

FIRST NATIONAL BANK NORTH  
WALKER, MN 56484

CRA SELF-EXAMINATION

2023

By  
Cheryl Jacobson / CRA Officer  
First National Bank North

March 21, 2024

## **CRA CHECKLIST FOR SELF EXAMINATION**

### **CONFIRMATION THAT FIRST NATIONAL BANK NORTH WILL BE AN INTERMEDIATE SMALL BANK**

- √ FNB North had assets > \$391 million as of 12/31/2023 and 12/31/2022. Assets of \$753 million as of 12/31/2022 and \$774 million as of 12/31/2023.
- √ Effective January 1, 2023, banks with assets of at least \$391 million for both two prior calendar years but less than \$1.564 billion for either of those same years is a Small Bank.

### **REVIEW OF BANK'S DELINEATION OF LOCAL COMMUNITIES**

- √ Consists of whole census tracts
- √ Includes census tracts of all branch/facility locations, and deposit taking ATMs
- √ Substantial portion of loans originated in assessment area
- √ Does not reflect illegal discrimination
- √ Does not arbitrarily exclude low-moderate income census tracts
- √ Does not cross state lines

### **PUBLIC FILE**

- √ Includes all written comments (none currently)
- √ Includes a copy of most recent CRA Performance Evaluation, placed in file within 30 days of receipt. (Evaluation dated June 26, 2023-FNB North's performance in meeting credit needs was evaluated from January 1, 2020 to December 31, 2021).
- √ Includes a list of branches opened and closed 2023. Existing branch offices, their addresses and census tract #'s.
- √ Includes a list of services, hours of operations, loan and deposit products, and transaction fees.
- √ Includes map of assessment area.
- √ Complete Public File available at main office and on our website FNBNorth.com.
- √ Partial Public File available electronically for each branch office (CRA Evaluation and List of Products and Services.)
- √ Main Office and Branch Offices capable of providing copies of CRA Evaluation and Public File upon request at no charge.

### **CRA LOBBY NOTICE**

- √ CRA notices are in public lobby of each facility.

### **BRANCH OPENING AND CLOSING RECORD**

Since our last CRA Exam in 2023 FNB North has opened a branch in Nisswa Minnesota. FNB North has not closed or combined branch offices.

## ASSESSMENT AREAS

LOW, MODERATE, MIDDLE, UPPER

### CASS COUNTY CENSUS TRACTS

9400.01	Middle	9400.02	Moderate
9601.00	Moderate	9602.00	Moderate
9603.01	Middle	9603.02	Middle
9606.00	Moderate	9607.00	Moderate
9608.01	Middle	9608.03	Middle
9608.04	Middle		

### CROW WING COUNTY CENSUS TRACTS

9501.00	Middle	9502.04	Middle
9504.01	Middle	9504.02	Middle
9505.01	Middle	9505.02	Middle
9507.01	Middle	9507.02	Moderate
9508.01	Middle	9508.02	Middle
9509.01	Upper	9509.02	Middle
9510.00	Moderate	9511.00	Moderate
9512.00	Moderate	9513.01	Middle
9513.03	Moderate	9513.04	Upper
9514.00	Middle	9516.00	Middle
9517.00	Middle		

### HUBBARD COUNTY CENSUS TRACTS

0701.00	Middle	0704.00	Middle
0703.00	Middle	0707.00	Middle

**FIRST NATIONAL BANK NORTH OFFICES**

Main Office-Cass County 600 Minnesota Avenue West P.O. Box 520 Walker, MN 56484	Remer Office-Cass County 4 1 <sup>st</sup> Ave. NE Remer, MN 56672
Akeley Office-Hubbard County 110 Broadway St E P.O. Box 190 Akeley, MN 56433	Pequot Lakes Office-Crow Wing County 30886 2 <sup>nd</sup> Street P.O. Box 366 Pequot Lakes, MN 56472
Longville Office-Cass County 154 Jordan Lane P.O. Box 210 Longville, MN 56655	Crosslake Office-Crow Wing County 35197 County Road 3 P.O. Box 767 Crosslake, MN 56442
Hackensack Office-Cass County 200 State 371 S P.O. Box 460 Hackensack, MN 56452	Baxter Office-Crow Wing County 14521 Edgewood Drive P.O. Box 2807 Baxter, MN 56425
Backus Office-Cass County 620 Washburn Ave W P.O. Box 45 Backus, MN 56435	Nisswa Office – Crow Wing County 24110 Smiley Road P.O. Box 628 Nisswa, MN 56468

## DELIVERY SYSTEMS

First National Bank North offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by First National Bank North's generous hours of operation.

### BANKING HOURS

<b>Walker</b>	<b>Lobby</b>	<b>Walk-Up/Drive-Up</b>
Monday – Friday	8:30 AM to 4:30 PM	7:30 AM to 5:30 PM
Saturday	Closed	8:30 AM to 12:00 PM
<b>Akeley</b>	<b>Lobby</b>	<b>Drive-Up</b>
Monday – Friday	9:00 AM to 4:00 PM	9:00 AM to 5:00 PM
Saturday	Closed	9:00 AM to 12:00 PM
<b>Longville</b>	<b>Lobby</b>	<b>Drive-Up</b>
Monday – Friday	9:00 AM to 4:00 PM	8:00 AM to 5:00 PM
Saturday	Closed	9:00 AM to 12:00 PM
<b>Hackensack</b>	<b>Lobby</b>	<b>Walk-Up/Drive-Up</b>
Monday - Friday	9:00 AM to 4:00 PM	8:00 AM to 5:00 PM
Saturday	Closed	9:00 AM to 12:00 PM
<b>Backus</b>	<b>Lobby</b>	<b>Walk-Up/Drive-Up</b>
Monday - Friday	9:00 AM to 4:00 PM	8:00 AM to 5:00 PM
Saturday	Closed	9:00 AM to 12:00 PM
<b>Remer</b>	<b>Lobby</b>	<b>Walk-Up</b>
Monday – Friday	9:00 AM to 4:00 PM	8:00 AM to 5:00 PM
Saturday	Closed	9:00 AM to 12:00 PM
<b>Pequot Lakes</b>	<b>Lobby</b>	<b>Walk-Up/Drive-Up</b>
Monday – Friday	8:30 AM to 4:30PM	7:30 AM to 5:30 PM
Saturday	Closed	8:30 AM to 12:00 PM
<b>Crosslake</b>	<b>Lobby</b>	<b>Drive-Up</b>
Monday – Friday	8:30 AM to 5:00PM	7:30 AM to 5:30 PM
Saturday	Closed	8:30 AM to 12:00 PM
<b>Baxter</b>	<b>Lobby</b>	<b>Drive-Up</b>
Monday – Friday	8:30 AM to 5:00PM	7:30 AM to 5:30 PM
Saturday	Closed	8:30 AM to 12:00 PM
<b>Nisswa</b>	<b>Lobby</b>	<b>Drive-Up</b>
Monday – Friday	8:30 AM to 4:30PM	8:00 AM to 5:30 PM
Saturday	Closed	8:30 AM to 12:00 PM
<b>Call Center</b>	<b>Customer Service via telephone</b>	
Monday – Friday	8:00 AM to 7:00PM	
Saturday	8:30 AM to 5:00 PM	

## ATM LOCATIONS

<b>WALKER</b>	<b>HACKENSACK</b>
<b><u>Walk Up and Drive Up</u></b> 600 Minnesota Avenue West Walker, MN 56484	<b><u>Walk Up and Drive Up</u></b> 200 State Hwy 371 Hackensack, MN 56452
<b>LONGVILLE</b>	<b>BACKUS</b>
<b><u>Drive-Up</u></b> 154 Jordan Lane Longville, MN 56655 <b><u>One Stop</u></b> 5006 State 84 Longville, MN 56655	<b><u>Walk Up</u></b> 620 Washburn Ave Backus, MN 56435
<b>AKELEY</b>	<b>BAXTER</b>
<b><u>Walk Up</u></b> 110 Broadway ST E Akeley, MN 56433	<b><u>Walk Up and Drive Up</u></b> 14521 Edgewood Drive Baxter, MN 56425
<b>REMER</b>	<b>CROSSLAKE</b>
<b><u>Walk Up</u></b> 4-1 <sup>st</sup> Ave. NE Remer, MN 56672	<b><u>Drive Up</u></b> 35197 County Rd 3 Crosslake, MN 56442
<b>PEQUOT LAKES</b>	<b>Nisswa</b>
<b><u>Drive Up</u></b> 30886 2 <sup>nd</sup> St Pequot Lakes, MN 56472 <b><u>Super Valu</u></b> 30503 State Hwy 371 Pequot Lakes, MN 56472 <b><u>Pequot Lakes High School</u></b> 30805 Olson Street Pequot Lakes, MN 56472	<b><u>Drive Up</u></b> 24110 Smiley Road Nisswa, MN 56468

## TELEPHONE BANKING

<b>Automated-Phone BANK ANYTIME (1-218-547-2060) (1-888-547-2060)</b>
24 Hour Telephone Banking Service
Check Your Balances
Transfer Funds
Make Payments
Access Account Information and More
Free Telephone Banking

## INTERNET BANKING

<b>Access to Bank <a href="http://fnbnorth.com">fnbnorth.com</a></b>
24 Hour Internet Banking Service
Account Balance Information – Deposit and Loan Accounts
Transfer Funds
Account Histories / Statements
Bill Payment / Zelle
Check Images
Free Internet Banking
Credit Sense

## MOBILE BANKING

<b>First National Bank Mobile Banking</b>
First National Bank Mobile Banking enables anyone with an online banking account to access their account information from a mobile device. First National Bank Mobile Banking offers three ways to access your accounts.
<b>* SMS Text Messaging Service</b>
<ul style="list-style-type: none"><li>• Check account balances</li><li>• Review recent account activity</li><li>• Find ATM and branch locations</li></ul>
<b>* Mobile Browser Service</b>
<ul style="list-style-type: none"><li>• Check account balances</li><li>• Review recent account activity</li><li>• Transfer money between accounts</li><li>• Pay bills / Zelle</li><li>• Change and cancel pending payments</li><li>• Find ATM and branch locations</li><li>• Credit Sense</li></ul>
<b>* Downloadable Application</b>
<ul style="list-style-type: none"><li>• Check account balances</li><li>• Review recent account activity</li><li>• Transfer money between accounts</li><li>• Pay bills / Zelle</li><li>• Mobile check deposits</li><li>• Change and cancel pending payments</li><li>• Find ATM and branch locations</li><li>• Apply for loan</li><li>• Application for new account</li><li>• Card Hub</li></ul>

## BANK BY MAIL

Complementary self-addressed envelopes provided to customers at no charge
24-hour night drops at all facilities for after-hour transactions and bank-by-mail

## BANKING PRODUCTS

CHECKING	SAVINGS	CERTIFICATES
Free Checking	Regular Savings	91 Day
Investment Checking	Super Savings	182 Day
Priority Club	Investors Money Market	12 Month
Health Savings Account	Christmas Club	18 Month
Kasasa Cash	Kid's Klub	24 Month Add On
Kasasa Cash Back	Kasasa Saver	24 Month Investors
Business Checking	Business Savings	30 Month
Business Interest Checking		36 Month
IntraFi		48 Month
		60 Month
IRA ACCOUNTS	SAFE DEPOSIT BOXES	OTHER
All certificates can be used as investments for the IRA's	Available in all the offices.	Convenient Gift Card
		Convenient Access Card
		Cashier Checks
		Money Order
		Notary Service
		Signature Guarantee
CONSUMER LOANS	REAL ESTATE	BUSINESS LOANS
Single Pay Loans	Secondary Market Loans	Single Pay Loans
Installment Loans	In-House Loans	Installment Loans
Real Estate Loans	Construction Loans	Real Estate Loans
Redi Credit	Rural Development	Redi Credit
Credit Card	Home Equity & Lines of Credit	Credit Card
Line of Credit	First Time Home Buyers	Line of Credit
	FHA, VA, MHFA, Home Possible	
BANKING SERVICES	BANKING SERVICES	INVESTMENT SERVICES (Non-FDIC)
Fax (Incoming and Outgoing)	ATM Card	Mutual Funds
Foreign Currency	MasterCard Check Card	Stocks
Check Cashing	Mobile Banking	Corporate Bonds
Coin Counting	Mobile Check Deposit	Municipal Bonds
Photocopies	Check Free Bill Pay	Government Bonds
Stop Payments	Internet Banking	IRA Accounts
Wire Transfers	Remote Deposit Capture	401K, Pension
ACH Manager (eCorp) for Businesses & Wire Manager	E-Statements	Simplified Employee Pension
Account Balancing/Record Research	CardHub	Exchange Traded Fund
Kroll/ID Theft Smart	Digital Wallet	Brokered CDs
Fed Now	Zelle	Fixed and Variable Annuities



<b>PERSONAL INSURANCE (Non-FDIC)</b>	<b>BUSINESS INSURANCE (Non-FDIC)</b>	<b>FINANCIAL (Non-FDIC)</b>
Homeowners	Commercial Property	Life Insurance
Seasonal Dwellings	Commercial General Liability	Group & Individual Health Policies
Mobile Homes	Business Automobile	Annuities
Automobile	Worker's Compensation	Disability Insurance
Umbrella Liability	License, Permit, Court, and Specialty Bonds	Long-Term Care and Medical Supplements
Boats/Motorcycles/RVs		
Valuable Property		

## **LENDING**

The loan-to deposit average ratio for each quarter of 2022 is listed below:

- 1<sup>st</sup> Quarter                    60.34%
- 2<sup>nd</sup> Quarter                    63.12%
- 3<sup>rd</sup> Quarter                    62.94%
- 4<sup>th</sup> Quarter                    69.70%

The loan-to deposit average ratio for each quarter of 2023 is listed below:

- 1<sup>st</sup> Quarter                    75.71%
- 2<sup>nd</sup> Quarter                    80.63%
- 3<sup>rd</sup> Quarter                    79.74%
- 4<sup>th</sup> Quarter                    82.62%

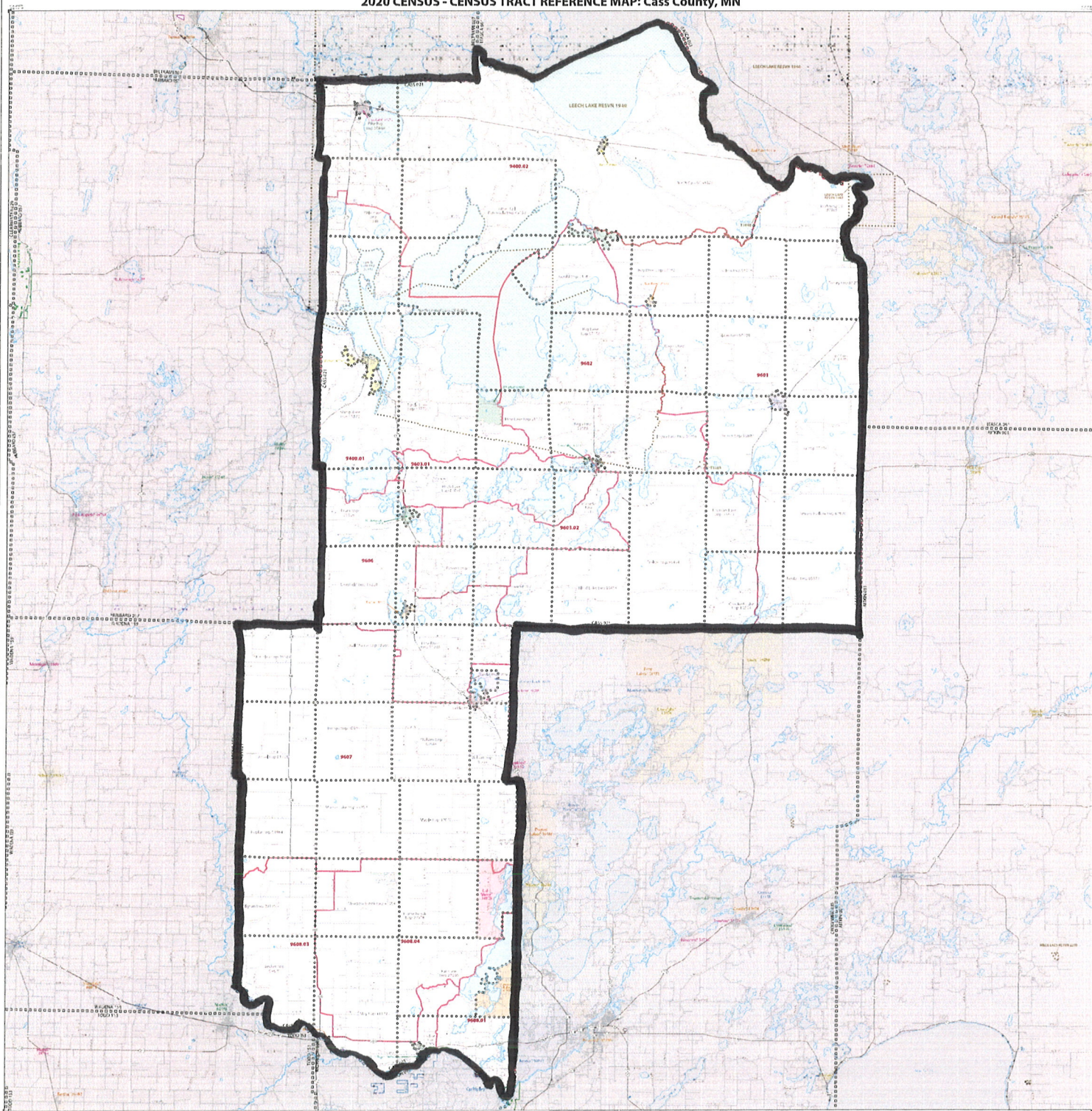
## **MORTGAGE LENDING**

First National Bank North offers In House Financing and Secondary Market Financing for mortgage loans. In House loans are underwritten, funded, and serviced by First National Bank North. Secondary Market loans are either underwritten by the mortgage company (US Bank, Plaza Home Mortgage, Merchants Bank or Lend Smart Mortgage) that will be funding and servicing the loans or in the case of Federal Home Loans, they are underwritten by First National Bank North according to Federal Home Loan Bank guidelines, funded by Federal Home Loan Bank and serviced by First National Bank North. A borrower's qualifications based on collateral, credit, DTI's, LTVs, and type of loan requested assist in determining the loan product that is used for each borrower.

### **Nationwide Mortgage Licensing System (NMLS) First National Bank North Mortgage Lenders**

1654319	Abraham	Shannon	445711	Elsenpeter	David
1147883	Elsenpeter	Jesse	445712	Elsenpeter	John P.
2331573	Elsenpeter	Preston	1682544	Elsenpeter	Sebastian
2240704	Elsenpeter	Tristan	442590	Friberg	Troy
935919	Gross	Rachel	445714	Haberman	Camilla
2226095	Haberman	Sarah	689192	Johnson	Craig
425191	Lamb	Frank	423133	Morrison	Randall
423016	Nelson	Pamela	422882	Schultz	Kimberly
425210	Struss	Cyril	2328440	Struss	Kiel
2443691	Tappe	Scott			

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



Symbol	Feature	Symbol	Feature	Symbol	Feature
.....	CANADA	.....	LEACH LAKE RESERVATION	.....	LEACH LAKE RESERVATION
.....	LEACH LAKE RESERVATION	.....	LEACH LAKE RESERVATION	.....	LEACH LAKE RESERVATION
.....	NEW YORK 36	.....	NEW YORK 36	.....	NEW YORK 36
.....	NEW YORK 36	.....	NEW YORK 36	.....	NEW YORK 36
.....	NEW YORK 36	.....	NEW YORK 36	.....	NEW YORK 36
.....	NEW YORK 36	.....	NEW YORK 36	.....	NEW YORK 36

**LEGEND**

Water features (Leach Lake Reservoir, Leech Lake, etc.) are shown in light blue. The map also includes a scale bar and a north arrow.

**OFF RESERVATION TRUST LAND NAMES**  
 LEACH LAKE RESERVATION

Map scale: 1 inch = 1 mile

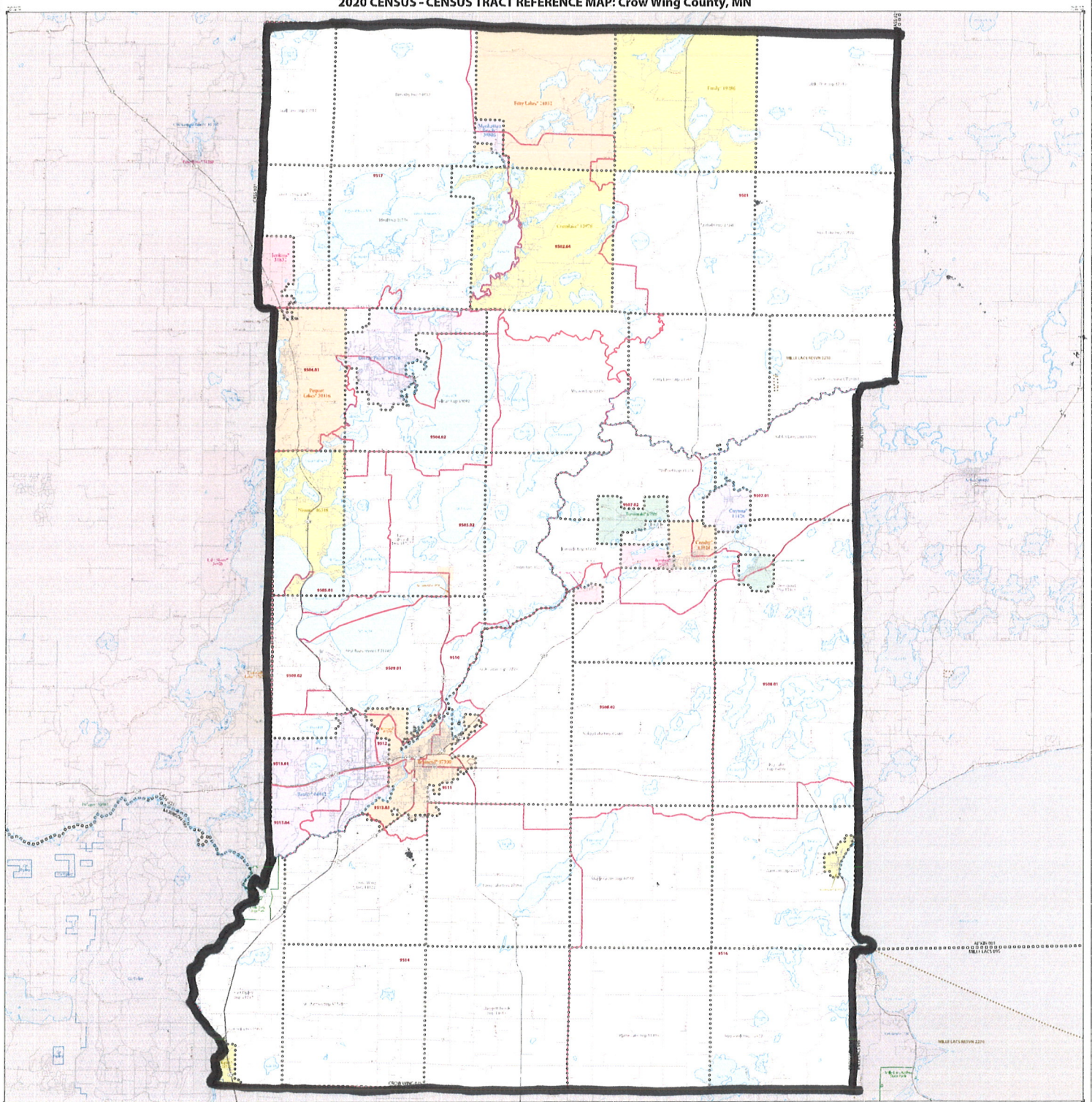
Map date: 2020

Sheet 1 of 1 PAMHI sheets  
 Total Sheets: 1 under 0, 1 over 0  
 NAME: Cass County (031)  
 IN: 0311 - County data only, independent entity  
 © Minnesota 2020





2020 CENSUS - CENSUS TRACT REFERENCE MAP: Crow Wing County, MN



**LEGEND**

STATE BOUNDARIES	CANADA	COUNTY BOUNDARIES	CENSUS TRACT	UNINCORPORATED
State Boundary	Canada	County Boundary	Census Tract	Unincorporated Area
...	...	...	...	...

**Notes:**

- When incorporated areas are shown on the 2020 Census Tract Reference Map, the boundaries are shown for the 2020 Census. The boundaries are shown for the 2020 Census.
- Unincorporated areas are shown on the 2020 Census Tract Reference Map.
- Unincorporated areas are shown on the 2020 Census Tract Reference Map.

**Scale:** 1 inch = 10 miles

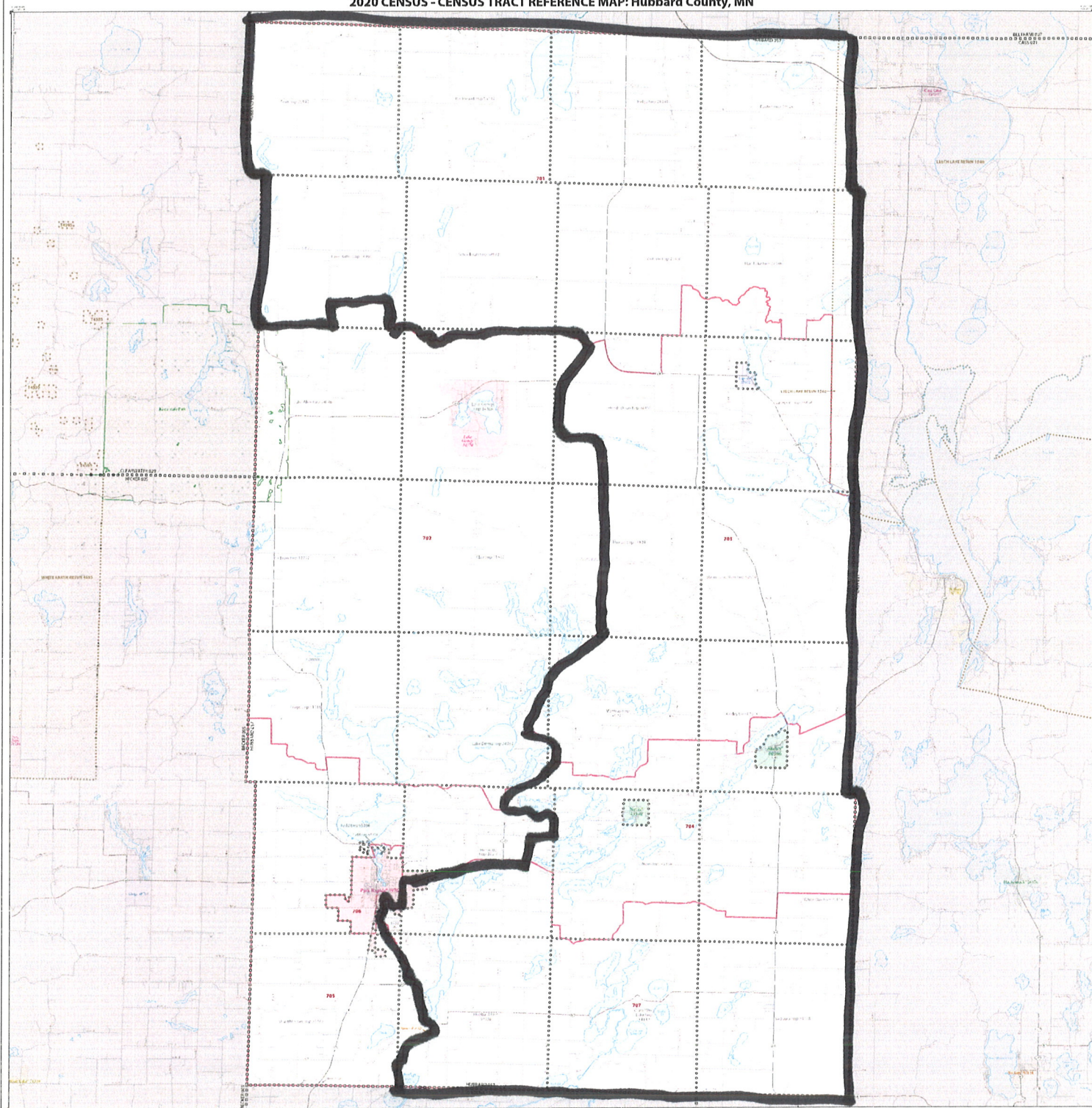
**North Arrow:** [Symbol]

**Sheet 1 of 4 PARTIAL sheets**  
 Total Sheets: 4 under 0, Part 1, Inset D  
 NAME: Crow Wing County (MN)  
 IN: 55000, County and/or Incorporated Area,  
 © Minnesota DNR

**2020 Census**



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hubbard County, MN



**LEGEND**

<b>WATER</b>	<b>LAND USE</b>	<b>OFF-RESERVATION TRUST LAND NAMES</b>
<ul style="list-style-type: none"> <li>Blue: Water</li> <li>Light Blue: Shallow Water</li> <li>Dark Blue: Deep Water</li> <li>Green: Wetlands</li> <li>Light Green: Forest</li> <li>Yellow: Agriculture</li> <li>Orange: Residential</li> <li>Red: Commercial</li> <li>Purple: Industrial</li> <li>White: Vacant Land</li> </ul>	<ul style="list-style-type: none"> <li>Blue: Water</li> <li>Light Blue: Shallow Water</li> <li>Dark Blue: Deep Water</li> <li>Green: Wetlands</li> <li>Light Green: Forest</li> <li>Yellow: Agriculture</li> <li>Orange: Residential</li> <li>Red: Commercial</li> <li>Purple: Industrial</li> <li>White: Vacant Land</li> </ul>	<ul style="list-style-type: none"> <li>Black: Road</li> <li>Red: Highway</li> <li>Blue: Water</li> <li>Green: Wetlands</li> <li>Light Green: Forest</li> <li>Yellow: Agriculture</li> <li>Orange: Residential</li> <li>Red: Commercial</li> <li>Purple: Industrial</li> <li>White: Vacant Land</li> </ul>

**OFF-RESERVATION TRUST LAND NAMES**

1. The boundary between a trust and a non-trust area is shown by a solid black line. The boundary between two trusts is shown by a dashed black line. The boundary between a trust and a non-trust area is shown by a solid black line. The boundary between two trusts is shown by a dashed black line.

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