

**MBT Trade Area (CRA Assessment Area):**

The bank's primary Trade Area and CRA Assessment Area is located in the north-central part of Iowa and southeast Minnesota which encompasses part of the Rochester, MN MSA. The assessment area includes portions of Cerro Gordo County, all of Hancock County, all of Winnebago County, and portions of Worth County in Iowa along with all of Olmsted County, all of Dodge County, portions of Steele, portions of Freeborns, and portions of Mower in Minnesota. Secondary trade area extends out to rural areas in Northern Iowa and Southern Minnesota not to exceed approximately 60 miles from any primary trade area.

9/17/2021: Purchase of F&M/CSB expanded our Minnesota Assessment Area