

Section 7: Public Comments

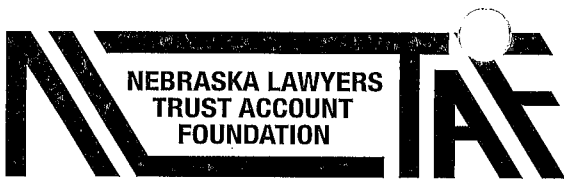


Section 8: Public Comments

Public Comments

Per 12 C.F.R. Part 25.43 (a)(1) the Public File must include all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

York State Bank does not have any written comments from the public for the current year or the prior two calendar years.



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August 2025

Mr. Mark Way
PO Box 39
York, NE 68467

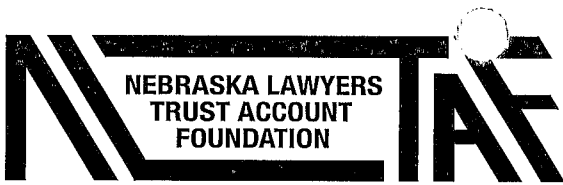
Dear Mr. Way,

The Nebraska Lawyers Trust Account Foundation (NLTA F) presents you with this Public Service Statement for your Community Reinvestment Act (CRA) file. The participation of York State Bank in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. Unfortunately, one in ten Nebraskan's meet the federal poverty guidelines and thus are eligible for these services. Your ongoing partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

York State Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps Nebraskans. You may wish to visit the NLTA F website www.nltaf.org for additional information about the IOLTA program.

Cordially,

Elizabeth A. Stobel



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INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

York State Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation (NLTA or Foundation). The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

Attorney trust accounts are interest-bearing and the interest generated is transferred to the Foundation. This financially assists in providing the necessary legal services to poor and vulnerable Nebraskans.

Semi-annual disbursements from NLTA are awarded to Legal Aid of Nebraska. Since 1984, the disbursements awarded total \$8,733,500. In 2025, a total of \$790,000 was granted to Legal Aid. Through this financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigents statewide on a variety of issues. There are over 319,000 people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family law matters.

The benefits generated by the IOLTA Program are the results of a collaborative effort of the legal profession and the financial industry working together to help Nebraskans living in poverty. York State Bank's commitment to this program is to be commended. Thank you, again, for your participation in this valuable Program!

Elizabeth A. Stobel

August 2025

2025 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts		Underserved Middle-Income Nonmetropolitan Tracts		Previous Year Designation		STATE COUNTY TRACT CODE	TRACT CODE	TRACT CODE
		POVERTY UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDER-DISTRESSED SERVED					
SWEET GRASS	MT					X		30	097	9670.00
TETON	MT					X		30	099	0001.00
TETON	MT					X		30	099	0002.00
TETON	MT					X		30	099	0003.00
TOOLE	MT		X			X		30	101	0001.00
TOOLE	MT		X			X		30	101	0002.00
TREASURE	MT					X		30	103	9635.00
VALLEY	MT					X		30	105	1001.00
VALLEY	MT					X		30	105	1005.00
VALLEY	MT					X		30	105	9406.00
ANTELOPE	NE					X	X	31	003	9796.00
ANTELOPE	NE					X	X	31	003	9797.00
ANTELOPE	NE					X	X	31	003	9798.00
ARTHUR	NE					X		31	005	9583.00
BANNER	NE					X	X	31	007	9540.00
BOONE	NE					X	X	31	011	9601.00
BOX BUTTE	NE					X	X	31	013	9511.00
BOX BUTTE	NE					X		31	013	9513.00
BOYD	NE		X			X	X	31	015	9758.00
BROWN	NE					X	X	31	017	9750.00
BURT	NE					X	X	31	021	9632.00
BURT	NE					X	X	31	021	9633.00
BURT	NE					X	X	31	021	9634.00
BUTLER	NE					X		31	023	9676.00
BUTLER	NE					X		31	023	9677.00
CEDAR	NE					X	X	31	027	9771.00
CEDAR	NE					X	X	31	027	9772.00
CHASE	NE					X	X	31	029	9619.00
CHERRY	NE					X	X	31	031	9558.00
CHERRY	NE					X	X	31	031	9559.00

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		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED			
CHEYENNE	NE			X	X		X	31	033	9548.00
CHEYENNE	NE			X			X	31	033	9549.00
CHEYENNE	NE			X			X	31	033	9550.00
CLAY	NE						X	31	035	9621.00
CLAY	NE						X	31	035	9622.00
CUMING	NE						X	31	039	9727.00
CUMING	NE						X	31	039	9728.00
CUMING	NE						X	31	039	9729.00
CUSTER	NE						X	31	041	9717.00
CUSTER	NE						X	31	041	9718.00
CUSTER	NE						X	31	041	9719.00
CUSTER	NE						X	31	041	9720.00
DAWES	NE			X			X	31	045	9506.00
DAWES	NE			X			X	31	045	9507.00
DEUEL	NE						X	31	049	9554.00
DIXON	NE						X	31	051	9776.00
DIXON	NE						X	31	051	9778.00
DUNDY	NE			X			X	31	057	9623.00
FILLMORE	NE						X	31	059	0916.00
FRANKLIN	NE			X			X	31	061	9646.00
FRONTIER	NE						X	31	063	9611.00
FURNAS	NE						X	31	065	9639.00
GARFIELD	NE			X			X	31	071	9732.00
GRANT	NE						X	31	075	9563.00
GREELEY	NE			X			X	31	077	9709.00
HAMILTON	NE						X	31	081	9692.00
HARLAN	NE			X			X	31	083	9642.00
HAYES	NE			X			X	31	085	9615.00
HITCHCOCK	NE			X			X	31	087	9627.00
HOLT	NE						X	31	089	9740.00

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COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts		Previous Year Designation		STATE CODE	COUNTY CODE	TRACT CODE	TRACT VALUE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDERSERVED					
HOLT	NE				X		X	31	089	9741.00		
HOLT	NE				X		X	31	089	9742.00		
HOLT	NE				X		X	31	089	9743.00		
HOOKER	NE				X		X	31	091	9567.00		
JEFFERSON	NE				X		X	31	095	9636.00		
JEFFERSON	NE				X		X	31	095	9637.00		
JOHNSON	NE				X		X	31	097	9675.00		
KEITH	NE				X			31	101	0002.00		
KEITH	NE				X			31	101	0003.00		
KEYA PAHA	NE				X		X	31	103	9754.00		
KIMBALL	NE			X	X		X	31	105	9545.00		
KNOX	NE				X		X	31	107	9762.00		
KNOX	NE				X		X	31	107	9763.00		
KNOX	NE				X		X	31	107	9764.00		
LOGAN	NE			X	X			31	113	9575.00		
LOUP	NE				X		X	31	115	9728.00		
MORRILL	NE			X	X		X	31	123	9525.00		
NANCE	NE				X		X	31	125	9661.00		
NEMAHA	NE				X		X	31	127	9681.00		
NEMAHA	NE				X		X	31	127	9682.00		
NUCKOLLS	NE				X		X	31	129	9600.00		
NUCKOLLS	NE				X		X	31	129	9601.00		
OTOE	NE				X			31	131	9669.00		
OTOE	NE				X			31	131	9670.00		
PAWNEE	NE				X		X	31	133	9678.00		
PERKINS	NE				X		X	31	135	9593.00		
PHELPS	NE				X			31	137	9670.00		
PHELPS	NE				X			31	137	9671.00		
PHELPS	NE				X			31	137	9672.00		
POLK	NE				X		X	31	143	9600.00		

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		POVERTY UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	UNDISTRESSED	UNDERSERVED				
POLK	NE			X			X	31	143	9601.00
RED WILLOW	NE			X			X	31	145	9631.00
RED WILLOW	NE			X			X	31	145	9632.00
RICHARDSON	NE			X			X	31	147	9645
RICHARDSON	NE			X			X	31	147	9685.00
ROCK	NE		X	X			X	31	149	9746.00
SALINE	NE			X			X	31	151	9606.01
SALINE	NE			X			X	31	151	9607.00
SALINE	NE			X			X	31	151	9608.00
SALINE	NE			X			X	31	151	9609.00
SHERIDAN	NE			X			X	31	161	9517.00
SHERMAN	NE			X			X	31	163	9701.00
THAYER	NE			X			X	31	169	9631.00
THAYER	NE			X			X	31	169	9632.00
THOMAS	NE			X			X	31	171	9571.00
THURSTON	NE			X			X	31	173	9401.00
THURSTON	NE			X			X	31	173	9402.00
VALLEY	NE			X			X	31	175	9713.00
VALLEY	NE			X			X	31	175	9714.00
WAYNE	NE			X			X	31	179	9786.00
WAYNE	NE			X			X	31	179	9787
WEBSTER	NE		X				X	31	181	9650.00
WHEELER	NE			X			X	31	183	9736.00
YORK	NE			X			X	31	185	9696.00
YORK	NE			X			X	31	185	9697.00
YORK	NE			X			X	31	185	9699.00
EUREKA	NV	X					X	32	011	0001.00
LANDER	NV			X			X	32	015	0003.01
LINCOLN	NV		X				X	32	017	9501.00
NYE	NV	X					X	32	023	9601.00