORMANT ACCOUNT FEE- PER CYCLE: \$5.00****COLLECTION ITEM: \$10.00****CHECK COPY FEE- FREE CHECKING: \$3.00****CHECK COPY FEE- ALL OTHER ACCOUNTS: \$1.00****DRILL SAFETY DEPOSIT BOX: \$300.00****LOST KEY REPLACEMENT: \$25.00****SAFETY DEPOSIT BOX PAYMENT LATE CHARGE: \$5.00**

## TREASURY MANAGEMENT FEE SCHEDULE - Effective 10/1/24

ACH Services		Frequency
ACH Setup & Training Fee	\$25	One Time
*ACH Origination/Wires (only one monthly fee)	\$40 / \$50	Monthly
Each Additional Account	\$15	Monthly
ACH Credits / Debits Originated	\$0.15	Per Item
Same Day ACH	\$1.50	Per Item
ACH Return Item	\$5.00	Per Item
ACH File Transmission	\$5.00	Per Batch
ACH Unauthorized Return Item	\$7.50	Per Item
NOC Non-Compliance Fee	\$27.00	Per Item
Wire Transfer Services		
Wire Setup & Training Fee	\$25	One Time
*ACH Origination / Wires (only one monthly fee)	\$40 / \$50	Monthly
Each Additional Account	\$15	Monthly
Outgoing Domestic Wire	\$15	Per Item
Outgoing Domestic Wire - In Person	\$30	Per Item
**Outgoing International Wire	\$40	Per Item
**Outgoing International Wire - In Person	\$40	Per Item
Incoming Domestic Wire	\$10	Per Item
Incoming International Wire	\$40	Per Item
Positive Pay Services		
Positive Pay - Setup & Training Fee	\$25	One Time
Positive Pay - Checks / ACH (1 <sup>st</sup> account)	\$40	Monthly
Positive Pay - Checks / ACH (each additional account)	\$25	Monthly
Remote Deposit Services		
Remote Deposit Setup & Training - Online	\$25	One Time
Remote Deposit Setup & Training - On Site	\$50	One Time
Remote Deposit Monthly Fee	\$40	Monthly
Remote Deposit Monthly Fee - Additional Accounts	\$15	Monthly
Remote Deposit	\$0.26	Per Item
Remote Deposited Items	\$0.15	Per Item
Mobile Deposit Services		
Mobile Deposit over 10	\$1.00	Per Item
Business Bill Pay Services		
Bill Payment Setup & Training	\$10	One Time
Bill Payment Per Account	\$10	Monthly
Bill Payment over 10 Per Account	\$1.00	Per Item
Sweep Services		
Sweep Setup Fee	\$25	One Time
Maintenance Fee - Deposit to Deposit	\$25	Monthly
Maintenance Fee - Deposit to Deposit - Additional Accounts	\$15	Monthly
Maintenance Fee - Deposit Account to Loan	\$125	Monthly
Maintenance Fee - Deposit Account to Insured Sweep	\$125	Monthly

\* If using both Wires & ACH the fee is \$50-If using one or the other then the fee is \$40

\*\* Wires sent in a foreign currency will incur an exchange rate differential

**AT THIS TIME, THESE SERVICES ARE NOT AVAILABLE AT STATE BANK OF SPRING HILL**

## TREASURY MANAGEMENT LITE FEE SCHEDULE - Effective 7/1/24

ACH Services		Frequency
ACH Setup & Training Fee	\$25	One Time
*ACH Origination / Wires (only one monthly fee)	\$20 / \$35	Monthly
Each Additional Account	\$10	Monthly
ACH Credits / Debits Originated	\$0.15	Per Item
Same Day ACH	\$1.50	Per Item
ACH Return Item	\$5.00	Per Item
ACH File Transmission	\$5.00	Per Batch
ACH Unauthorized Return Item	\$7.50	Per Item
NOC Non-Compliance Fee	\$27.00	Per Item
Wire Transfer Services		
Wire Setup & Training Fee	\$25	One Time
*ACH Origination / Wires (only one monthly fee)	\$20 / \$35	Monthly
Each Additional Account	\$10	Monthly
Outgoing Domestic Wire	\$15	Per Item
Outgoing Domestic Wire - In Person	\$30	Per Item
**Outgoing International Wire	\$40	Per Item
**Outgoing International Wire - In Person	\$40	Per Item
Incoming Domestic Wire	\$10	Per Item
Incoming International Wire	\$40	Per Item
Positive Pay Services		
Positive Pay - Setup & Training Fee	\$25	One Time
Positive Pay - Checks / ACH (1 <sup>st</sup> account)	\$40	Monthly
Positive Pay - Checks / ACH (each additional account)	\$25	Monthly
Remote Deposit Services		
Remote Deposit Setup & Training - Online	\$25	One Time
Remote Deposit Setup & Training - On Site	\$50	One Time
Remote Deposit Monthly Fee	\$40	Monthly
Remote Deposit Monthly Fee - Additional Accounts	\$15	Monthly
Remote Deposit	\$0.26	Per Item
Remote Deposited Items	\$0.15	Per Item
Mobile Deposit Services		
Mobile Deposit over 10	\$1.00	Per Item
Business Bill Pay Services		
Bill Payment Setup & Training	\$10	One Time
Bill Payment Per Account	\$10	Monthly
Bill Payment over 10 Per Account	\$1.00	Per Item
Sweep Services		
Sweep Setup Fee	\$25	One Time
Maintenance Fee - Deposit to Deposit	\$25	Monthly
Maintenance Fee - Deposit to Deposit - Additional Accounts	\$15	Monthly
Maintenance Fee - Deposit Account to Loan	\$125	Monthly
Maintenance Fee - Deposit Account to Insured Sweep	\$125	Monthly

TM Lite - ACH Origination 5 or less Originated items per month.

\* If using both Wires & ACH the fee is \$35-If using one or the other then the fee is \$20

\*\* Wires sent in a foreign currency will incur an exchange rate differential

**AT THIS TIME, THESE SERVICES ARE NOT AVAILABLE AT STATE BANK OF SPRING HILL**

## 2024 Loan-to-Deposit Ratios

Month	LTD Ratios
March	107.76%
June	107.47%
September	109.21%
December	114.04%



## Assessment Area Summary

Kendall Bank has designated two assessment areas—Jefferson County in the Topeka, KS Metropolitan Statistical Area and Johnson and Miami Counties in the Kansas City, KS Metropolitan Statistical Area.

The Bank operates two of its four locations in Jefferson County, KS—Valley Falls and Nortonville. All locations, including ATMs, are in middle-income census tracts and none are considered distressed and/or underserved.

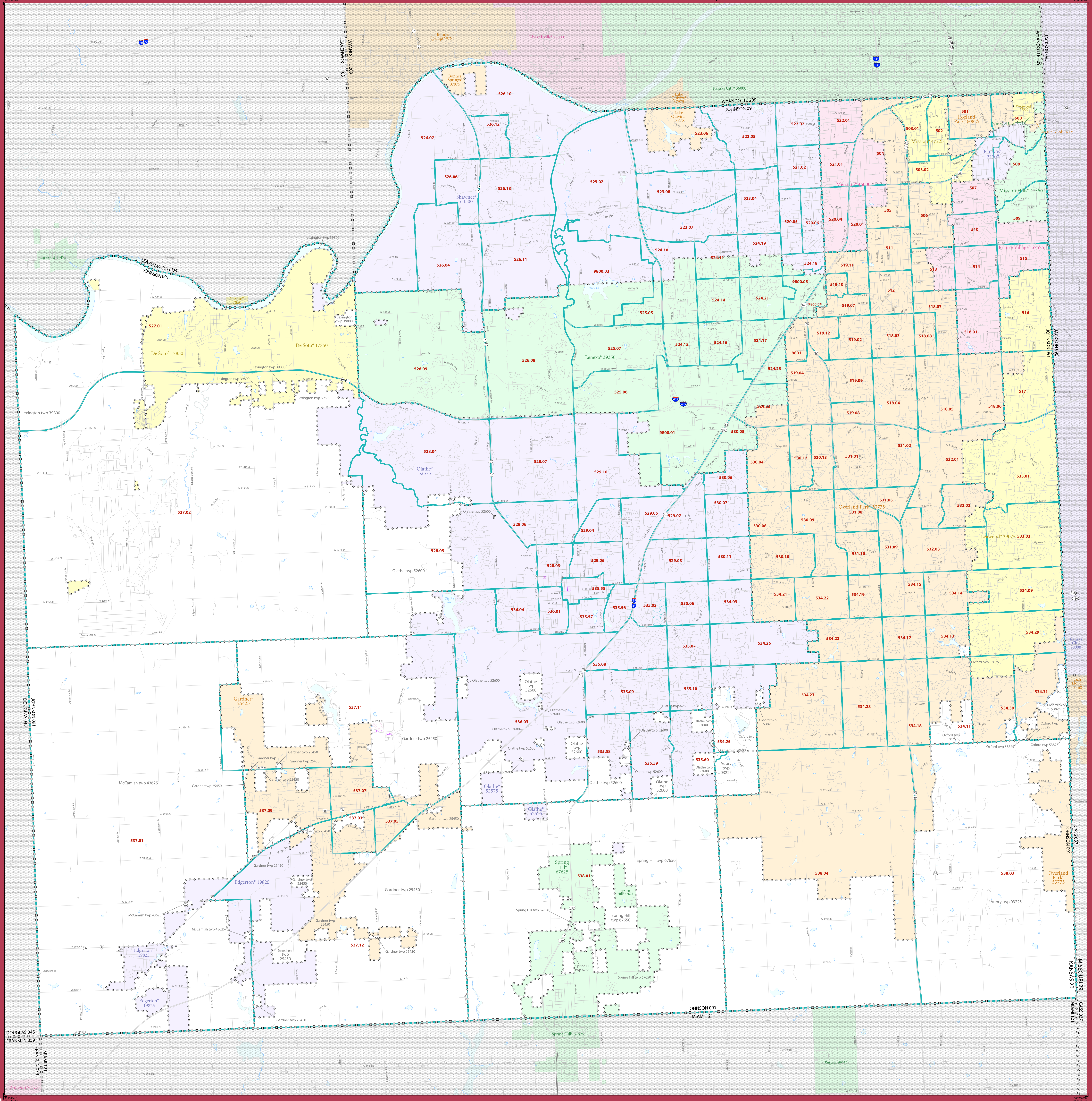
The Bank's headquarters is located in Johnson County, KS—Overland Park—in an upper-income census tract. The Bank operates a second location in Johnson County, KS—Spring Hill. This location (State Bank of Spring Hill, a Proud Division of Kendall Bank) is located in a middle-income census tract.



See the following pages for more information.



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Johnson County, KS



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land	■■■■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▲▲▲▲▲▲▲	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CDD 91650
Consolidated City	○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■■■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway or Ferry	
Navigable Boundary or Feature Not Elsewhere Classified		Interstate or U.S. Highway	
National or State Park, Forest, or Recreation Area		State Highway or State Road	
Outside Subject Area		Other Road	

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Planned Lake		Interstate or U.S. Highway	
Canal		State Highway or State Road	
Yosemite NP		Other Road	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

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

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAINTIGER database (TAB20)  
Map Created by: Geography Division, January 06, 2021

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

Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 37 29 41  
2nd Standard Parallel: 39 30 05  
Central Meridian: 98 20 03  
Latitude of Projection Origin: 36 59 35  
False Easting: 0  
False Northing: 0

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Johnson County (091)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Kansas (20)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 24962001001





## 2024 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	091	0500.00	Upper	No	147.89	\$103,000	\$152,327	\$128,021	5065	16.15	818	1677	2128
20	091	0501.00	Middle	No	93.76	\$103,000	\$96,573	\$81,161	4389	26.09	1145	1316	2001
20	091	0502.00	Middle	No	107.14	\$103,000	\$110,354	\$92,750	3759	21.04	791	1302	1573
20	091	0503.01	Middle	No	85.37	\$103,000	\$87,931	\$73,903	4127	34.24	1413	357	1005
20	091	0503.02	Middle	No	80.54	\$103,000	\$82,956	\$69,722	1799	20.23	364	537	657
20	091	0504.00	Middle	No	105.64	\$103,000	\$108,809	\$91,447	4896	33.93	1661	1335	1981
20	091	0505.00	Middle	No	87.72	\$103,000	\$90,352	\$75,938	2507	23.02	577	899	1073
20	091	0506.00	Upper	No	146.96	\$103,000	\$151,369	\$127,220	4565	16.34	746	1483	1899
20	091	0507.00	Upper	No	163.49	\$103,000	\$168,395	\$141,522	4821	11.57	558	1768	2011
20	091	0508.00	Upper	No	288.81	\$103,000	\$297,474	\$250,001	2699	9.97	269	954	1000
20	091	0509.00	Upper	No	156.95	\$103,000	\$161,659	\$135,867	4728	11.63	550	1675	2059
20	091	0510.00	Upper	No	148.57	\$103,000	\$153,027	\$128,611	3763	10.95	412	1329	1667
20	091	0511.00	Middle	No	105.34	\$103,000	\$108,500	\$91,190	3525	23.18	817	1161	1498
20	091	0512.00	Middle	No	99.80	\$103,000	\$102,794	\$86,389	4190	26.25	1100	1276	1788
20	091	0513.00	Middle	No	86.95	\$103,000	\$89,559	\$75,272	4526	19.77	895	1226	1774
20	091	0514.00	Upper	No	146.13	\$103,000	\$150,514	\$126,500	3238	10.32	334	1094	1460
20	091	0515.00	Upper	No	154.98	\$103,000	\$159,629	\$134,159	4115	14.24	586	1321	1897
20	091	0516.00	Upper	No	169.64	\$103,000	\$174,729	\$146,850	5640	9.59	541	2146	2285
20	091	0517.00	Upper	No	204.87	\$103,000	\$211,016	\$177,344	4754	9.55	454	1726	1833
20	091	0518.01	Upper	No	182.43	\$103,000	\$187,903	\$157,917	4159	11.13	463	1159	1299
20	091	0518.03	Middle	No	91.82	\$103,000	\$94,575	\$79,485	4331	27.48	1190	1236	1572
20	091	0518.04	Middle	No	95.99	\$103,000	\$98,870	\$83,092	5173	23.78	1230	1319	1538
20	091	0518.05	Middle	No	113.42	\$103,000	\$116,823	\$98,187	5577	15.47	863	2145	2365
20	091	0518.06	Upper	No	147.63	\$103,000	\$152,059	\$127,794	5390	16.35	881	1580	1883
20	091	0518.07	Middle	No	95.82	\$103,000	\$98,695	\$82,946	3867	15.54	601	1215	1521
20	091	0518.08	Low	No	47.56	\$103,000	\$48,987	\$41,169	2642	39.59	1046	300	623

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	091	0519.02	Middle	No	101.08	\$103,000	\$104,112	\$87,500	4326	26.81	1160	1370	1700
20	091	0519.04	Middle	No	118.54	\$103,000	\$122,096	\$102,614	6318	22.24	1405	1772	2364
20	091	0519.07	Middle	No	91.49	\$103,000	\$94,235	\$79,199	3825	49.15	1880	310	1273
20	091	0519.08	Middle	No	96.75	\$103,000	\$99,653	\$83,750	1715	31.02	532	477	612
20	091	0519.09	Middle	No	104.90	\$103,000	\$108,047	\$90,809	5547	23.99	1331	1815	2353
20	091	0519.10	Middle	No	91.33	\$103,000	\$94,070	\$79,063	2169	41.22	894	78	422
20	091	0519.11	Moderate	No	65.41	\$103,000	\$67,372	\$56,625	3408	44.19	1506	340	987
20	091	0519.12	Middle	No	96.75	\$103,000	\$99,653	\$83,750	2471	31.49	778	701	971
20	091	0520.01	Middle	No	88.08	\$103,000	\$90,722	\$76,250	2257	23.53	531	352	541
20	091	0520.04	Moderate	No	72.78	\$103,000	\$74,963	\$63,000	1701	27.04	460	566	627
20	091	0520.05	Moderate	No	66.57	\$103,000	\$68,567	\$57,625	2884	32.11	926	575	864
20	091	0520.06	Moderate	No	75.02	\$103,000	\$77,271	\$64,946	3614	36.94	1335	944	1250
20	091	0521.01	Middle	No	103.38	\$103,000	\$106,481	\$89,492	1751	26.33	461	387	479
20	091	0521.02	Middle	No	88.30	\$103,000	\$90,949	\$76,439	2669	27.16	725	673	939
20	091	0522.01	Middle	No	88.72	\$103,000	\$91,382	\$76,806	3598	34.69	1248	842	1193
20	091	0522.02	Middle	No	97.09	\$103,000	\$100,003	\$84,044	3433	19.34	664	1159	1265
20	091	0523.04	Middle	No	113.42	\$103,000	\$116,823	\$98,182	4943	24.88	1230	1749	1993
20	091	0523.05	Middle	No	119.71	\$103,000	\$123,301	\$103,629	4856	17.50	850	1727	1796
20	091	0523.06	Upper	No	158.12	\$103,000	\$162,864	\$136,875	3571	14.76	527	1193	1256
20	091	0523.07	Middle	No	99.83	\$103,000	\$102,825	\$86,417	3860	26.92	1039	917	1005
20	091	0523.08	Moderate	No	70.96	\$103,000	\$73,089	\$61,432	3521	37.49	1320	710	966
20	091	0524.10	Upper	No	136.74	\$103,000	\$140,842	\$118,370	5222	21.33	1114	1370	1658
20	091	0524.11	Upper	No	161.60	\$103,000	\$166,448	\$139,886	3087	18.89	583	969	1010
20	091	0524.14	Upper	No	142.35	\$103,000	\$146,621	\$123,222	4018	14.63	588	1450	1423
20	091	0524.15	Middle	No	119.90	\$103,000	\$123,497	\$103,789	3542	25.95	919	543	772
20	091	0524.16	Middle	No	103.15	\$103,000	\$106,245	\$89,292	4492	17.90	804	1058	1532
20	091	0524.17	Middle	No	80.00	\$103,000	\$82,400	\$69,250	3389	40.84	1384	404	977
20	091	0524.18	Low	No	44.55	\$103,000	\$45,887	\$38,567	3483	57.62	2007	221	454
20	091	0524.19	Middle	No	115.68	\$103,000	\$119,150	\$100,135	4785	32.27	1544	1138	1367

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20	091	0524.21	Upper	No	123.36	\$103,000	\$127,061	\$106,786	4788	18.67	894	1513	1717
20	091	0524.22	Middle	No	114.38	\$103,000	\$117,811	\$99,014	4758	23.35	1111	1689	1865
20	091	0524.23	Moderate	No	57.95	\$103,000	\$59,689	\$50,169	2856	53.71	1534	256	369
20	091	0525.02	Upper	No	175.63	\$103,000	\$180,899	\$152,031	1641	14.20	233	771	784
20	091	0525.05	Upper	No	177.34	\$103,000	\$182,660	\$153,516	3073	24.34	748	507	855
20	091	0525.06	Upper	No	147.42	\$103,000	\$151,843	\$127,614	1489	16.25	242	389	409
20	091	0525.07	Middle	No	119.37	\$103,000	\$122,951	\$103,333	3186	28.47	907	314	493
20	091	0526.04	Upper	No	168.55	\$103,000	\$173,607	\$145,903	2254	13.89	313	619	655
20	091	0526.06	Middle	No	119.59	\$103,000	\$123,178	\$103,523	1992	18.07	360	432	489
20	091	0526.07	Upper	No	149.86	\$103,000	\$154,356	\$129,722	2651	15.62	414	585	723
20	091	0526.08	Upper	No	201.39	\$103,000	\$207,432	\$174,333	6418	15.43	990	1840	2002
20	091	0526.09	Upper	No	168.60	\$103,000	\$173,658	\$145,945	5982	17.24	1031	1468	1670
20	091	0526.10	Upper	No	161.89	\$103,000	\$166,747	\$140,139	6246	21.04	1314	1248	1571
20	091	0526.11	Middle	No	116.43	\$103,000	\$119,923	\$100,785	2443	16.41	401	698	863
20	091	0526.12	Upper	No	159.64	\$103,000	\$164,429	\$138,188	3115	16.89	526	1102	1113
20	091	0526.13	Upper	No	184.96	\$103,000	\$190,509	\$160,109	7250	18.17	1317	1918	2082
20	091	0527.01	Middle	No	104.26	\$103,000	\$107,388	\$90,250	5383	22.79	1227	1375	1787
20	091	0527.02	Upper	No	131.52	\$103,000	\$135,466	\$113,854	2239	19.34	433	522	795
20	091	0528.03	Middle	No	84.21	\$103,000	\$86,736	\$72,898	4137	48.61	2011	556	1204
20	091	0528.04	Upper	No	220.24	\$103,000	\$226,847	\$190,646	4831	12.30	594	1777	1770
20	091	0528.05	Upper	No	131.54	\$103,000	\$135,486	\$113,864	8151	21.37	1742	1836	2203
20	091	0528.06	Upper	No	129.19	\$103,000	\$133,066	\$111,833	6063	21.79	1321	1648	1895
20	091	0528.07	Upper	No	153.27	\$103,000	\$157,868	\$132,681	4830	19.21	928	1490	1532
20	091	0529.04	Middle	No	106.16	\$103,000	\$109,345	\$91,901	3474	26.83	932	1115	1210
20	091	0529.05	Moderate	No	60.41	\$103,000	\$62,222	\$52,297	4589	58.25	2673	663	1286
20	091	0529.06	Moderate	No	78.50	\$103,000	\$80,855	\$67,956	4954	37.28	1847	1286	1779
20	091	0529.07	Middle	No	92.27	\$103,000	\$95,038	\$79,875	4545	40.95	1861	803	1143
20	091	0529.08	Middle	No	104.96	\$103,000	\$108,109	\$90,859	5692	35.77	2036	1015	1512

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20	091	0529.10	Upper	No	165.60	\$103,000	\$170,568	\$143,350	4318	19.52	843	1142	1235
20	091	0530.04	Middle	No	99.04	\$103,000	\$102,011	\$85,737	3656	21.17	774	1023	1228
20	091	0530.05	Upper	No	126.11	\$103,000	\$129,893	\$109,167	1794	28.93	519	313	741
20	091	0530.06	Upper	No	147.39	\$103,000	\$151,812	\$127,592	3744	20.59	771	742	877
20	091	0530.07	Middle	No	117.37	\$103,000	\$120,891	\$101,600	4908	25.47	1250	1089	1384
20	091	0530.08	Upper	No	135.40	\$103,000	\$139,462	\$117,206	4863	26.79	1303	1191	1377
20	091	0530.09	Upper	No	182.77	\$103,000	\$188,253	\$158,214	5206	19.65	1023	1379	1540
20	091	0530.10	Upper	No	179.32	\$103,000	\$184,700	\$155,231	6081	20.13	1224	1293	1395
20	091	0530.11	Upper	No	164.21	\$103,000	\$169,136	\$142,149	2233	23.73	530	830	919
20	091	0530.12	Upper	No	142.29	\$103,000	\$146,559	\$123,173	3242	25.42	824	956	1016
20	091	0530.13	Upper	No	121.91	\$103,000	\$125,567	\$105,536	2339	32.88	769	483	698
20	091	0531.01	Upper	No	122.74	\$103,000	\$126,422	\$106,250	4163	23.80	991	1131	1352
20	091	0531.02	Upper	No	127.00	\$103,000	\$130,810	\$109,934	4647	30.06	1397	1252	1483
20	091	0531.05	Middle	No	93.68	\$103,000	\$96,490	\$81,094	3306	38.69	1279	870	1336
20	091	0531.08	Upper	No	139.79	\$103,000	\$143,984	\$121,012	4204	25.05	1053	1197	1478
20	091	0531.09	Upper	No	133.26	\$103,000	\$137,258	\$115,357	2950	45.86	1353	512	623
20	091	0531.10	Upper	No	165.50	\$103,000	\$170,465	\$143,264	3845	26.01	1000	1135	1167
20	091	0532.01	Upper	No	168.26	\$103,000	\$173,308	\$145,652	2468	20.30	501	726	804
20	091	0532.02	Upper	No	173.28	\$103,000	\$178,478	\$150,000	3942	17.43	687	900	1259
20	091	0532.03	Upper	No	189.92	\$103,000	\$195,618	\$164,405	5649	22.18	1253	1294	1859
20	091	0533.01	Upper	No	235.23	\$103,000	\$242,287	\$203,627	5193	13.98	726	2148	2074
20	091	0533.02	Upper	No	252.39	\$103,000	\$259,962	\$218,478	7138	11.47	819	2796	2850
20	091	0534.03	Upper	No	133.37	\$103,000	\$137,371	\$115,450	3998	28.46	1138	856	1109
20	091	0534.09	Upper	No	204.47	\$103,000	\$210,604	\$177,000	3810	21.08	803	1046	1231
20	091	0534.11	Upper	No	133.05	\$103,000	\$137,042	\$115,179	5452	21.09	1150	1669	1923
20	091	0534.13	Upper	No	147.24	\$103,000	\$151,657	\$127,458	4082	30.97	1264	894	1142
20	091	0534.14	Middle	No	119.47	\$103,000	\$123,054	\$103,424	4907	48.18	2364	457	723
20	091	0534.15	Upper	No	134.29	\$103,000	\$138,319	\$116,250	4267	32.22	1375	658	790
20	091	0534.17	Upper	No	129.12	\$103,000	\$132,994	\$111,771	3978	32.70	1301	1260	1409

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20	091	0534.18	Upper	No	143.81	\$103,000	\$148,124	\$124,485	4832	35.00	1691	1419	1695
20	091	0534.19	Upper	No	162.41	\$103,000	\$167,282	\$140,592	1656	20.71	343	443	469
20	091	0534.21	Upper	No	191.41	\$103,000	\$197,152	\$165,694	4173	29.00	1210	762	832
20	091	0534.22	Upper	No	199.85	\$103,000	\$205,846	\$173,000	2247	23.99	539	614	729
20	091	0534.23	Upper	No	229.23	\$103,000	\$236,107	\$198,434	5436	28.15	1530	1544	1605
20	091	0534.25	Upper	No	139.83	\$103,000	\$144,025	\$121,045	3207	22.86	733	825	855
20	091	0534.26	Upper	No	157.40	\$103,000	\$162,122	\$136,250	5435	24.75	1345	1712	1832
20	091	0534.27	Upper	No	271.05	\$103,000	\$279,182	\$234,630	6759	18.83	1273	1879	1966
20	091	0534.28	Upper	No	236.22	\$103,000	\$243,307	\$204,483	4293	27.70	1189	1010	1010
20	091	0534.29	Upper	No	238.87	\$103,000	\$246,036	\$206,776	4712	23.68	1116	1350	1438
20	091	0534.30	Upper	No	212.93	\$103,000	\$219,318	\$184,318	4896	20.63	1010	1459	1514
20	091	0534.31	Upper	No	191.49	\$103,000	\$197,235	\$165,763	2638	19.45	513	840	926
20	091	0535.02	Moderate	No	50.39	\$103,000	\$51,902	\$43,619	3667	47.15	1729	334	725
20	091	0535.06	Upper	No	145.48	\$103,000	\$149,844	\$125,938	3790	23.77	901	1058	1172
20	091	0535.07	Middle	No	112.45	\$103,000	\$115,824	\$97,347	5530	20.40	1128	1982	2049
20	091	0535.08	Upper	No	126.91	\$103,000	\$130,717	\$109,863	6072	25.21	1531	1687	2048
20	091	0535.09	Upper	No	125.77	\$103,000	\$129,543	\$108,876	6878	25.53	1756	1949	2259
20	091	0535.10	Upper	No	131.40	\$103,000	\$135,342	\$113,750	5506	23.77	1309	1653	1771
20	091	0535.55	Moderate	No	57.50	\$103,000	\$59,225	\$49,779	2112	41.76	882	321	625
20	091	0535.56	Moderate	No	67.14	\$103,000	\$69,154	\$58,125	2597	47.71	1239	464	743
20	091	0535.57	Moderate	No	75.95	\$103,000	\$78,229	\$65,750	2313	46.69	1080	481	815
20	091	0535.58	Upper	No	129.37	\$103,000	\$133,251	\$111,989	3425	25.87	886	914	966
20	091	0535.59	Upper	No	147.52	\$103,000	\$151,946	\$127,697	3605	23.38	843	1165	1315
20	091	0535.60	Upper	No	187.16	\$103,000	\$192,775	\$162,014	4444	12.98	577	1181	1239
20	091	0536.01	Middle	No	93.86	\$103,000	\$96,676	\$81,250	2098	49.00	1028	454	734
20	091	0536.03	Upper	No	141.33	\$103,000	\$145,570	\$122,344	2977	22.04	656	768	912
20	091	0536.04	Middle	No	119.81	\$103,000	\$123,404	\$103,716	5454	39.59	2159	1488	1803
20	091	0537.01	Middle	No	100.50	\$103,000	\$103,515	\$87,000	2706	13.45	364	865	1030

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20	091	0537.03	Middle	No	103.73	\$103,000	\$106,842	\$89,792	3376	21.74	734	552	953
20	091	0537.05	Moderate	No	72.33	\$103,000	\$74,500	\$62,618	3315	31.64	1049	612	1019
20	091	0537.07	Middle	No	96.13	\$103,000	\$99,014	\$83,214	5214	26.87	1401	1079	1609
20	091	0537.09	Middle	No	112.41	\$103,000	\$115,782	\$97,308	6376	20.37	1299	1517	1958
20	091	0537.11	Upper	No	146.13	\$103,000	\$150,514	\$126,500	5066	18.69	947	1184	1437
20	091	0537.12	Middle	No	113.57	\$103,000	\$116,977	\$98,309	4722	19.82	936	1182	1391
20	091	0538.01	Middle	No	110.68	\$103,000	\$114,000	\$95,813	7613	14.07	1071	1822	2227
20	091	0538.03	Upper	No	166.18	\$103,000	\$171,165	\$143,854	4079	10.17	415	1240	1341
20	091	0538.04	Upper	No	200.06	\$103,000	\$206,062	\$173,177	4504	16.87	760	1276	1450
20	091	9800.01	Unknown	No	0.00	\$103,000	\$0	\$0	18	50.00	9	0	0
20	091	9800.03	Unknown	No	0.00	\$103,000	\$0	\$0	1	100.00	1	0	12
20	091	9800.04	Unknown	No	0.00	\$103,000	\$0	\$0	7	100.00	7	0	0
20	091	9800.05	Unknown	No	0.00	\$103,000	\$0	\$0	1	100.00	1	0	0
20	091	9801.00	Unknown	No	0.00	\$103,000	\$0	\$0	0	0.00	0	0	0

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



## 2024 FFIEC Census Report - Summary Census Income Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0500.00	Upper	\$86,562	\$103,000	4.97	147.89	\$128,021	\$152,327	\$102,206
20	091	0501.00	Middle	\$86,562	\$103,000	14.95	93.76	\$81,161	\$96,573	\$63,971
20	091	0502.00	Middle	\$86,562	\$103,000	2.96	107.14	\$92,750	\$110,354	\$84,086
20	091	0503.01	Middle	\$86,562	\$103,000	14.84	85.37	\$73,903	\$87,931	\$50,366
20	091	0503.02	Middle	\$86,562	\$103,000	9.73	80.54	\$69,722	\$82,956	\$63,859
20	091	0504.00	Middle	\$86,562	\$103,000	12.84	105.64	\$91,447	\$108,809	\$58,862
20	091	0505.00	Middle	\$86,562	\$103,000	3.60	87.72	\$75,938	\$90,352	\$73,553
20	091	0506.00	Upper	\$86,562	\$103,000	7.18	146.96	\$127,220	\$151,369	\$92,143
20	091	0507.00	Upper	\$86,562	\$103,000	3.78	163.49	\$141,522	\$168,395	\$91,250
20	091	0508.00	Upper	\$86,562	\$103,000	0.74	288.81	\$250,001	\$297,474	\$250,001
20	091	0509.00	Upper	\$86,562	\$103,000	2.88	156.95	\$135,867	\$161,659	\$91,829
20	091	0510.00	Upper	\$86,562	\$103,000	2.84	148.57	\$128,611	\$153,027	\$110,000
20	091	0511.00	Middle	\$86,562	\$103,000	8.72	105.34	\$91,190	\$108,500	\$71,058
20	091	0512.00	Middle	\$86,562	\$103,000	9.37	99.80	\$86,389	\$102,794	\$53,714
20	091	0513.00	Middle	\$86,562	\$103,000	3.24	86.95	\$75,272	\$89,559	\$67,625
20	091	0514.00	Upper	\$86,562	\$103,000	1.67	146.13	\$126,500	\$150,514	\$101,544
20	091	0515.00	Upper	\$86,562	\$103,000	5.73	154.98	\$134,159	\$159,629	\$72,847
20	091	0516.00	Upper	\$86,562	\$103,000	0.55	169.64	\$146,850	\$174,729	\$137,228
20	091	0517.00	Upper	\$86,562	\$103,000	1.67	204.87	\$177,344	\$211,016	\$151,345
20	091	0518.01	Upper	\$86,562	\$103,000	5.55	182.43	\$157,917	\$187,903	\$96,250
20	091	0518.03	Middle	\$86,562	\$103,000	2.41	91.82	\$79,485	\$94,575	\$61,928
20	091	0518.04	Middle	\$86,562	\$103,000	5.40	95.99	\$83,092	\$98,870	\$51,857
20	091	0518.05	Middle	\$86,562	\$103,000	3.58	113.42	\$98,187	\$116,823	\$82,594
20	091	0518.06	Upper	\$86,562	\$103,000	2.34	147.63	\$127,794	\$152,059	\$101,250
20	091	0518.07	Middle	\$86,562	\$103,000	3.19	95.82	\$82,946	\$98,695	\$69,292
20	091	0518.08	Low	\$86,562	\$103,000	6.56	47.56	\$41,169	\$48,987	\$41,649
20	091	0519.02	Middle	\$86,562	\$103,000	4.57	101.08	\$87,500	\$104,112	\$80,224
20	091	0519.04	Middle	\$86,562	\$103,000	1.82	118.54	\$102,614	\$122,096	\$82,462
20	091	0519.07	Middle	\$86,562	\$103,000	14.94	91.49	\$79,199	\$94,235	\$71,833
20	091	0519.08	Middle	\$86,562	\$103,000	2.22	96.75	\$83,750	\$99,653	\$70,813
20	091	0519.09	Middle	\$86,562	\$103,000	4.74	104.90	\$90,809	\$108,047	\$72,233
20	091	0519.10	Middle	\$86,562	\$103,000	8.12	91.33	\$79,063	\$94,070	\$54,012
20	091	0519.11	Moderate	\$86,562	\$103,000	13.75	65.41	\$56,625	\$67,372	\$62,770
20	091	0519.12	Middle	\$86,562	\$103,000	4.54	96.75	\$83,750	\$99,653	\$64,896
20	091	0520.01	Middle	\$86,562	\$103,000	7.16	88.08	\$76,250	\$90,722	\$52,500
20	091	0520.04	Moderate	\$86,562	\$103,000	11.54	72.78	\$63,000	\$74,963	\$52,875
20	091	0520.05	Moderate	\$86,562	\$103,000	10.66	66.57	\$57,625	\$68,567	\$49,858
20	091	0520.06	Moderate	\$86,562	\$103,000	11.04	75.02	\$64,946	\$77,271	\$60,859
20	091	0521.01	Middle	\$86,562	\$103,000	16.33	103.38	\$89,492	\$106,481	\$63,800
20	091	0521.02	Middle	\$86,562	\$103,000	5.41	88.30	\$76,439	\$90,949	\$66,611
20	091	0522.01	Middle	\$86,562	\$103,000	2.69	88.72	\$76,806	\$91,382	\$75,509

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0522.02	Middle	\$86,562	\$103,000	1.83	97.09	\$84,044	\$100,003	\$79,154
20	091	0523.04	Middle	\$86,562	\$103,000	4.24	113.42	\$98,182	\$116,823	\$94,737
20	091	0523.05	Middle	\$86,562	\$103,000	4.27	119.71	\$103,629	\$123,301	\$94,066
20	091	0523.06	Upper	\$86,562	\$103,000	2.30	158.12	\$136,875	\$162,864	\$115,938
20	091	0523.07	Middle	\$86,562	\$103,000	1.53	99.83	\$86,417	\$102,825	\$68,179
20	091	0523.08	Moderate	\$86,562	\$103,000	23.37	70.96	\$61,432	\$73,089	\$62,151
20	091	0524.10	Upper	\$86,562	\$103,000	2.09	136.74	\$118,370	\$140,842	\$105,250
20	091	0524.11	Upper	\$86,562	\$103,000	0.41	161.60	\$139,886	\$166,448	\$136,455
20	091	0524.14	Upper	\$86,562	\$103,000	2.63	142.35	\$123,222	\$146,621	\$103,646
20	091	0524.15	Middle	\$86,562	\$103,000	7.64	119.90	\$103,789	\$123,497	\$70,441
20	091	0524.16	Middle	\$86,562	\$103,000	1.83	103.15	\$89,292	\$106,245	\$68,886
20	091	0524.17	Middle	\$86,562	\$103,000	8.55	80.00	\$69,250	\$82,400	\$59,306
20	091	0524.18	Low	\$86,562	\$103,000	21.14	44.55	\$38,567	\$45,887	\$37,323
20	091	0524.19	Middle	\$86,562	\$103,000	8.39	115.68	\$100,135	\$119,150	\$85,227
20	091	0524.21	Upper	\$86,562	\$103,000	2.40	123.36	\$106,786	\$127,061	\$88,547
20	091	0524.22	Middle	\$86,562	\$103,000	0.91	114.38	\$99,014	\$117,811	\$94,680
20	091	0524.23	Moderate	\$86,562	\$103,000	17.19	57.95	\$50,169	\$59,689	\$48,888
20	091	0525.02	Upper	\$86,562	\$103,000	4.73	175.63	\$152,031	\$180,899	\$146,441
20	091	0525.05	Upper	\$86,562	\$103,000	8.86	177.34	\$153,516	\$182,660	\$82,050
20	091	0525.06	Upper	\$86,562	\$103,000	2.52	147.42	\$127,614	\$151,843	\$107,969
20	091	0525.07	Middle	\$86,562	\$103,000	5.78	119.37	\$103,333	\$122,951	\$87,887
20	091	0526.04	Upper	\$86,562	\$103,000	0.32	168.55	\$145,903	\$173,607	\$120,156
20	091	0526.06	Middle	\$86,562	\$103,000	3.62	119.59	\$103,523	\$123,178	\$81,380
20	091	0526.07	Upper	\$86,562	\$103,000	1.26	149.86	\$129,722	\$154,356	\$121,979
20	091	0526.08	Upper	\$86,562	\$103,000	2.87	201.39	\$174,333	\$207,432	\$162,212
20	091	0526.09	Upper	\$86,562	\$103,000	4.03	168.60	\$145,945	\$173,658	\$137,875
20	091	0526.10	Upper	\$86,562	\$103,000	0.20	161.89	\$140,139	\$166,747	\$136,709
20	091	0526.11	Middle	\$86,562	\$103,000	13.85	116.43	\$100,785	\$119,923	\$67,958
20	091	0526.12	Upper	\$86,562	\$103,000	0.69	159.64	\$138,188	\$164,429	\$106,737
20	091	0526.13	Upper	\$86,562	\$103,000	0.36	184.96	\$160,109	\$190,509	\$148,704
20	091	0527.01	Middle	\$86,562	\$103,000	2.14	104.26	\$90,250	\$107,388	\$77,500
20	091	0527.02	Upper	\$86,562	\$103,000	9.39	131.52	\$113,854	\$135,466	\$73,511
20	091	0528.03	Middle	\$86,562	\$103,000	14.19	84.21	\$72,898	\$86,736	\$65,566
20	091	0528.04	Upper	\$86,562	\$103,000	0.68	220.24	\$190,646	\$226,847	\$190,180
20	091	0528.05	Upper	\$86,562	\$103,000	2.32	131.54	\$113,864	\$135,486	\$107,209
20	091	0528.06	Upper	\$86,562	\$103,000	0.00	129.19	\$111,833	\$133,066	\$109,783
20	091	0528.07	Upper	\$86,562	\$103,000	2.35	153.27	\$132,681	\$157,868	\$134,300
20	091	0529.04	Middle	\$86,562	\$103,000	2.86	106.16	\$91,901	\$109,345	\$91,096
20	091	0529.05	Moderate	\$86,562	\$103,000	5.33	60.41	\$52,297	\$62,222	\$62,863
20	091	0529.06	Moderate	\$86,562	\$103,000	12.37	78.50	\$67,956	\$80,855	\$69,608
20	091	0529.07	Middle	\$86,562	\$103,000	8.11	92.27	\$79,875	\$95,038	\$61,000
20	091	0529.08	Middle	\$86,562	\$103,000	13.61	104.96	\$90,859	\$108,109	\$60,426
20	091	0529.10	Upper	\$86,562	\$103,000	3.40	165.60	\$143,350	\$170,568	\$121,100
20	091	0530.04	Middle	\$86,562	\$103,000	3.21	99.04	\$85,737	\$102,011	\$65,659
20	091	0530.05	Upper	\$86,562	\$103,000	4.46	126.11	\$109,167	\$129,893	\$92,071

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0530.06	Upper	\$86,562	\$103,000	4.65	147.39	\$127,592	\$151,812	\$72,727
20	091	0530.07	Middle	\$86,562	\$103,000	7.21	117.37	\$101,600	\$120,891	\$79,861
20	091	0530.08	Upper	\$86,562	\$103,000	6.75	135.40	\$117,206	\$139,462	\$85,320
20	091	0530.09	Upper	\$86,562	\$103,000	2.54	182.77	\$158,214	\$188,253	\$135,932
20	091	0530.10	Upper	\$86,562	\$103,000	0.79	179.32	\$155,231	\$184,700	\$123,935
20	091	0530.11	Upper	\$86,562	\$103,000	1.10	164.21	\$142,149	\$169,136	\$122,153
20	091	0530.12	Upper	\$86,562	\$103,000	3.12	142.29	\$123,173	\$146,559	\$91,140
20	091	0530.13	Upper	\$86,562	\$103,000	1.98	121.91	\$105,536	\$125,567	\$93,950
20	091	0531.01	Upper	\$86,562	\$103,000	3.36	122.74	\$106,250	\$126,422	\$79,399
20	091	0531.02	Upper	\$86,562	\$103,000	4.95	127.00	\$109,934	\$130,810	\$92,857
20	091	0531.05	Middle	\$86,562	\$103,000	6.16	93.68	\$81,094	\$96,490	\$66,434
20	091	0531.08	Upper	\$86,562	\$103,000	3.47	139.79	\$121,012	\$143,984	\$85,905
20	091	0531.09	Upper	\$86,562	\$103,000	2.47	133.26	\$115,357	\$137,258	\$92,976
20	091	0531.10	Upper	\$86,562	\$103,000	1.48	165.50	\$143,264	\$170,465	\$143,056
20	091	0532.01	Upper	\$86,562	\$103,000	0.82	168.26	\$145,652	\$173,308	\$96,739
20	091	0532.02	Upper	\$86,562	\$103,000	4.63	173.28	\$150,000	\$178,478	\$80,407
20	091	0532.03	Upper	\$86,562	\$103,000	1.28	189.92	\$164,405	\$195,618	\$91,053
20	091	0533.01	Upper	\$86,562	\$103,000	3.20	235.23	\$203,627	\$242,287	\$149,559
20	091	0533.02	Upper	\$86,562	\$103,000	0.40	252.39	\$218,478	\$259,962	\$195,208
20	091	0534.03	Upper	\$86,562	\$103,000	5.67	133.37	\$115,450	\$137,371	\$109,821
20	091	0534.09	Upper	\$86,562	\$103,000	2.10	204.47	\$177,000	\$210,604	\$122,431
20	091	0534.11	Upper	\$86,562	\$103,000	1.26	133.05	\$115,179	\$137,042	\$100,600
20	091	0534.13	Upper	\$86,562	\$103,000	6.99	147.24	\$127,458	\$151,657	\$108,500
20	091	0534.14	Middle	\$86,562	\$103,000	7.60	119.47	\$103,424	\$123,054	\$91,269
20	091	0534.15	Upper	\$86,562	\$103,000	3.80	134.29	\$116,250	\$138,319	\$97,692
20	091	0534.17	Upper	\$86,562	\$103,000	5.01	129.12	\$111,771	\$132,994	\$109,635
20	091	0534.18	Upper	\$86,562	\$103,000	1.67	143.81	\$124,485	\$148,124	\$120,169
20	091	0534.19	Upper	\$86,562	\$103,000	4.81	162.41	\$140,592	\$167,282	\$118,125
20	091	0534.21	Upper	\$86,562	\$103,000	4.05	191.41	\$165,694	\$197,152	\$119,688
20	091	0534.22	Upper	\$86,562	\$103,000	2.50	199.85	\$173,000	\$205,846	\$131,848
20	091	0534.23	Upper	\$86,562	\$103,000	0.13	229.23	\$198,434	\$236,107	\$198,447
20	091	0534.25	Upper	\$86,562	\$103,000	2.52	139.83	\$121,045	\$144,025	\$117,829
20	091	0534.26	Upper	\$86,562	\$103,000	1.56	157.40	\$136,250	\$162,122	\$127,917
20	091	0534.27	Upper	\$86,562	\$103,000	5.66	271.05	\$234,630	\$279,182	\$234,043
20	091	0534.28	Upper	\$86,562	\$103,000	4.18	236.22	\$204,483	\$243,307	\$204,009
20	091	0534.29	Upper	\$86,562	\$103,000	0.39	238.87	\$206,776	\$246,036	\$184,079
20	091	0534.30	Upper	\$86,562	\$103,000	3.23	212.93	\$184,318	\$219,318	\$164,570
20	091	0534.31	Upper	\$86,562	\$103,000	0.00	191.49	\$165,763	\$197,235	\$151,948
20	091	0535.02	Moderate	\$86,562	\$103,000	15.31	50.39	\$43,619	\$51,902	\$41,927
20	091	0535.06	Upper	\$86,562	\$103,000	2.18	145.48	\$125,938	\$149,844	\$113,021
20	091	0535.07	Middle	\$86,562	\$103,000	3.14	112.45	\$97,347	\$115,824	\$104,301
20	091	0535.08	Upper	\$86,562	\$103,000	3.45	126.91	\$109,863	\$130,717	\$108,527
20	091	0535.09	Upper	\$86,562	\$103,000	3.84	125.77	\$108,876	\$129,543	\$99,046
20	091	0535.10	Upper	\$86,562	\$103,000	2.23	131.40	\$113,750	\$135,342	\$112,643
20	091	0535.55	Moderate	\$86,562	\$103,000	25.71	57.50	\$49,779	\$59,225	\$34,119

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0535.56	Moderate	\$86,562	\$103,000	2.37	67.14	\$58,125	\$69,154	\$58,000
20	091	0535.57	Moderate	\$86,562	\$103,000	15.05	75.95	\$65,750	\$78,229	\$58,220
20	091	0535.58	Upper	\$86,562	\$103,000	4.39	129.37	\$111,989	\$133,251	\$110,881
20	091	0535.59	Upper	\$86,562	\$103,000	1.15	147.52	\$127,697	\$151,946	\$149,510
20	091	0535.60	Upper	\$86,562	\$103,000	0.61	187.16	\$162,014	\$192,775	\$157,199
20	091	0536.01	Middle	\$86,562	\$103,000	8.80	93.86	\$81,250	\$96,676	\$67,891
20	091	0536.03	Upper	\$86,562	\$103,000	3.63	141.33	\$122,344	\$145,570	\$115,956
20	091	0536.04	Middle	\$86,562	\$103,000	13.96	119.81	\$103,716	\$123,404	\$102,019
20	091	0537.01	Middle	\$86,562	\$103,000	4.03	100.50	\$87,000	\$103,515	\$77,464
20	091	0537.03	Middle	\$86,562	\$103,000	5.17	103.73	\$89,792	\$106,842	\$66,667
20	091	0537.05	Moderate	\$86,562	\$103,000	7.21	72.33	\$62,618	\$74,500	\$63,547
20	091	0537.07	Middle	\$86,562	\$103,000	11.10	96.13	\$83,214	\$99,014	\$74,039
20	091	0537.09	Middle	\$86,562	\$103,000	3.08	112.41	\$97,308	\$115,782	\$89,291
20	091	0537.11	Upper	\$86,562	\$103,000	1.81	146.13	\$126,500	\$150,514	\$121,397
20	091	0537.12	Middle	\$86,562	\$103,000	4.99	113.57	\$98,309	\$116,977	\$88,716
20	091	0538.01	Middle	\$86,562	\$103,000	8.44	110.68	\$95,813	\$114,000	\$92,636
20	091	0538.03	Upper	\$86,562	\$103,000	0.18	166.18	\$143,854	\$171,165	\$133,142
20	091	0538.04	Upper	\$86,562	\$103,000	1.00	200.06	\$173,177	\$206,062	\$173,646
20	091	9800.01	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9800.03	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9800.04	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9800.05	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0
20	091	9801.00	Unknown	\$86,562	\$103,000	0.00	0.00	\$0	\$0	\$0

## 2024 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
20	091	0500.00	2191	2128	74	No	1677	225	1677	289
20	091	0501.00	2220	2001	67	No	1316	138	1316	766
20	091	0502.00	1695	1573	65	No	1302	98	1302	295
20	091	0503.01	2415	1005	42	No	357	244	357	1814
20	091	0503.02	1058	657	62	No	537	51	510	470
20	091	0504.00	2489	1981	57	Yes	1335	46	1283	1108
20	091	0505.00	1083	1073	64	Yes	899	23	899	161
20	091	0506.00	1899	1899	62	Yes	1483	103	1483	313
20	091	0507.00	2021	2011	66	No	1768	106	1758	147
20	091	0508.00	1000	1000	68	No	954	37	954	9
20	091	0509.00	2211	2059	64	No	1675	65	1658	471
20	091	0510.00	1675	1667	66	No	1329	139	1329	207
20	091	0511.00	1656	1498	63	Yes	1161	173	1161	322
20	091	0512.00	2086	1788	61	Yes	1276	36	1276	774
20	091	0513.00	2207	1774	63	Yes	1226	78	1226	903
20	091	0514.00	1466	1460	61	No	1094	165	1094	207
20	091	0515.00	2169	1897	62	No	1321	51	1264	797
20	091	0516.00	2285	2285	65	No	2146	44	2146	95
20	091	0517.00	2220	1833	55	Yes	1726	103	1709	391
20	091	0518.01	1642	1299	52	No	1159	8	1134	475
20	091	0518.03	2150	1572	55	Yes	1236	0	1195	914
20	091	0518.04	2484	1538	45	Yes	1319	117	1248	1048
20	091	0518.05	2732	2365	54	Yes	2145	160	2021	427
20	091	0518.06	2774	1883	49	Yes	1580	93	1580	1101
20	091	0518.07	1521	1521	57	Yes	1215	46	1215	260
20	091	0518.08	1363	623	49	Yes	300	97	267	966
20	091	0519.02	1861	1700	55	Yes	1370	48	1370	443
20	091	0519.04	2841	2364	41	Yes	1772	169	1772	900
20	091	0519.07	1573	1273	45	Yes	310	153	310	1110
20	091	0519.08	722	612	46	Yes	477	45	457	200
20	091	0519.09	2759	2353	51	Yes	1815	154	1709	790
20	091	0519.10	1191	422	30	Yes	78	42	61	1071
20	091	0519.11	1244	987	51	Yes	340	14	340	890
20	091	0519.12	980	971	57	Yes	701	44	701	235
20	091	0520.01	1452	541	49	No	352	10	352	1090
20	091	0520.04	992	627	50	No	566	34	566	392
20	091	0520.05	1367	864	54	No	575	68	575	724
20	091	0520.06	1560	1250	53	No	944	153	944	463
20	091	0521.01	706	479	56	No	387	68	387	251
20	091	0521.02	1170	939	59	No	673	61	673	436
20	091	0522.01	1253	1193	44	Yes	842	56	842	355
20	091	0522.02	1265	1265	52	No	1159	33	1159	73

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
20	091	0523.04	2018	1993	47	No	1749	88	1749	181
20	091	0523.05	1906	1796	38	No	1727	17	1617	162
20	091	0523.06	1291	1256	29	No	1193	69	1165	29
20	091	0523.07	1718	1005	36	No	917	75	917	726
20	091	0523.08	1478	966	25	No	710	124	710	644
20	091	0524.10	2131	1658	31	Yes	1370	23	1370	738
20	091	0524.11	1010	1010	28	Yes	969	41	969	0
20	091	0524.14	1609	1423	34	Yes	1450	0	1423	159
20	091	0524.15	1482	772	35	Yes	543	64	543	875
20	091	0524.16	2295	1532	41	Yes	1058	124	1019	1113
20	091	0524.17	1710	977	39	Yes	404	132	404	1174
20	091	0524.18	1742	454	43	Yes	221	0	221	1521
20	091	0524.19	1953	1367	43	Yes	1138	159	1138	656
20	091	0524.21	2089	1717	43	Yes	1513	115	1513	461
20	091	0524.22	1945	1865	44	Yes	1689	76	1689	180
20	091	0524.23	1317	369	45	Yes	256	194	256	867
20	091	0525.02	784	784	33	No	771	0	771	13
20	091	0525.05	1956	855	13	Yes	507	68	507	1381
20	091	0525.06	538	409	15	Yes	389	8	389	141
20	091	0525.07	1424	493	14	Yes	314	60	314	1050
20	091	0526.04	655	655	15	No	619	10	619	26
20	091	0526.06	917	489	23	No	432	20	432	465
20	091	0526.07	723	723	15	No	585	15	585	123
20	091	0526.08	2002	2002	0	Yes	1840	121	1840	41
20	091	0526.09	1850	1670	12	Yes	1468	215	1468	167
20	091	0526.10	1571	1571	18	No	1248	66	1248	257
20	091	0526.11	863	863	17	No	698	0	698	165
20	091	0526.12	1113	1113	25	No	1102	0	1102	11
20	091	0526.13	2082	2082	17	No	1918	70	1918	94
20	091	0527.01	1918	1787	34	No	1375	66	1357	477
20	091	0527.02	968	795	28	No	522	78	522	368
20	091	0528.03	1234	1204	42	No	556	0	556	678
20	091	0528.04	1790	1770	16	No	1777	13	1757	0
20	091	0528.05	2203	2203	18	No	1836	8	1836	359
20	091	0528.06	1895	1895	16	No	1648	53	1648	194
20	091	0528.07	1548	1532	13	No	1490	26	1474	32
20	091	0529.04	1528	1210	33	No	1115	78	1115	335
20	091	0529.05	1796	1286	29	No	663	177	652	956
20	091	0529.06	1859	1779	47	No	1286	77	1286	496
20	091	0529.07	1765	1143	36	No	803	105	803	857
20	091	0529.08	2701	1512	32	No	1015	87	1015	1599
20	091	0529.10	1510	1235	22	Yes	1142	28	1142	340
20	091	0530.04	1848	1228	35	Yes	1023	27	967	798
20	091	0530.05	892	741	31	Yes	313	56	313	523
20	091	0530.06	2095	877	16	No	742	179	679	1174
20	091	0530.07	1957	1384	27	No	1089	107	1063	761



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
20	091	0530.08	2299	1377	26	Yes	1191	212	1175	896
20	091	0530.09	2023	1540	30	Yes	1379	58	1379	586
20	091	0530.10	2297	1395	21	Yes	1293	126	1293	878
20	091	0530.11	1039	919	24	No	830	70	830	139
20	091	0530.12	1406	1016	31	Yes	956	53	930	397
20	091	0530.13	1231	698	30	Yes	483	107	483	641
20	091	0531.01	2225	1352	0	Yes	1131	9	1131	1085
20	091	0531.02	2004	1483	35	Yes	1252	92	1252	660
20	091	0531.05	1979	1336	33	Yes	870	128	870	981
20	091	0531.08	1736	1478	32	Yes	1197	0	1157	539
20	091	0531.09	1304	623	22	Yes	512	34	495	758
20	091	0531.10	1241	1167	26	Yes	1135	39	1135	67
20	091	0532.01	1066	804	31	Yes	726	72	726	268
20	091	0532.02	1819	1259	30	Yes	900	143	900	776
20	091	0532.03	2802	1859	25	Yes	1294	332	1294	1176
20	091	0533.01	2513	2074	32	No	2148	51	1916	314
20	091	0533.02	2955	2850	33	No	2796	102	2776	57
20	091	0534.03	1494	1109	19	No	856	65	856	573
20	091	0534.09	1618	1231	21	No	1046	61	1046	511
20	091	0534.11	2070	1923	28	Yes	1669	50	1669	351
20	091	0534.13	1460	1142	19	Yes	894	74	894	492
20	091	0534.14	2558	723	13	Yes	457	134	457	1967
20	091	0534.15	1906	790	20	Yes	658	106	521	1142
20	091	0534.17	1433	1409	24	Yes	1260	37	1260	136
20	091	0534.18	1695	1695	20	Yes	1419	57	1419	219
20	091	0534.19	745	469	22	Yes	443	15	443	287
20	091	0534.21	1444	832	16	Yes	762	41	762	641
20	091	0534.22	844	729	22	Yes	614	34	614	196
20	091	0534.23	1605	1605	20	Yes	1544	35	1544	26
20	091	0534.25	855	855	16	No	825	0	825	30
20	091	0534.26	1832	1832	26	No	1712	0	1712	120
20	091	0534.27	1966	1966	8	Yes	1879	87	1879	0
20	091	0534.28	1010	1010	11	Yes	1010	0	1010	0
20	091	0534.29	1575	1438	16	Yes	1350	149	1350	76
20	091	0534.30	1551	1514	20	Yes	1459	0	1433	92
20	091	0534.31	926	926	18	Yes	840	47	840	39
20	091	0535.02	1248	725	43	No	334	0	334	914
20	091	0535.06	1214	1172	35	No	1058	0	1058	156
20	091	0535.07	2049	2049	34	No	1982	0	1982	67
20	091	0535.08	2048	2048	43	No	1687	68	1687	293
20	091	0535.09	2405	2259	26	No	1949	70	1949	386
20	091	0535.10	1771	1771	23	No	1653	9	1653	109
20	091	0535.55	982	625	68	No	321	139	321	522
20	091	0535.56	922	743	60	No	464	40	464	418
20	091	0535.57	1022	815	56	No	481	93	481	448
20	091	0535.58	1011	966	20	No	914	0	914	97

State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
20	091	0535.59	1315	1315	15	No	1165	59	1165	91
20	091	0535.60	1239	1239	10	No	1181	44	1181	14
20	091	0536.01	826	734	65	No	454	126	454	246
20	091	0536.03	1194	912	14	No	768	142	768	284
20	091	0536.04	2055	1803	40	No	1488	0	1488	567
20	091	0537.01	1030	1030	41	No	865	39	865	126
20	091	0537.03	1528	953	17	No	552	162	552	814
20	091	0537.05	1019	1019	22	No	612	78	612	329
20	091	0537.07	1845	1609	26	No	1079	108	1079	658
20	091	0537.09	2083	1958	20	No	1517	115	1517	451
20	091	0537.11	1437	1437	17	No	1184	150	1184	103
20	091	0537.12	1575	1391	20	No	1182	53	1182	340
20	091	0538.01	2322	2227	33	No	1822	151	1808	349
20	091	0538.03	1341	1341	37	Yes	1240	64	1240	37
20	091	0538.04	1450	1450	9	Yes	1276	138	1276	36
20	091	9800.01	0	0	0	Yes	0	0	0	0
20	091	9800.03	12	12	0	Yes	0	12	0	0
20	091	9800.04	0	0	0	Yes	0	0	0	0
20	091	9800.05	0	0	0	Yes	0	0	0	0
20	091	9801.00	0	0	0	Yes	0	0	0	0





State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
20	091	0500.00	5065	16.15	1248	1966	4247	818	6	127	45	412	228
20	091	0501.00	4389	26.09	1094	2082	3244	1145	15	103	216	579	232
20	091	0502.00	3759	21.04	779	1597	2968	791	10	47	116	414	204
20	091	0503.01	4127	34.24	755	2171	2714	1413	13	308	299	542	251
20	091	0503.02	1799	20.23	502	1007	1435	364	1	43	51	168	101
20	091	0504.00	4896	33.93	1159	2443	3235	1661	4	91	361	913	292
20	091	0505.00	2507	23.02	705	1060	1930	577	3	44	120	288	122
20	091	0506.00	4565	16.34	1057	1796	3819	746	13	84	58	343	248
20	091	0507.00	4821	11.57	954	1915	4263	558	4	80	34	223	217
20	091	0508.00	2699	9.97	789	963	2430	269	4	78	6	72	109
20	091	0509.00	4728	11.63	1372	2146	4178	550	4	92	39	210	205
20	091	0510.00	3763	10.95	1054	1536	3351	412	11	39	27	166	169
20	091	0511.00	3525	23.18	786	1483	2708	817	17	60	130	459	151
20	091	0512.00	4190	26.25	864	2050	3090	1100	7	126	192	561	214
20	091	0513.00	4526	19.77	1031	2129	3631	895	11	91	157	392	244
20	091	0514.00	3238	10.32	870	1301	2904	334	7	39	25	145	118
20	091	0515.00	4115	14.24	951	2118	3529	586	9	91	61	243	182
20	091	0516.00	5640	9.59	1673	2241	5099	541	9	80	18	148	286
20	091	0517.00	4754	9.55	1503	2117	4300	454	0	71	47	140	196
20	091	0518.01	4159	11.13	1051	1634	3696	463	2	91	37	162	171
20	091	0518.03	4331	27.48	1055	2150	3141	1190	15	141	174	634	226
20	091	0518.04	5173	23.78	958	2367	3943	1230	24	165	229	589	223
20	091	0518.05	5577	15.47	1674	2572	4714	863	12	145	158	293	255
20	091	0518.06	5390	16.35	1520	2681	4509	881	11	232	142	264	232
20	091	0518.07	3867	15.54	1209	1475	3266	601	8	113	79	222	179
20	091	0518.08	2642	39.59	448	1266	1596	1046	11	157	387	338	153
20	091	0519.02	4326	26.81	1324	1813	3166	1160	18	143	229	441	329
20	091	0519.04	6318	22.24	1623	2672	4913	1405	6	234	283	572	310
20	091	0519.07	3825	49.15	965	1420	1945	1880	8	79	623	892	278
20	091	0519.08	1715	31.02	454	677	1183	532	3	43	219	171	96
20	091	0519.09	5547	23.99	1609	2605	4216	1331	16	197	286	502	330
20	091	0519.10	2169	41.22	318	1149	1275	894	2	88	239	459	106
20	091	0519.11	3408	44.19	904	1230	1902	1506	22	57	349	908	170
20	091	0519.12	2471	31.49	654	936	1693	778	2	45	172	402	157
20	091	0520.01	2257	23.53	296	1442	1726	531	8	60	117	229	117
20	091	0520.04	1701	27.04	430	958	1241	460	6	50	164	145	95
20	091	0520.05	2884	32.11	668	1299	1958	926	7	76	145	495	203
20	091	0520.06	3614	36.94	846	1407	2279	1335	13	77	364	668	213
20	091	0521.01	1751	26.33	329	638	1290	461	5	28	110	201	117
20	091	0521.02	2669	27.16	642	1109	1944	725	14	66	119	319	207
20	091	0522.01	3598	34.69	887	1197	2350	1248	14	132	288	598	216
20	091	0522.02	3433	19.34	865	1232	2769	664	9	35	68	348	204

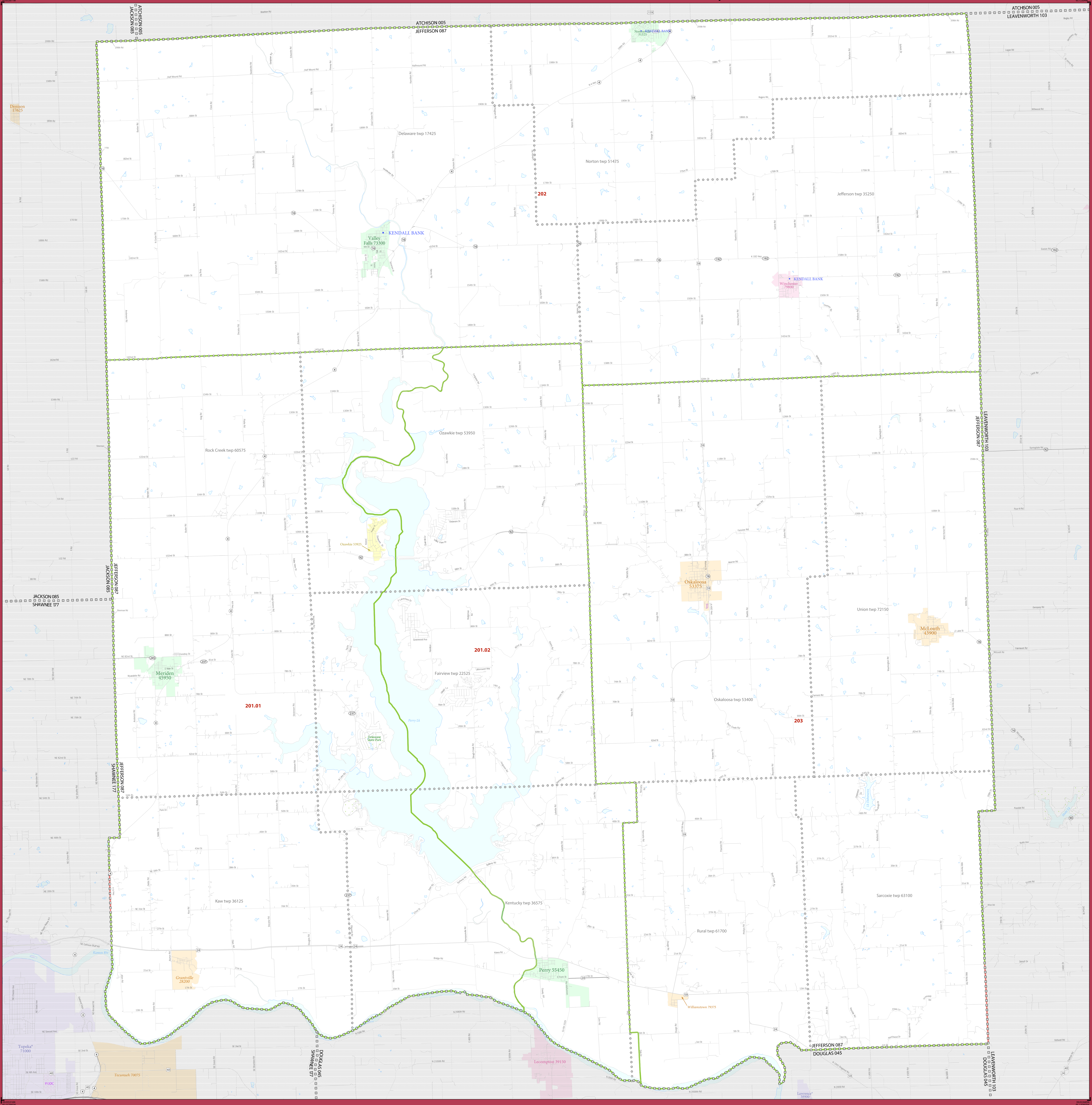
State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
20	091	0523.04	4943	24.88	1366	1930	3713	1230	24	167	209	547	283
20	091	0523.05	4856	17.50	1294	1889	4006	850	29	87	106	372	256
20	091	0523.06	3571	14.76	1019	1222	3044	527	9	132	70	132	184
20	091	0523.07	3860	26.92	989	1643	2821	1039	21	133	360	301	224
20	091	0523.08	3521	37.49	891	1354	2201	1320	9	200	561	288	262
20	091	0524.10	5222	21.33	1590	2108	4108	1114	18	209	302	306	279
20	091	0524.11	3087	18.89	869	969	2504	583	15	183	71	169	145
20	091	0524.14	4018	14.63	1216	1609	3430	588	13	111	99	176	189
20	091	0524.15	3542	25.95	762	1418	2623	919	11	190	266	245	207
20	091	0524.16	4492	17.90	1141	2171	3688	804	2	107	143	358	194
20	091	0524.17	3389	40.84	784	1578	2005	1384	18	128	551	493	194
20	091	0524.18	3483	57.62	733	1742	1476	2007	12	135	653	1014	193
20	091	0524.19	4785	32.27	1256	1794	3241	1544	8	204	474	580	278
20	091	0524.21	4788	18.67	1190	1974	3894	894	11	143	185	339	216
20	091	0524.22	4758	23.35	1415	1869	3647	1111	16	178	267	443	207
20	091	0524.23	2856	53.71	657	1123	1322	1534	14	161	482	728	149
20	091	0525.02	1641	14.20	699	784	1408	233	1	27	35	104	66
20	091	0525.05	3073	24.34	948	1888	2325	748	10	204	134	188	212
20	091	0525.06	1489	16.25	421	530	1247	242	3	55	70	62	52
20	091	0525.07	3186	28.47	690	1364	2279	907	7	163	321	248	168
20	091	0526.04	2254	13.89	499	645	1941	313	7	54	29	110	113
20	091	0526.06	1992	18.07	591	897	1632	360	8	52	74	134	92
20	091	0526.07	2651	15.62	664	708	2237	414	10	70	75	129	130
20	091	0526.08	6418	15.43	1662	1881	5428	990	5	342	136	260	247
20	091	0526.09	5982	17.24	1443	1635	4951	1031	10	280	131	350	260
20	091	0526.10	6246	21.04	1365	1505	4932	1314	8	183	348	399	376
20	091	0526.11	2443	16.41	642	863	2042	401	13	62	93	125	108
20	091	0526.12	3115	16.89	997	1113	2589	526	16	73	100	149	188
20	091	0526.13	7250	18.17	1911	2012	5933	1317	15	293	234	388	387
20	091	0527.01	5383	22.79	1520	1852	4156	1227	34	33	37	845	278
20	091	0527.02	2239	19.34	530	890	1806	433	8	8	22	285	110
20	091	0528.03	4137	48.61	875	1234	2126	2011	14	172	663	896	266
20	091	0528.04	4831	12.30	1733	1777	4237	594	9	141	58	175	211
20	091	0528.05	8151	21.37	1904	2195	6409	1742	23	262	392	658	407
20	091	0528.06	6063	21.79	1554	1842	4742	1321	20	286	323	380	312
20	091	0528.07	4830	19.21	1212	1522	3902	928	6	315	114	220	273
20	091	0529.04	3474	26.83	1105	1450	2542	932	17	161	234	330	190
20	091	0529.05	4589	58.25	1030	1619	1916	2673	19	156	495	1741	262
20	091	0529.06	4954	37.28	1363	1782	3107	1847	12	100	423	966	346
20	091	0529.07	4545	40.95	1002	1660	2684	1861	19	240	531	752	319
20	091	0529.08	5692	35.77	1437	2614	3656	2036	27	253	543	862	351
20	091	0529.10	4318	19.52	1037	1482	3475	843	15	223	158	263	184
20	091	0530.04	3656	21.17	805	1821	2882	774	7	198	167	232	170
20	091	0530.05	1794	28.93	608	836	1275	519	5	67	169	165	113
20	091	0530.06	3744	20.59	726	1916	2973	771	4	134	177	251	205

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
20	091	0530.07	4908	25.47	1270	1850	3658	1250	12	288	311	368	271
20	091	0530.08	4863	26.79	1024	2087	3560	1303	7	365	300	353	278
20	091	0530.09	5206	19.65	1508	1965	4183	1023	13	458	117	191	244
20	091	0530.10	6081	20.13	1507	2171	4857	1224	12	520	148	284	260
20	091	0530.11	2233	23.73	698	969	1703	530	4	236	98	92	100
20	091	0530.12	3242	25.42	705	1353	2418	824	18	225	198	217	166
20	091	0530.13	2339	32.88	687	1124	1570	769	5	248	133	203	180
20	091	0531.01	4163	23.80	1270	2216	3172	991	13	349	146	239	244
20	091	0531.02	4647	30.06	1339	1912	3250	1397	6	715	195	258	223
20	091	0531.05	3306	38.69	1039	1851	2027	1279	7	536	270	291	175
20	091	0531.08	4204	25.05	1067	1736	3151	1053	10	420	133	259	231
20	091	0531.09	2950	45.86	876	1270	1597	1353	0	923	140	169	121
20	091	0531.10	3845	26.01	1019	1202	2845	1000	6	532	93	205	164
20	091	0532.01	2468	20.30	566	994	1967	501	10	179	91	96	125
20	091	0532.02	3942	17.43	816	1676	3255	687	3	271	130	152	131
20	091	0532.03	5649	22.18	1410	2470	4396	1253	5	654	165	218	211
20	091	0533.01	5193	13.98	2018	2462	4467	726	3	287	58	185	193
20	091	0533.02	7138	11.47	2546	2853	6319	819	13	251	74	187	294
20	091	0534.03	3998	28.46	919	1429	2860	1138	4	430	188	286	230
20	091	0534.09	3810	21.08	948	1557	3007	803	2	270	148	191	192
20	091	0534.11	5452	21.09	1490	2020	4302	1150	10	359	186	310	285
20	091	0534.13	4082	30.97	1044	1386	2818	1264	6	718	147	216	177
20	091	0534.14	4907	48.18	1385	2424	2543	2364	10	1744	223	211	176
20	091	0534.15	4267	32.22	865	1800	2892	1375	8	676	249	231	211
20	091	0534.17	3978	32.70	1159	1396	2677	1301	4	769	165	191	172
20	091	0534.18	4832	35.00	1357	1638	3141	1691	18	992	167	285	229
20	091	0534.19	1656	20.71	585	730	1313	343	1	134	44	84	80
20	091	0534.21	4173	29.00	994	1403	2963	1210	1	605	188	208	208
20	091	0534.22	2247	23.99	670	810	1708	539	9	221	82	118	109
20	091	0534.23	5436	28.15	1553	1570	3906	1530	7	959	110	190	264
20	091	0534.25	3207	22.86	776	855	2474	733	4	315	125	154	135
20	091	0534.26	5435	24.75	1564	1832	4090	1345	19	461	221	311	333
20	091	0534.27	6759	18.83	1781	1879	5486	1273	11	662	87	200	313
20	091	0534.28	4293	27.70	988	1010	3104	1189	5	749	83	147	205
20	091	0534.29	4712	23.68	1183	1426	3596	1116	3	612	92	169	240
20	091	0534.30	4896	20.63	1422	1551	3886	1010	4	555	68	182	201
20	091	0534.31	2638	19.45	658	879	2125	513	6	215	61	93	138
20	091	0535.02	3667	47.15	773	1248	1938	1729	16	87	323	1034	269
20	091	0535.06	3790	23.77	1001	1214	2889	901	4	150	196	328	223
20	091	0535.07	5530	20.40	1736	2049	4402	1128	18	139	231	460	280
20	091	0535.08	6072	25.21	1678	1980	4541	1531	19	174	336	590	412
20	091	0535.09	6878	25.53	1823	2335	5122	1756	20	326	406	579	425
20	091	0535.10	5506	23.77	1524	1762	4197	1309	6	331	287	372	313
20	091	0535.55	2112	41.76	352	843	1230	882	9	35	230	487	121
20	091	0535.56	2597	47.71	608	882	1358	1239	9	29	109	939	153

State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
20	091	0535.57	2313	46.69	453	929	1233	1080	7	27	119	793	134
20	091	0535.58	3425	25.87	820	1011	2539	886	6	191	203	265	221
20	091	0535.59	3605	23.38	926	1256	2762	843	10	215	147	254	217
20	091	0535.60	4444	12.98	1107	1195	3867	577	9	160	75	177	156
20	091	0536.01	2098	49.00	492	700	1070	1028	2	21	56	826	123
20	091	0536.03	2977	22.04	775	1052	2321	656	9	96	84	338	129
20	091	0536.04	5454	39.59	1778	2055	3295	2159	26	162	348	1264	359
20	091	0537.01	2706	13.45	740	991	2342	364	16	8	25	151	164
20	091	0537.03	3376	21.74	855	1366	2642	734	12	55	159	288	220
20	091	0537.05	3315	31.64	721	941	2266	1049	15	115	132	511	276
20	091	0537.07	5214	26.87	1298	1737	3813	1401	23	92	237	675	374
20	091	0537.09	6376	20.37	1574	1968	5077	1299	19	100	189	554	437
20	091	0537.11	5066	18.69	1070	1287	4119	947	30	93	291	284	249
20	091	0537.12	4722	19.82	1280	1522	3786	936	16	68	163	323	366
20	091	0538.01	7613	14.07	1918	2171	6542	1071	33	78	133	410	417
20	091	0538.03	4079	10.17	1086	1277	3664	415	7	47	30	152	179
20	091	0538.04	4504	16.87	1237	1312	3744	760	9	276	80	157	238
20	091	9800.01	18	50.00	0	0	9	9	0	1	0	3	5
20	091	9800.03	1	100.00	0	0	0	1	0	0	0	0	1
20	091	9800.04	7	100.00	0	0	0	7	0	0	1	3	3
20	091	9800.05	1	100.00	0	0	0	1	0	0	0	0	1
20	091	9801.00	0	0.00	0	0	0	0	0	0	0	0	0



2020 CENSUS - CENSUS TRACT REFERENCE MAP: Jefferson County, KS



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■	L'ANSE RESVN 1880
Off Reservation Trust Land	■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) <sup>1</sup>	ooooo	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	ooooo	Hanna CDP 91650
Consolidated City	ooooo	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place <sup>1,2</sup>	■■■■■	Davis 18100
Census Designated Place (CDP) <sup>3</sup>	■■■■■	Incline Village 35100
Census Tract <sup>3</sup>	■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Neighborhood Boundary or Former Not Elsewhere Classified	
Outside Subject Area		Yosemite NP	
		Inset Area	

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

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

1 A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	087	0201.01	Upper	No	127.41	\$87,300	\$111,229	\$96,525	6017	10.85	653	2001	2260
20	087	0201.02	Middle	No	102.90	\$87,300	\$89,832	\$77,956	2981	8.89	265	1120	1435
20	087	0202.00	Middle	No	102.81	\$87,300	\$89,753	\$77,891	3751	9.33	350	1366	1959
20	087	0203.00	Middle	No	105.59	\$87,300	\$92,180	\$80,000	5619	9.81	551	2027	2646
20	087	9999.99	Middle	No	109.63	\$87,300	\$95,707	\$83,057	18368	9.90	1819	6514	8300

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	087	0201.01	Upper	\$75,758	\$87,300	4.76	127.41	\$96,525	\$111,229	\$82,890
20	087	0201.02	Middle	\$75,758	\$87,300	5.89	102.90	\$77,956	\$89,832	\$65,905
20	087	0202.00	Middle	\$75,758	\$87,300	5.56	102.81	\$77,891	\$89,753	\$60,926
20	087	0203.00	Middle	\$75,758	\$87,300	9.93	105.59	\$80,000	\$92,180	\$65,184
20	087	9999.99	Middle	\$75,758	\$87,300	6.68	109.63	\$83,057	\$95,707	\$67,429



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
20	087	0201.01	2271	2260	42	No	2001	75	2001	195
20	087	0201.02	1451	1435	37	No	1120	200	1120	131
20	087	0202.00	2045	1959	54	No	1366	251	1366	428
20	087	0203.00	2652	2646	45	No	2027	274	2027	351
20	087	9999.99	8419	8300	44	No	6514	800	6514	1105





State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
20	087	0201.01	6017	10.85	1700	2196	5364	653	67	35	34	204	313
20	087	0201.02	2981	8.89	947	1251	2716	265	12	12	21	81	139
20	087	0202.00	3751	9.33	1226	1794	3401	350	22	2	26	110	190
20	087	0203.00	5619	9.81	1596	2378	5068	551	23	19	18	172	319
20	087	9999.99	18368	9.90	5469	7619	16549	1819	124	68	99	567	961



Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

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

A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

Place label color corresponds to the place fill color.

Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the last two digits of the tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)  
Map Created by Geography Division: January 06, 2021

Sheet 1 of 1 PARENT sheets  
Total Sheets: 1 (Index 0; Parent 1; Inset 0)  
NAME: Miami County (121)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Kansas (20)

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249520121001





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
20	121	1001.00	Middle	No	109.33	\$103,000	\$112,610	\$94,643	3621	8.84	320	1372	1567
20	121	1002.00	Middle	No	119.85	\$103,000	\$123,446	\$103,750	5293	10.90	577	1543	1784
20	121	1003.00	Upper	No	129.72	\$103,000	\$133,612	\$112,292	3168	10.35	328	893	1066
20	121	1004.00	Middle	No	99.86	\$103,000	\$102,856	\$86,447	4483	9.97	447	1077	1516
20	121	1005.00	Middle	No	96.20	\$103,000	\$99,086	\$83,281	4197	8.74	367	1722	1992
20	121	1006.01	Middle	No	96.89	\$103,000	\$99,797	\$83,875	6273	12.86	807	1715	2486
20	121	1006.02	Middle	No	101.75	\$103,000	\$104,803	\$88,077	1805	8.42	152	758	884
20	121	1007.00	Moderate	No	70.38	\$103,000	\$72,491	\$60,928	5351	13.47	721	1316	2116

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
20	121	1001.00	Middle	\$86,562	\$103,000	1.09	109.33	\$94,643	\$112,610	\$86,756
20	121	1002.00	Middle	\$86,562	\$103,000	3.66	119.85	\$103,750	\$123,446	\$87,461
20	121	1003.00	Upper	\$86,562	\$103,000	6.84	129.72	\$112,292	\$133,612	\$101,131
20	121	1004.00	Middle	\$86,562	\$103,000	7.83	99.86	\$86,447	\$102,856	\$77,348
20	121	1005.00	Middle	\$86,562	\$103,000	5.93	96.20	\$83,281	\$99,086	\$78,875
20	121	1006.01	Middle	\$86,562	\$103,000	6.59	96.89	\$83,875	\$99,797	\$58,207
20	121	1006.02	Middle	\$86,562	\$103,000	6.45	101.75	\$88,077	\$104,803	\$75,536
20	121	1007.00	Moderate	\$86,562	\$103,000	16.26	70.38	\$60,928	\$72,491	\$53,776



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
20	121	1001.00	1567	1567	35	No	1372	104	1372	91
20	121	1002.00	1864	1784	20	No	1543	105	1543	216
20	121	1003.00	1081	1066	27	No	893	30	893	158
20	121	1004.00	1591	1516	26	No	1077	124	1077	390
20	121	1005.00	1992	1992	32	No	1722	89	1722	181
20	121	1006.01	2678	2486	50	No	1715	162	1715	801
20	121	1006.02	884	884	34	No	758	10	758	116
20	121	1007.00	2232	2116	68	No	1316	265	1316	651



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
20	121	1001.00	3621	8.84	1208	1463	3301	320	21	29	20	87	163
20	121	1002.00	5293	10.90	1378	1759	4716	577	14	27	67	222	247
20	121	1003.00	3168	10.35	822	1051	2840	328	5	20	19	128	156
20	121	1004.00	4483	9.97	1101	1467	4036	447	13	27	20	138	249
20	121	1005.00	4197	8.74	1604	1903	3830	367	16	10	21	142	178
20	121	1006.01	6273	12.86	1503	2516	5466	807	28	29	133	222	395
20	121	1006.02	1805	8.42	640	874	1653	152	11	9	7	33	92
20	121	1007.00	5351	13.47	1219	1967	4630	721	44	18	143	224	292