

COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act or CRA was enacted in 1977 and revised in 1995. The main focus is to encourage banks to meet the credit needs of its community, including low and moderate income neighborhoods. The term redlining is used when banks discriminate based on income or other prohibited classes. When examined by the FDIC, they look at the number of loans within our lending area and the distribution of loans to different income levels. The attached map shows what we consider our market focus.

We were last examined for CRA in December of 2010 and expect another exam in 2015. You need to understand what CRA is and why it is important to keep track of this information. All banks are required to have a public CRA file containing information about the bank locations, business hours, products and services provided, a map indicating our market focus, HMDA (Home Mortgage Disclosure Act) data provided by the FFIEC.gov website, loan-to-deposit ratios for the end of each quarter for the previous year and exam results from the most recent exam.

DECLARATION OF NONDISCRIMINATION

It is the policy of First Community Bank to make its credit products available to all qualified applicants without discrimination on the basis of race, color, religion, sex, marital or familial status, age (over that of majority), national origin, handicap, receipt of public assistance, or good faith exercise of rights under the Federal Consumer Credit Protection Act (the "prohibited bases"). It is the Bank's policy not to discourage the completion of an application for credit by any applicant on any of the prohibited bases. Any advise, counseling, or other assistance offered to any credit applicant shall be offered to all credit applicants regardless of race, sex, marital status, or any other prohibited basis.

Section 1:

Written

Comments

***Written comments (current year and prior two calendar years) received from the public that specifically relate to the bank's CRA performance – any response to these comments by the bank.**

Section 2:

CRA

Performance

Evaluation

***Within 30 business days of receipt**

Please visit the following FFIEC website to view the Home Mortgage Disclosure Act (HMDA) Report for First Community Bank.

<https://www.ffiec.gov/hmda/default.htm>

Section 3:

Branch

Information

*List of branches with (including street addresses and geographies)

*List of services generally offered and any material differences in availability or cost of services at particular branches

Donations and Sponsorships

2024

Organization/Individual

Blackhawk Musky Club

Blackhawk Technical College Foundation

Children's Museum of Rock County

Forward Janesville

Health Net of Rock County

Hometown Ace Hardware - 12 Days of Christmas Raffle Items

Janesville Choral Union

K Of C - 2024 Fish Fry Placemat Ad

Kip's Pavilion Pawty Bracket Sponsorship

Life Scout Troop #417

MACC - Greater MACC Open: Lunch Sponsor

MACC Awards Banquet Table of 8

MACC Easter Egg Scramble

MACC Grill Sponsor

MAYC Indeed Donation

Milton Area Chamber of Commerce - Adopt-a-Family

Milton Area Chamber of Commerce - Malt N Hops

Milton Area Youth Center - 2024 Car Show Media Sponsor

Milton Band Parents Association

Milton Basketball Booster - Level 5 Redhawk Sponsor

Milton Choir Parents - Rock the Rock

Milton Fund Trivia

Milton High School Basketball Booster

Milton High School Basketball Gallery Sponsorship

Milton High School Fishing Club

Milton High School Football Booster

Milton High School Football Booster

Milton High School Girls Alumni Basketball
Milton High School Hockey Booster
Milton High School Musical Program Ad
Milton High School Volleyball Booster Club
Milton High School Volleyball Sponsorship
Milton House
Milton Lodge #161
Milton Marlin Swin Club - Sponsor
Milton Monsters Youth Wrestling - Sponsor
Milton Optimists Club 4th of July Race
Milton United Methodist Church - Summer Lunch Brunch
Milton Wrestling - Sponsorship
Milton Wrestling Cheer - Sponsorship
Milton Youth Football
Monster Machines in Motion
Multiple Sclerosis Society Donation
National Alliance on Mental Illness (NAMI) of Rock County
Open Door Foundation
Parents at West School
Project 16:49
Rock County 4-H Fair Sheep Award Sponsor
Rock County Ag Ambassador
Rock County Cancer Coalition
Rock County Dairy Promotion Council
Rock County Realtors Cornhole Tournament Benefit for Project 16:49
SCWBA Golf Lunch Sponsor
Sqared/Leann Stluka Memorial Golf Outing
St Mary's Parish - Harvest Festival Sponsor
The Badger Chordhawk Chorus
UW Whitewater
Veteran's Day Basket Giveaway

Wisconsin Fastpitch Softball Coaches Association

Women In Business Luncheon

Woodman's Sports & Convention Center

YMCA Northern Rock County

FACTS**WHAT DOES FIRST COMMUNITY BANK
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Transaction History and Credit History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Community Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 608-868-7644 or go to www.fcbmilton.com
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Who we are

Who is providing this notice?

First Community Bank
202 Merchant Row, Milton, WI 53563

What we do

How does First Community Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does First Community Bank collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Deposit Money
- Pay Your Bills or Apply for a Loan
- Use Your Credit or Debit Card

We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First Community Bank does not share with Affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First Community Bank does not share with Nonaffiliates*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *First Community Bank does not jointly market.*

Other important information

First Community Bank

Fee Schedule – Effective 10/31/22

Account Printout.....	\$1.00
Card Replacement Fee (ATM or Debit).....	\$12.00
Collection Fee.....	\$25.00
Copies of Checks (per check)	\$0.50
Copies of Statements (per statement).....	\$5.00
Dormant Fee*	\$2.00/month
Fax (per page – incoming or outgoing)	\$2.00
Foreign Check Handling	\$50.00
Loan Autopay Cancellation Fee.....	\$20.00
MasterCard/Visa Card Replacement Fee	\$10.00
Missing Signature Return Item Fee.....	\$20.00
Money Order – Personal.....	\$3.00
Money Order – Bank.....	\$4.00
Non-customer Check Cashing.....	\$15.00
Non-customer Check Cashing (over \$500)	\$20.00
Non-customer Check Cashing (over \$2,500)	\$30.00
Overdraft Fee (per presentment).....	\$30.00
Return item Fee (per presentment)	\$30.00
Extended Overdrawn Balance Charge**	\$15.00
Overdraft Protection (transfer fee).....	\$4.00
Photocopies	\$0.50/page
Reissue of PIN	\$3.00
Returned Deposit Item.....	\$20.00
Signature Guarantee Fee	\$20.00
Statement Balancing/Account Research	\$20.00/hour
Stop Payment.....	\$30.00
Telephone Transfer Fee (performed by bank staff).....	\$2.00
Visa Gift Cards.....	\$4.00
Wire Transfer Fee (incoming)	\$15.00
Wire Transfer Fee (outgoing).....	\$20.00
Wire Transfer Fee (International)	\$50.00
Safe Deposit Boxes***	
3x5.....	\$20.00
5x5.....	\$30.00
3x10.....	\$40.00
5x10.....	\$60.00
10x10.....	\$100.00
Lost Key Replacement.....	\$15.00
Drilling of Box.....	\$250.00

***FDIC does not insure safe deposit box contents.

202 Merchant Row
Milton, WI 53563
608-868-7644

*Dormant Account: After 15 months of inactivity your account will be considered dormant. Charges begin on the 16th month of no activity on the account.

**Extended Overdrawn Balance Charge: (If your account has a negative balance for 5 consecutive days, you will receive Extended Overdrawn Balance Charge on the sixth business day and every sixth business day thereafter until the account balance is no longer negative.)

Personal Deposit Products

- Premier Checking
- Community Checking
- Everyday Checking
- Statement Savings
- Money Market
- High Yield Money Market
- Christmas Club Savings
- Certificate Deposits (CDs)
- Individual Retirement Accounts (IRAs)
- Personal Debit Card

Personal Loan Products

- Consumer Loan Services
 - Auto
 - Boat or Recreational Vehicles
 - Credit Cards
- Residential Loans
 - Home Equity Loans/Lines
 - Home Mortgages
 - New Construction
 - Special Loan Programs

Business and Agriculture Deposit Products

- Organization Advantage Checking
- Small Business Advantage Checking
- Small Business Advantage Plus Checking
- Prime Business Advantage Checking
- Public Advantage
- Depository Transfer Checking
- Business Savings Account
- Small Business Money Market

- Prime Advantage Money Market
- Money Reserve Fund
- Public Advantage Money Market
- Business Debit Card

Business Loan Products

- Construction Loans
- Credit Cards
- Government Programs
- Letters of Credit
- Lines of Credit
- Term Loans
- Working Capital Loans

Agriculture Loan Products

- Construction Loans
- Credit Card
- Government Programs
- Letters of Credit
- Lines of Credit
- Term Loans
- Working Capital Loans

Services

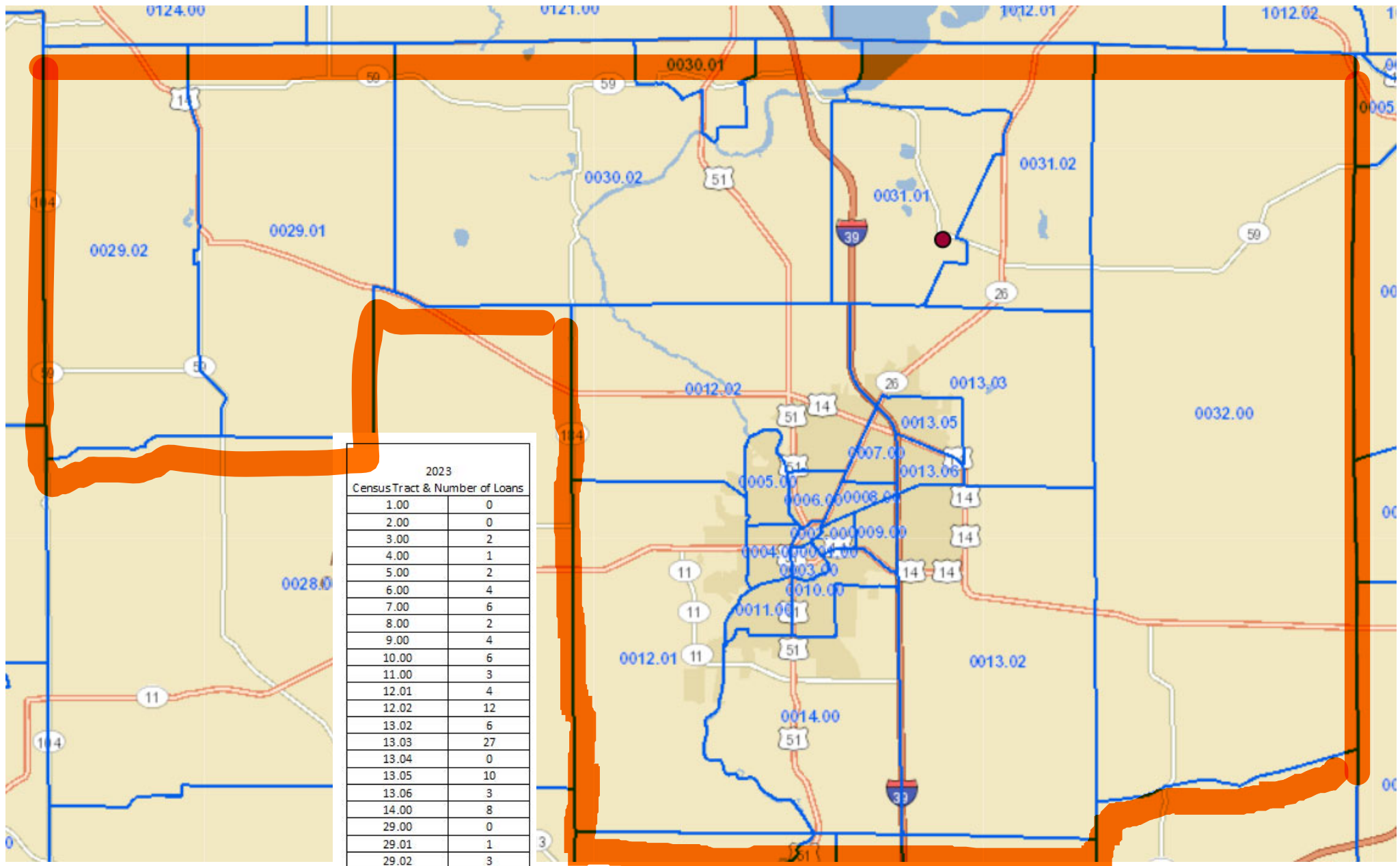
- ATM Machine
- Bank-by-Mail
- Cashiers Checks and Money Orders
- Check Ordering
- Debit Cards
- Electronic statements
- External transfers
- Gift Cards

- International Currency Ordering
- Merchant Processing Services
- International Check Processing
- Mobile Banking
- Mobile Deposits
- Online Banking
- Night Deposit
- Notary
- Safe Deposit Boxes
- Savings Bonds – cashing paper bond - (U.S. Department of Treasury announced it will eliminate over-the-counter sales of paper savings bonds on December 31, 2011)
- Signature Guarantee
- Telephone Banking
- Wire transfers

Section 4: Map of Assessment Area

*including HMDA disclosure statement (prior 2 calendar years) within 3 business days of receipt

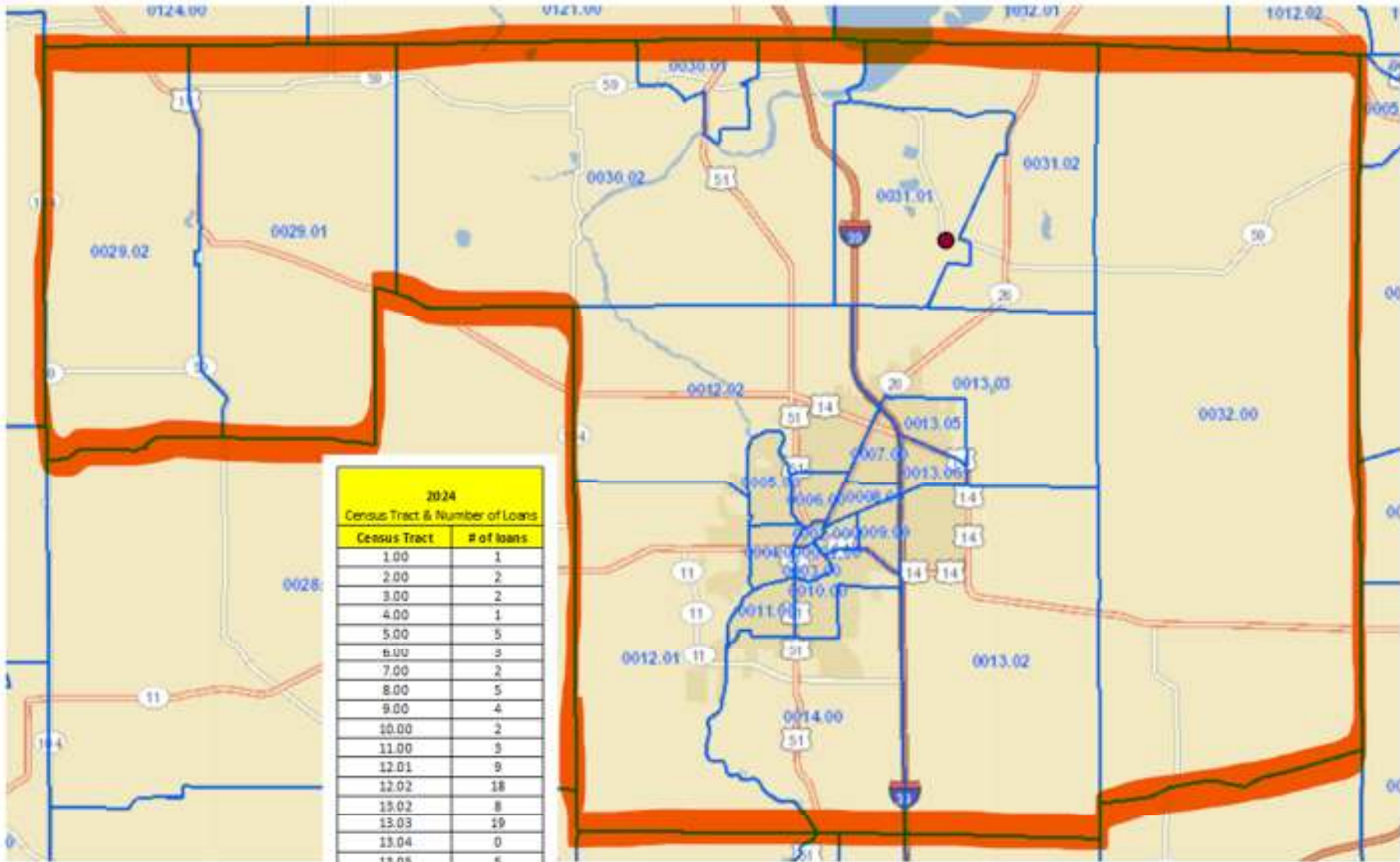
2023



2023	
CensusTract & Number of Loans	
1.00	0
2.00	0
3.00	2
4.00	1
5.00	2
6.00	4
7.00	6
8.00	2
9.00	4
10.00	6
11.00	3
12.01	4
12.02	12
13.02	6
13.03	27
13.04	0
13.05	10
13.06	3
14.00	8
29.00	0
29.01	1
29.02	3
30.01	4
30.02	19
31.00	0
31.01	22
31.02	29
32.00	17
Outside of Area	56

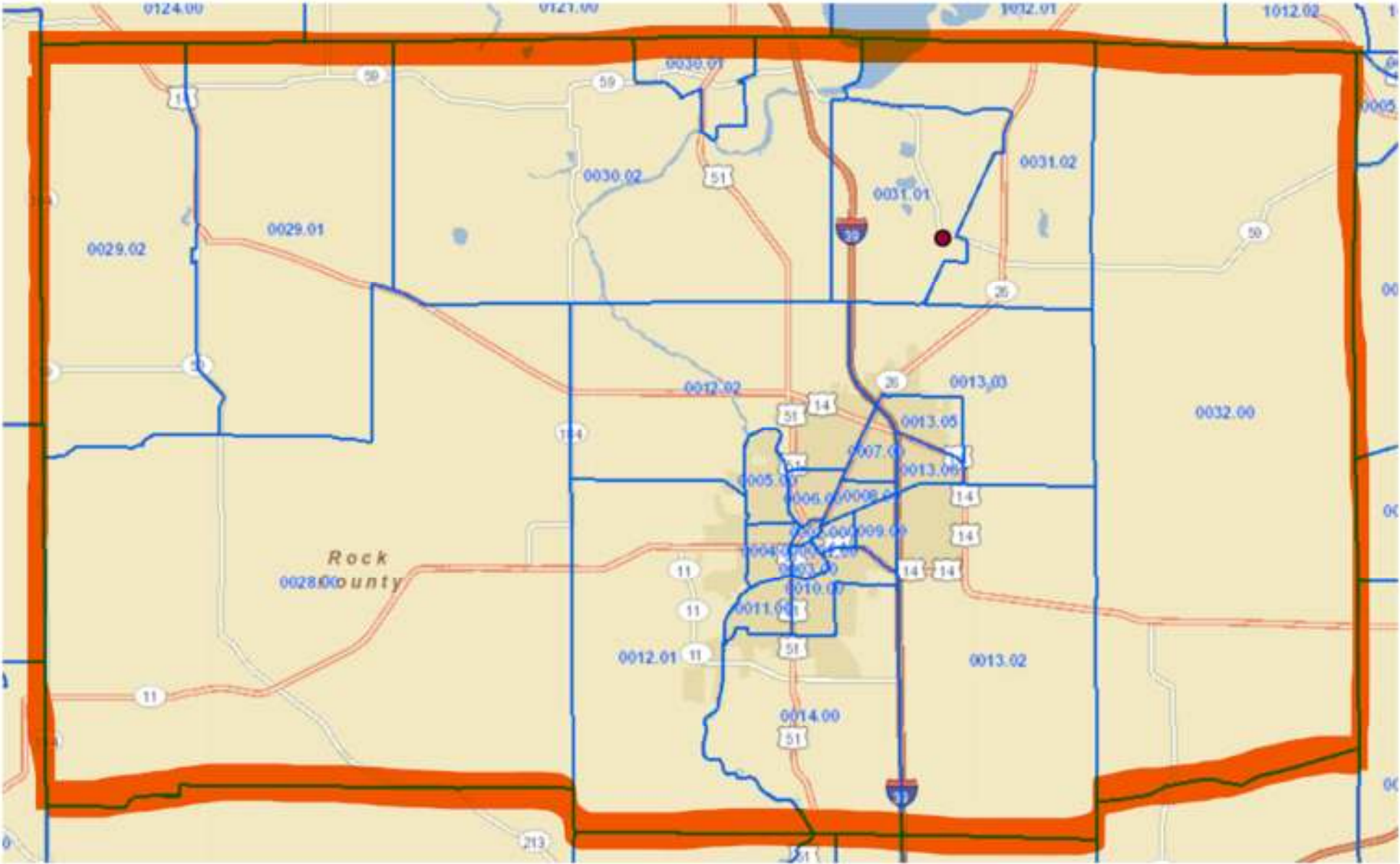
Total 251

2024



Total 247

2025



Section 5: Loan-To- Deposit Ratio

*For each quarter of the prior calendar year

First Community Bank

BankRegData.com - call reports made simple

BANK NAME, CERT or TICKER

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Cert Home	Asset Review	Sec Data	Liab & Eq	Dep Data	Branch Deposits	Income & Expense	Yield Data	Funding Data	Asset Quality	Loan 2003	Loan 2012	Off Bal Sheet	Loan Mods	Liquidity Ratios	Growth Metrics	Summary Reports	Sentry
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Loans to Deposits

FDIC Definition: Loans and lease financing receivables net of unearned income, allowances and reserves as a percent of total deposits.

Main	Core Dep	Non Core \$250k	ST Non Core	ST Invest	ST Assets	Net ST Liab	Loans/Dep	Loans/Core	Listing	Broker	Broker Maturity
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Quarter	Total Deposits	Net Lns & Leases	Perc	Peers
2021 Q4	125,769,000	77,663,000	61.75	62.70
2022 Q1	121,734,000	84,223,000	69.19	57.45
2022 Q2	121,710,000	85,997,000	70.66	58.05
2022 Q3	125,123,000	86,323,000	68.99	63.08
2022 Q4	128,333,000	88,772,000	69.17	63.47
2023 Q1	120,744,000	90,976,000	75.35	64.79
2023 Q2	120,359,000	89,473,000	74.34	71.81
2023 Q3	122,064,000	92,467,000	75.75	71.96
2023 Q4	124,033,000	95,304,000	76.84	70.16
2024 Q1	130,064,000	99,280,000	76.33	68.12
2024 Q2	131,975,000	101,343,000	76.79	67.25
2024 Q3	132,494,000	102,880,000	77.65	70.14

