

Community Reinvestment Act Public Information File

Wanda State Bank – Main Office

121 W Main St, PO Box 278,

Wanda MN 56294

Phone Number 507-550-1678, 855-808-8878

Go Voice Banking number 844-731-2695

This file contains the following information and statements.

1. Written comments from the public, if any received this year or in the past two years, along with any response by us that is not of a private nature.
2. The public portion of our most recent Community Reinvestment Act performance evaluation.
3. This Bank has a total of two branches including the main office:
 - a. Main Office – 121 W Main Street, Wanda MN 56294
 - i. Located in Census Tract #7504
 - b. Branch Location – 278 E 2nd Street, Franklin MN 55333
 - i. Located in Census Tract #7906
4. No branches have been closed in the past ten years.
5. Services & Products listed below are available at all offices.

Assessment Area

Wanda State Bank has designated as its CRA assessment area the following census tracts in

Redwood County: 7501, 7502, 7503, 7504, 7505 & 7506

Brown County: 9601, 9602, 9603, 9604, 9605, 9606 & 9607

Cottonwood County: 2701, 2702, 2703 & 2704

Renville County: 7901, 7902, 7903, 7904, 7905 & 7906

Both locations are full-service offices.

Branches opened or Closed within the last ten calendar years: None.

Hours of operation:

Lobby Hours:

Monday – Thursday 8:00 am – 4:00 pm

Friday 8:00 am – 5:00 pm

ATM's

AJ's Longbranch – 312 2nd Ave E, Franklin MN 55333

Open business hours – 11 am – 1 am

Franklin Depot – 343 2nd Ave E, Franklin MN 55333

Open business hours – 10 am – 1 am

Amstar – 39621 MN 19, Franklin MN 55333

Open store hours – Sunday – Saturday 6 am – 8 pm

Available Services:

Deposit Accounts: Checking Accounts, Passbook Savings, Money Market Savings, Certificate of Deposits,

Retirement Accounts: (Tax Favored Accounts) Health Savings Accounts (HAS), Individual Retirement Accounts (IRA)

Card Services: Debit Cards

Digital Banking: Online Banking, Mobile Banking

Lending:

Farm and Business Operational Loans

Farm and Business Real Estate Loans

Residential Real Estate Loans

Consumer Real Estate Loans

Consumer Personal Loans

Additional information along with transaction fees for deposit products is contained in the Deposit Account Disclosures contained in this file.

FEE SCHEDULE

Wanda State Bank
121 W Main
Wanda, Minnesota 56294-0278
(507)550-1678
<https://wandastatebank.com/>

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Research (charged per hour with a one hour minimum)	\$10.00
Cashier's Check (Customer)	\$1.00
Copy of Statement	\$2.00
Debit Card Replacement Fee	\$5.00
Deposited Items Returned Unpaid	\$3.00
Dormant Account (charged per month if inactive for 3 years)	\$5.00
HSA Annual Maintenance Fee	\$10.00
Inactive Account (charged per month after 12 months of inactivity)	\$5.00
IRA Annual Maintenance Fee	\$10.00
Notary Service (Non-Customer) with proper ID	\$5.00
Notary Service - Customer - No Fee	\$0.00
Overdraft Fee (each overdraft item paid)***	\$8.00
Photocopies (per copy)	\$0.50
Return Item Fee (per presentment)***	\$8.00
Stop Payment - All Items	\$5.00
Wire Transfer - Outgoing Wire Transfer - Domestic Fee	\$20.00
Wire Transfer - Outgoing Wire Transfer - Foreign Fee	\$85.00
Safe Deposit Box Rental - Fee depends upon size of box rented	

*** - The categories of transactions for which a per item Overdraft Fee or a Return Item Fee may be imposed are those by any of the following means: check, in-person withdrawal, or other electronic means.