

partnerships

economic development

impacting communities

proud traditions

Iowa Banks

Making
an Impact

strength and security

opportunities



investing in iowans

relationships

vision and leadership

assisting businesses

Your Future.
OUR FOCUS.
Iowa Banks

Iowa Banks – Making an Impact...

SERVING COMMUNITIES

- Iowa banks provide good jobs for over 18,500 Iowans.
- Iowa banks provide service to customers through 363 individual bank charters, 1,552 branch locations and over 21,000 electronic points of access.
- Iowa banks manage \$67.2 billion of Iowans' deposits, providing customers with 24/7 access to funds anywhere in the world.
- Iowa banks process billions of checks and electronic transactions annually, and 70 percent of customers report the cost of this service is \$3 or less per month.
- Iowa banks donate over \$36 million to a wide variety of community projects.
- Iowa bank employees donate over 1.8 million hours of their own time and talent to help Iowa communities thrive and prosper.
- Iowa banks purchase more than \$4.5 billion in local bonds to finance the building of schools and other public improvement projects in Iowa communities.
- Iowa banks serve as the single largest partner working with government agencies to leverage local dollars to provide Iowa businesses with access to more capital and the best possible financing alternatives.

INVESTING IN IOWA

- Iowa banks are proud to put the savings of customers to work by providing loans directly to the communities in which we live, work and play. Every dollar of capital in an Iowa bank generates \$7 to \$10 in lending that is used to loan:
 - » \$21 billion in credit to Iowa businesses, helping them to grow and prosper;
 - » \$11.5 billion to Iowa farmers for land purchase and farm operation;
 - » \$14.5 billion for Iowans to purchase homes; and
 - » \$4 billion to help Iowa consumers purchase cars, pay for education and make home improvements.
- Iowa bank commercial customers have in excess of \$1 billion more in unused lines of credit that is available to be utilized when needed.
- Iowa banks are investing in future generations by volunteering in their local classrooms to help teach students about savings and credit issues.
- Banks take part in programs such as "Teach Children to Save Day," "Get Smart About Credit Day" and "Money Smart Week" to connect with students and teach them about financial matters.
- And most recently announced, Iowa banks are helping to lead a statewide effort with EverFi—the nation's leading financial education software company—to bring its innovative financial literacy platform to Iowa schools.

PROVIDING FINANCIAL SECURITY

- Iowa banks understand that consumer protection starts with the strength and security of the local bank.
- Safe products that fit customers' needs provide that strength and security.
- Iowans have the lowest average credit card debt in the country—a good indicator that Iowa borrowers and lenders are acting responsibly.
- Less than 9 percent of mortgages in Iowa have negative equity compared to 24 percent nationally.
- Indicative of consumer confidence, Iowa bank deposits continue to grow, increasing by nearly 10 percent since 2008.
- Iowa's homeownership rate is 71 percent, well above the national average of 64 percent.
- Iowa's rate of home foreclosure ranks among the lowest in the country at .68 percent compared to 1.17 percent nationally.
- Non-current loans amount to just over 2 percent of total loans in Iowa, significantly lower than the national average of 5.22 percent.
- Iowa banks are well capitalized at 9.31 percent of assets compared to 8.77 percent nationwide.
- 93 percent of Iowa banks are profitable compared to 80 percent nationally.

2010 Iowa Bankers Association Community Betterment Award Winners

ENERGIZING LOCAL INITIATIVES

In 2010, TS Bank in Treynor contributed \$500,000 in seed money to the Vision Treynor Group for the development of a youth sports complex, aquatic center and fitness facility in the bank's local community. The bank's contribution energized enthusiasm within the Vision Treynor Group, which created new committees and a new website for the project. The community initiative will make a positive impact on local families, enrich the lives of children and improve the community for future generations.



STRENGTHENING ECONOMIES

Decreasing population in Franklin County led Hampton State Bank in Hampton to commit \$1 million toward low-interest rate home and auto loans to entice graduates of Franklin County high schools to "Come Home to Franklin County." In March 2010, the bank announced that the initial commitment was accomplished and pledged a second \$1 million for the program.

Through June 2010, the bank has made low-interest loans totaling over \$1.4 million and brought 17 families back to live in Franklin County. These residents pay property taxes, shop in local businesses and use the county's medical facilities, and their children attend local schools.



TEACHING FINANCIAL LITERACY

Through the Rams Savings Bank program, Glenwood State Bank in Glenwood is teaching elementary students the value of savings. Students participate as student tellers and watch their money grow during the school year through interest earnings and deposits. Since implementing the program in 2001, the bank staff has trained over 150 student tellers and helped 1,200 students develop consistent savings habits. The bank has worked closely with teachers, administrators, students and families to make this educational program a success.





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