

PUBLIC DISCLOSURE

April 11, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Owen County State Bank
Certificate Number: 13112

201 W Morgan St
Spencer, Indiana 47460

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area (AA) credit needs.
- The bank made a majority of its home mortgage and small business loans in the AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, excellent penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

Owen County State Bank (OCSB) is a \$326.0 million state-chartered bank headquartered in Spencer, Indiana, with \$195.0 million in deposits. OCSB is a wholly-owned subsidiary of Owen Financial Corporation, a one bank holding company also in Spencer, Indiana. OCSB has one subsidiary, OFI Insurance Company, which sells insurance to bank customers. No other affiliates exist. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation dated April 24, 2017, based on Small Institution Examination Procedures.

In addition to the main office, OCSB operates eight full-service service branches. The bank opened four branches since the prior evaluation, all of which are in the Non-MSA AA. The Linton branch opened in 2018, Bloomfield in 2019, Bedford in 2020, and Bicknell in 2021. In addition, one of the Bloomington branches moved to a nearby location in October 2021. Lastly, the bank opened a loan production office (LPO) in a middle-income census tract in Bloomington, Indiana in December 2020. The branches in Bedford, Bloomington, Ellettsville, Gosport, Linton, and Spencer are equipped with automated teller machines (ATMs). The Ellettsville, Linton, and Spencer ATMs accept deposits. Alternative services include internet and mobile banking, bill pay, and ATMs. Details of the branches are in the following table.

Full Service Branch Locations				
Branch	City	County	2015 Tract Income*	2020 Tract Income**
Main Office	Spencer	Owen	Middle	Middle
Bedford Banking Center***	Bedford	Lawrence	Moderate	Middle
Bicknell Banking Center***	Bicknell	Knox	Middle	Middle
Bloomfield Banking Center***	Bloomfield	Greene	Middle	Middle
Bloomington Banking Center	Bloomington	Monroe	Middle	Middle
Ellettsville Banking Center	Bloomington	Monroe	Middle	Middle
Gosport Banking Center	Gosport	Owen	Middle	Moderate
Linton Banking Center***	Linton	Greene	Middle	Middle
Loan Production Office***	Bloomington	Monroe	Moderate	Middle
*2015 American Community Survey (ACS); **2020 U.S. Census; ***Opened since the last evaluation				

OCSB offers a variety of deposit and loan products. Deposit products for personal and business use include checking and savings accounts, and certificates of deposit. Loan products include residential real estate (RRE), commercial, consumer, agriculture, and multi-family real estate loans. RRE and commercial loans remain the lending focus of the bank. The bank also made loans under the Paycheck Protection Program (PPP) in 2020 and 2021. PPP loans were commercial loans guaranteed by the Small Business Administration designed to help business continue operating and pay employees during the COVID-19 pandemic. The following table illustrates the loan portfolio composition.

Loan Portfolio Distribution as of 12/31/2022		
Loan Category	\$(000s)	%
Construction and Land Development	33,075	16.5
Secured by Farmland	3,199	1.7
1-4 Family Residential	93,502	46.6
Multi-family (5 or more) Residential	6,106	3.1
Commercial Real Estate	44,518	22.2
Total Real Estate Loans	180,400	90.1
Commercial and Industrial	14,074	7.0
Agricultural	86	<0.1
Consumer	5,829	2.9
Other	74	<0.1
Less: Unearned Income	6	<0.1
Total Loans	200,457	100.0
Source: Reports of Income and Condition; Due to rounding, totals may not equal 100.0%		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. OCSB designated two AAs, as described below. The addition of the Non-MSA counties and tracts is a significant change from the last evaluation.

- Bloomington AA – includes all of Monroe and Owen Counties and one tract in southwest Morgan County bordering Monroe County. All are located within the Bloomington, Indiana Metropolitan Statistical Area (MSA). The main office is located in this AA.
- Non-MSA AA – includes all of Greene and Lawrence Counties, and two tracts in Knox County. The four new branches opened since the last evaluation are located in this AA.

The AAs contain contiguous, whole geographies, do not arbitrarily exclude low- or moderate-income census tracts, and did not have any underserved or distressed middle-income tracts during the review period. Separate sections for each AA contain additional demographic and other information, later in this evaluation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated April 24, 2017, to the current evaluation dated April 11, 2023. Examiners used Interagency Small Institution Evaluation Procedures to evaluate OCSB's CRA performance. These procedures include the Small Bank Lending Test, and the first appendix contains details about the criteria.

Activities Reviewed

Examiners determined the bank's major product lines are home mortgage and commercial loans. This conclusion considered the institution's business strategy, portfolio composition, and the number and dollar volume of loans originated or renewed during the evaluation period. No other loan types, such as small farm or consumer loans represent a major product line, and were not reviewed. OCSB's lending focus and product mix remained consistent throughout the evaluation period. Given the volume of originations during the evaluation period, home mortgage lending received the most weight in the overall conclusions when compared to small business loans. This evaluation does not include any activity performed by affiliates.

This evaluation considered all home mortgage loans reported on OCSB's 2021 and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. OCSB originated 227 home mortgage loans totaling \$37.5 million in 2021 and 209 totaling \$42.6 million in 2022. Examiners reviewed 2021 and 2022 data and determined that the bank's performance was consistent between the years. Examiners presented the 2021 data only in this evaluation, as it is the most recent year for which aggregate HMDA data was available.

The bank is not required to collect or report information on its small business lending activities. Examiners used bank records to analyze all small business loans originated or renewed in 2021 and 2022, and presented 2022 data, as it is the most recent full year of data readily available at the time of this evaluation. During 2021, OCSB originated or renewed 303 loans in 2021 totaling \$28.7 million. Of the 303 loans, 165 were PPP loans. In 2022, OCSB originated or renewed 114 small business loans totaling \$18 million. Examiners reviewed all of these loans for the Assessment Area Concentration and Geographic Distribution criteria, and selected and reviewed samples of these loans for the Borrower Profile criterion.

Examiners evaluated the bank's home mortgage lending performance through comparisons to HMDA aggregate data as well as demographic data obtained through the 2015 ACS. Examiners generally focused on the comparisons to HMDA aggregate data. For small business lending, examiners compared the bank's performance to 2022 D&B business demographic data. For both home mortgage and small business lending, examiners emphasized performance by number of loans as this serves as a better indicator of the number of individuals and businesses served.

Both AAs received full-scope reviews during this evaluation. The Bloomington AA received the most weight when compared with the Non-MSA AA. While both AAs have the same number of branches, the Bloomington AA has the largest deposit and lending volume. The LPO is also situated in the Bloomington AA. All branches in the Non-MSA AA opened during the review period. The following table details the number of branches, total deposits, and HMDA lending volume by AA.

Assessment Area Breakdown of Loans, Deposits, and Branches								
Assessment Area	Number of Offices	Percent of Offices (%)	Deposits 6/30/22 \$(000s)	Percent of Deposits 6/30/2022 %	2021 HMDA Lending \$(000s)	2021 HMDA Lending %	2022 HMDA Lending \$(000s)	2022 HMDA Lending %
Bloomington, AA	4	50.0	251,456	84.4	20,334	70.6	15,854	63.7
Non-MSA AA	4	50.0	46,481	15.6	8,450	29.4	9,032	36.3
<i>Sources: Bank Records; 2021 and 2022 HMDA Data; FDIC Summary of Deposits as of June 30, 2022</i>								

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, OCSB demonstrated reasonable performance overall under the Lending Test.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. OCSB's LTD ratio, calculated from Call Report data, averaged 75.8 percent over the 23 quarters since the previous evaluation. The ratio remained steady until the end of 2019 after which it steadily declined until mid-2022 when it started to show improvement. As shown in the following table, OCSB maintained a ratio that was greater than two other similarly situated institutions and

slightly lower than one other. Examiners selected these institutions based on their size, service area, and lending focus.

Loan to Deposit Ratio Comparison		
Institution	Total Assets as of 12/31/2022 \$(000s)	Average Net LTD Ratio (%)
Owen County State Bank	326,078	75.8
Similarly Situated Institution #1	431,450	58.0
Similarly Situated Institution #2	121,151	49.4
Similarly Situated Institution #3	180,715	81.2
<i>Source: Reports of Income and Condition 6/30/2017 through 12/31/2022</i>		

Assessment Area Concentration

OCSB originated a majority of home mortgage and small business loans, by number and dollar volume, within the AA, as shown in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	184	81.1	43	18.9	227	28,784	76.8	8,680	23.2	37,464
2022	162	77.5	47	22.5	209	24,886	58.4	17,727	41.6	42,613
Subtotal	346	79.4	90	20.6	436	53,670	67.0	26,407	33.0	80,077
Small Business										
2021	246	81.2	57	18.8	303	21,368	74.4	7,337	25.6	28,705
2022	94	82.5	20	17.5	114	14,556	80.5	3,535	19.5	18,091
Subtotal	340	81.5	77	18.5	417	35,924	76.8	10,872	23.2	46,796
Total	686	80.4	167	19.6	853	89,594	70.6	37,279	29.4	126,873
Source: Bank Data; Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. HMDA loan performance in the Bloomington AA primarily supports the conclusion. Refer to the separate AA sections later in this evaluation for more detailed information.

Borrower Profile

The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses of different sizes. OCSB's home mortgage performance across the AAs

primarily supports the conclusion. Refer to the separate AA sections later in this evaluation for more detailed information.

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's CRA rating.

BLOOMINGTON, AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN BLOOMINGTON AA

The AA includes the entirety of Owen and Monroe counties and one contiguous census tract in the southwest portion of Morgan County. OCSB operates its main office and three other full-service branches in this AA.

Economic and Demographic Data

Based on the 2015 ACS data, this AA includes 37 tracts of which three are low-income, five are moderate-income, 17 are middle-income, 11 are upper-income, and one has no income designation. The following table illustrates select economic and demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Assessment Area: Bloomington AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	37	8.1	13.5	45.9	29.7	2.7
Population by Geography	171,487	8.0	15.3	45.9	26.9	3.8
Housing Units by Geography	72,754	5.3	17.7	48.5	28.5	0.0
Owner-Occupied Units by Geography	38,124	2.4	5.8	58.0	33.8	0.0
Occupied Rental Units by Geography	27,381	9.2	34.1	34.3	22.3	0.1
Vacant Units by Geography	7,249	5.8	18.1	51.9	24.2	0.0
Businesses by Geography	13,753	5.3	18.0	42.0	33.4	1.3
Farms by Geography	522	1.5	3.8	65.3	29.1	0.2
Family Distribution by Income Level	35,898	22.4	16.7	21.1	39.9	0.0
Household Distribution by Income Level	65,505	26.8	14.5	15.9	42.8	0.0
Median Family Income MSA - 14020 Bloomington, IN MSA		\$61,426	Median Housing Value			\$155,680
Median Family Income MSA - 26900 Indianapolis-Carmel-Anderson, IN MSA		\$66,803	Median Gross Rent			\$841
			Families Below Poverty Level			11.7%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Of the 72,754 housing units in the AA, 52.4 percent are owner occupied, 37.6 percent are rental units, and 10.0 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

The FFIEC-updated median family income figures for the Bloomington, Indiana MSA were used to analyze home mortgage lending under the Borrower Profile criterion. The following table shows the low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Bloomington, IN MSA Median Family Income (14020)				
2021 (\$73,500)	<\$36,750	\$36,750 to <\$58,800	\$58,800 to <\$88,200	≥\$88,200
2022 (\$88,500)	<\$44,250	\$44,250 to <\$70,800	\$70,800 to <\$106,200	≥\$106,200
<i>Source: FFIEC</i>				

The analysis of small business loans under the Borrower Profile criterion compares the bank's lending to the distribution of businesses by revenue category. According to 2022 D&B data, approximately 15,530 non-farm businesses are located in the AA. Of those businesses, 88.8 percent reported gross annual revenues (GARs) of \$1.0 million or less, 58.8 percent have four or fewer employees, and 92.1 percent operate from a single location.

According to 2022 D&B data, services represent the largest industry sector at 36.3 percent; finance, insurance and real estate represent 10.2 percent; and retail at 9.6 percent. Major employers include Indiana University, Cook Group Inc., IU Health Bloomington Hospital and Boston Scientific Corp.

According to data obtained from the United States Bureau of Labor Statistics, the statewide average unemployment rate during the review period fluctuated between 3.9 percent in 2021 to 3.0 percent in 2022. The average unemployment rate for the AA was 3.3 in 2021 and 2.8 percent in 2022. During the review period, unemployment was highest in April and May of 2020, rising to more than 10.0 percent, with a steady decline through the end of 2021.

Competition

Competition for financial services is moderate. According to FDIC Deposit Market Share data as of June 30, 2022, 13 financial institutions operated 37 branches in the AA. OCSB ranked 6th with a deposit market share of 6.4 percent.

Competition for home mortgage lending is high. In 2021, 306 lenders originated 8,019 loans in the AA. OCSB ranked 17th with a market share of 1.6 percent.

Community Contact(s)

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available.

Examiners used an existing community contact in the area. According to the contact, economic conditions are good; however, there are areas that still need improvement. The area has trouble attracting new businesses due to lack of Class-A office space. Banks in the area do a good job of financing housing and commercial projects.

Credit Needs

Based on information from bank management and the community contact, as well as demographic data, examiners determined that affordable housing, micro loan programs for business lending, especially to minority owned businesses, and lines of credit for non-profit organizations make up majority of the credit needs of the area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BLOOMINGTON AA

LENDING TEST

OCSB demonstrated reasonable performance under the Lending Test in this AA. Both geographic distribution and borrower profile performance support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout this AA. Performance of home mortgage loans primarily supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. As shown in the following table, OCSB's 2021 home mortgage lending in low-income census tracts is only slightly below the aggregate data. With regard to the moderate-income tracts, the bank's 2021 lending is below the demographic information and the aggregate data; however, due to the addition of the LPO and increased marketing, the bank's lending in moderate-income tracts in 2022 (20.8 percent) exceeded the percentage of owner-occupied housing units (18.7 percent). Overall, the bank's performance is reasonable.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Bloomington IN MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	2.4	1.9	1	0.8	503	2.5
Moderate						
2021	5.8	7.2	2	1.6	215	1.1
Middle						
2021	58.0	55.7	101	80.8	15,683	77.1
Upper						
2021	33.8	35.1	21	16.8	3,933	19.3
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	125	100.0	20,333	100.0
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. As shown in the following table, lending in low- and moderate-income census tracts was below the percentages of businesses in 2022, but is considered reasonable overall. Examiners noted that in 2021, the bank's percentage of lending in moderate-income census tracts exceeded the percentage of businesses.

Geographic Distribution of Small Business Loans					
Assessment Area: Bloomington IN MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2022	11.9	1	1.7	200	1.9
Moderate					
2022	16.4	7	11.9	530	5.0
Middle					
2022	34.7	37	62.7	6,696	63.3
Upper					
2022	32.0	14	23.7	3,146	29.8
Not Available					
2022	4.9	-	-	-	-
Totals					
2022	100.0	59	100.0	10,572	100.0
Source: 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of loans reflects excellent penetration among borrowers of different income levels and businesses of different sizes. Home mortgage lending primarily supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects excellent penetration among borrowers of different income levels. As shown in the following table, lending to low-income borrowers was nearly double the aggregate data in 2021. This category contains the 11.7 percent of families in the AA with incomes below the poverty level. These families likely face significant difficulties qualifying for and/or servicing debt in amounts necessary to afford homes. As a result, the aggregate HMDA data provides a more meaningful illustration of local demand from qualified borrowers. The bank's lending to moderate-income borrowers also significantly exceeded the aggregate data and the percentage of moderate-income families. Examiners noted similarly strong performance for both low- and moderate-income lending in 2022.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Bloomington AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	22.4	6.5	14	11.2	1,244	6.1
Moderate						
2021	16.7	17.3	29	23.2	4,125	20.3
Middle						
2021	21.1	21.9	24	19.2	3,301	16.2
Upper						
2021	39.9	37.9	39	31.2	7,549	37.1
Not Available						
2021	0.0	16.3	19	15.2	4,116	20.2
Totals						
2021	100.0	100.0	125	100.0	20,334	100.0
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

The distribution of small business loans reflect reasonable penetration among businesses of different sizes. As shown in the following table, based on the examiner's sample of small business loans, the bank's lending to businesses with GARs of \$1 million or less was slightly below the percentage of businesses. However, this category includes companies such as start-up businesses that may not yet qualify for bank loans and may use alternative types of credit such as home equity loans or credit cards. Examiners also noted that 65.0 percent of the loans to businesses with GARs of \$1 million or less were actually to borrowers with GARs below \$250,000, indicating the bank's record of addressing the credit needs of the smallest businesses in the AA.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: OCSB Bloomington AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2022	88.8	26	78.8	4,137	62.3
>\$1,000,000					
2022	3.0	7	21.2	2,508	37.7
Revenue Not Available					
2022	8.2	0	0.0	0	0.0
Totals					
2022	100.0	33	100.0	6,645	100.0
Source: 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

NON-MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NON-MSA AA

The AA includes all of Greene and Lawrence Counties, as well as two tracts in Knox County. OCSB operates four branches in this AA.

Economic and Demographic Data

Based on the 2015 ACS data, this AA includes 21 tracts, of which none are low-, 5 are moderate-, 14 are middle-, and 2 are upper-income. The following table illustrates select economic and demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Assessment Area: Non MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	21	0.0	23.8	66.7	9.5	0.0
Population by Geography	84,579	0.0	16.3	74.3	9.4	0.0
Housing Units by Geography	38,996	0.0	16.9	73.8	9.2	0.0
Owner-Occupied Units by Geography	25,977	0.0	14.4	75.8	9.9	0.0
Occupied Rental Units by Geography	7,601	0.0	23.7	69.7	6.6	0.0
Vacant Units by Geography	5,418	0.0	19.7	70.4	9.9	0.0
Businesses by Geography	5,424	0.0	22.2	67.5	10.3	0.0
Farms by Geography	406	0.0	5.7	71.7	22.7	0.0
Family Distribution by Income Level	23,224	19.4	18.5	22.4	39.7	0.0
Household Distribution by Income Level	33,578	23.3	17.1	18.4	41.2	0.0
Median Family Income Non-MSAs - IN		\$55,715	Median Housing Value			\$96,268
			Median Gross Rent			\$609
			Families Below Poverty Level			10.9%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Of the 38,996 housing units, 66.7 percent are owner occupied, 19.5 percent are occupied rental units, and 13.9 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

The FFIEC-updated median family income figures for the non-MSA portion of Indiana were used to analyze home mortgage lending under the Borrower Profile criterion. The following table shows the low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IN Non MSA Median Family Income (99999)				
2021 (\$64,600)	<\$32,300	\$32,300 to <\$51,680	\$51,680 to <\$77,520	≥\$77,520
2022 (\$74,500)	<\$37,250	\$37,250 to <\$59,600	\$59,600 to <\$89,400	≥\$89,400
Source: FFIEC				

The analysis of small business loans under the Borrower Profile criterion compares the bank's lending to the distribution of businesses by GAR category. According to 2022 D&B data, approximately 6,107 non-farm businesses are located in the AA. Of those businesses, 86.7 percent reported GARs of \$1.0 million or less, 64.9 percent have four or fewer employees, and 90.8 percent operate from a single location.

According to 2022 D&B data, services represent the largest industry sector at 34.2 percent followed by retail trade at 12.0 percent. Major employers include GM Powertrain, IU Health Bedford Hospital, Walmart Supercenter, and Greene County General Hospital.

According to data obtained from the United States Bureau of Labor Statistics, the statewide average unemployment rate during the review period fluctuated between 3.9 percent in 2021 to 3.0 percent in 2022. The average unemployment rate for the AA was 3.5 percent in 2021 and 2022. During the review period, unemployment was highest in April and May of 2020, rising to more than 10.0 percent, with a steady decline through the end of 2021.

Competition

Competition for financial services is high. According to FDIC Deposit Market Share data as of June 30, 2022, 13 financial institutions operated 20 branches in the AA. OCSB ranked 11th with a deposit market share of 4.9 percent.

Competition for home mortgage lending is also high. In 2021, 185 lenders originated 3,247 loans in the AA. OCSB ranked 15th with a market share of 1.8 percent.

Community Contact(s)

Examiners used existing contacts in the area. According to the contacts, the economy of the area has stabilized since the pandemic; however, portions of the area have historically high poverty and unemployment rates. While some small businesses remained resilient during the pandemic, certain small businesses are still struggling. New home construction is quite low in Greene County, and Lawrence County projects are generally higher priced homes. Affordable housing is available through Section 8 and subsidized housing. Demand for rentals is high, and home prices continue to rise. There is a shortage of housing in the lower price ranges. While area banks are responsive to the needs, housing in general along with support for small businesses remain major needs of the area.

Credit Needs

Primary needs in the area are for affordable housing, small business education and loan programs for startups, and credit projects for community development.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NON-MSA ASSESSMENT AREA

As noted earlier, the bank opened all of its branches in this AA subsequent to the last evaluation, with the newest branch in 2021. As this AA is new since the last evaluation, examiners placed less emphasis on the activities in this area in the overall conclusions and rating for the bank.

LENDING TEST

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion overall within the AA overall.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the AA. As shown in the following table, the bank's lending in moderate-income census tracts exceeded the percentage of owner-occupied housing and the aggregate data in 2021. The 2022 lending also significantly exceeded the percentage of owner-occupied housing units. The AA contains no low-income tracts.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Non MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	0.0	0.0	0	0.0	0	0.0
Moderate						
2021	14.4	17.2	11	18.6	1,601	18.9
Middle						
2021	75.8	73.4	37	62.7	4,796	56.8
Upper						
2021	9.9	9.4	11	18.6	2,053	24.3
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
Totals						
2021	100.0	100.0	59	100.0	8,451	100.0
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion throughout this AA. As shown in the following table, the bank's 2022 lending in moderate-income tracts was significantly lower than the percentage of businesses.

Geographic Distribution of Small Business Loans					
Assessment Area: Non MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2022	0.0	0	0.0	0	0.0
Moderate					
2022	15.3	2	5.7	175	4.4
Middle					
2022	76.6	31	88.6	3,468	87.0
Upper					
2022	8.1	2	5.7	341	8.6
Not Available					
2022	0.0	0	0.0	0	0.0
Totals					
2022	100.0	35	100.0	3,984	100.0
Source: 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of loans reflects excellent penetration among borrowers of different income and businesses of different sizes. Home mortgage and small business lending performance supports the conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects excellent penetration among borrowers of different income levels. As shown in the following table, lending to low-income borrowers exceeded the aggregate data in 2021. This category contains the 10.9 percent of families in the AA with incomes below the poverty level. These families likely face significant difficulties qualifying for and/or servicing debt in amounts necessary to afford homes. As a result, the aggregate HMDA data provides a more meaningful illustration of local demand from qualified borrowers. The bank's lending to moderate-income borrowers also exceeded the aggregate data and the percentage of moderate-income families. Examiners noted similarly strong performance in 2022.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Non MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	19.4	7.8	5	8.5	323	3.8
Moderate						
2021	18.5	20.6	14	23.7	1,018	12.0
Middle						
2021	22.4	22.5	8	13.6	902	10.7
Upper						
2021	39.7	28.9	25	42.4	5,329	63.1
Not Available						
2021	0.0	20.1	7	11.9	879	10.4
Totals						
2021	100.0	100.0	59	100.0	8,451	100.0
Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. As shown in the following table, based on the examiner's sample of small business loans, the bank's lending to businesses with GARs of \$1 million or less was slightly below the percentage of businesses. As noted earlier in this evaluation, this category contains companies such as start-up businesses that may not yet qualify for bank loans and may seek alternate financing. Examiners also noted that all of the sampled loans to businesses with GARs of \$1 million or less were to entities with GARs of \$250,000 or less, indicating the bank's record of serving the smallest businesses.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: OCSB Non MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2022	86.7	14	77.8	1,815	85.0
>\$1,000,000					
2022	3.0	3	16.7	300	14.1
Revenue Not Available					
2022	10.4	1	5.6	20	0.9
Totals					
2022	100.0	18	100.0	2,135	100.0
Source: 2022 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

The map displays the 95000 ZIP code area, which is divided into several sub-zip codes. Each sub-zip code is labeled with its number and a corresponding population count. The map also shows major roads, water bodies, and city names. A red outline highlights a specific region within the 95000 area.

Sub-ZIP Code	Population
9501	9501
9502	9502
9503	9503
9504	9504
9505	9505
9506	9506
9507	9507
9508	9508
9509	9509
9510	9510
9511	9511
9512	9512
9513	9513
9514	9514
9515	9515
9516	9516
9517	9517
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9600	9600

Owen County Tracts, 2020

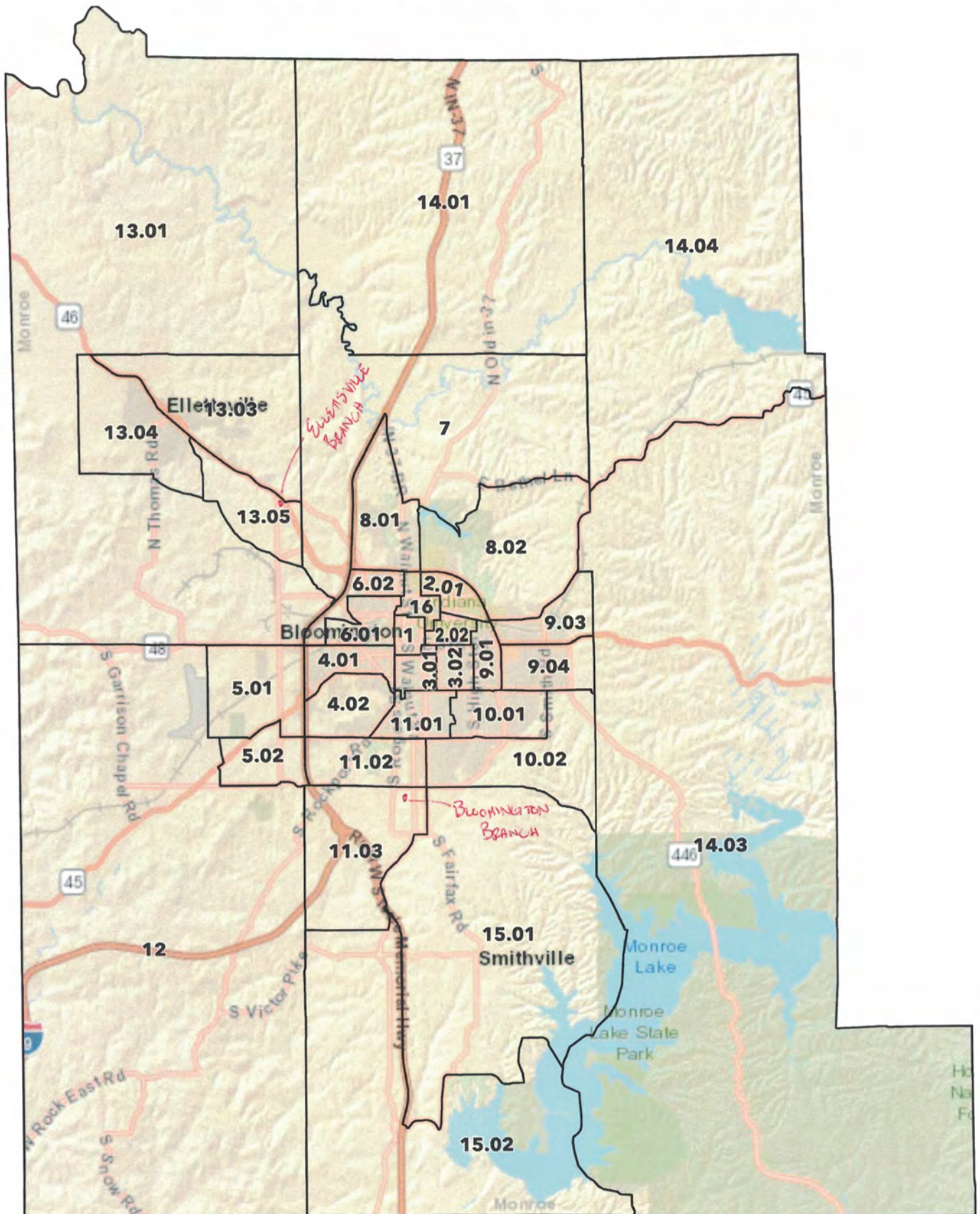


Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
Basemap source: Esri and its partners

STATS Indiana (www.stats.indiana.edu) is a public service of the Indiana Business Research Center at the Indiana University Kelley School of Business.



Monroe County Tracts, 2020

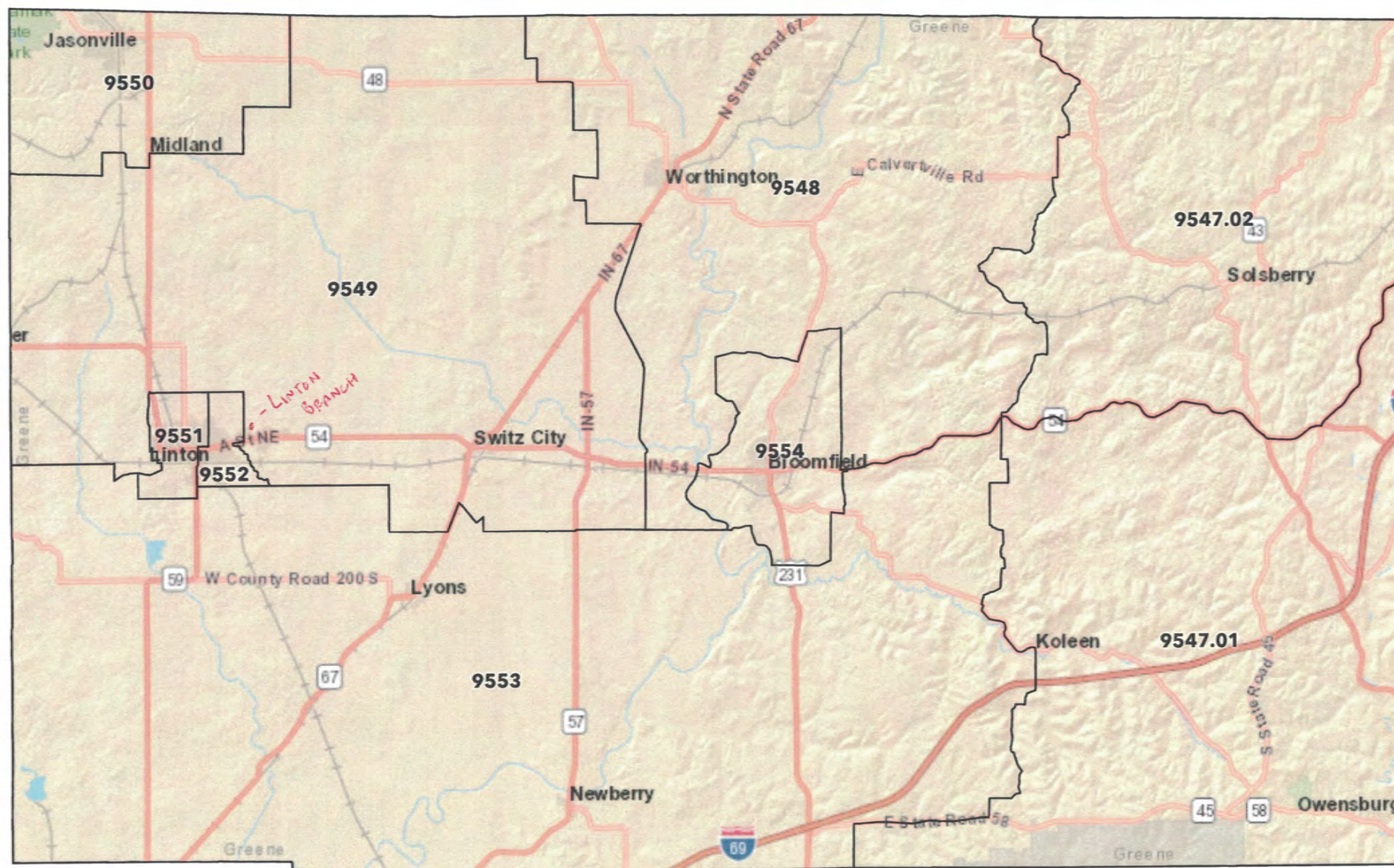


Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
Basemap source: Esri and its partners

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Greene County Tracts, 2020

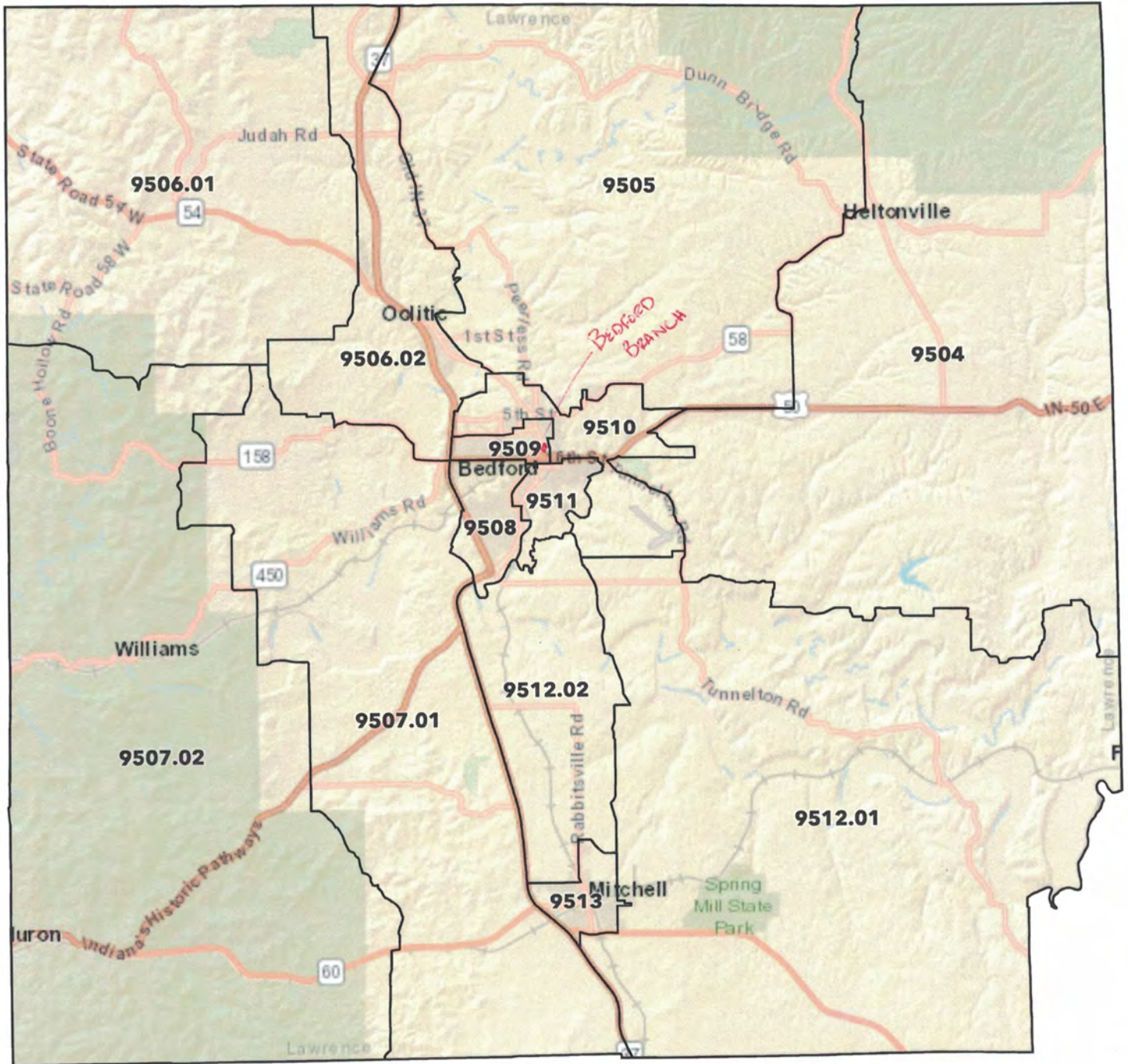


Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
Basemap source: Esri and its partners

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Lawrence County Tracts, 2020



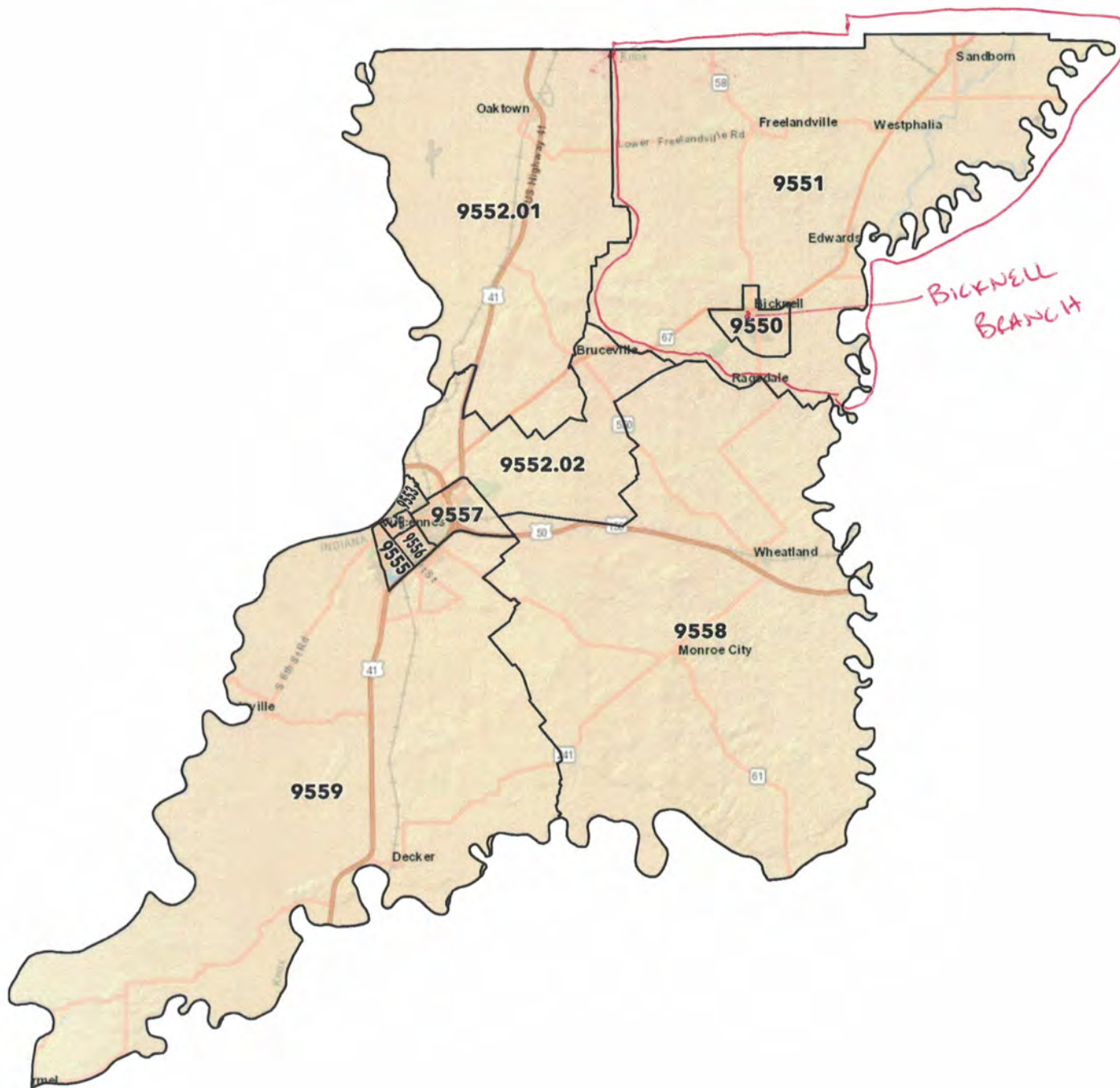
Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
Basemap source: Esri and its partners

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Knox County Tracts, 2020

ONLY TRACTS 9550 and 9551



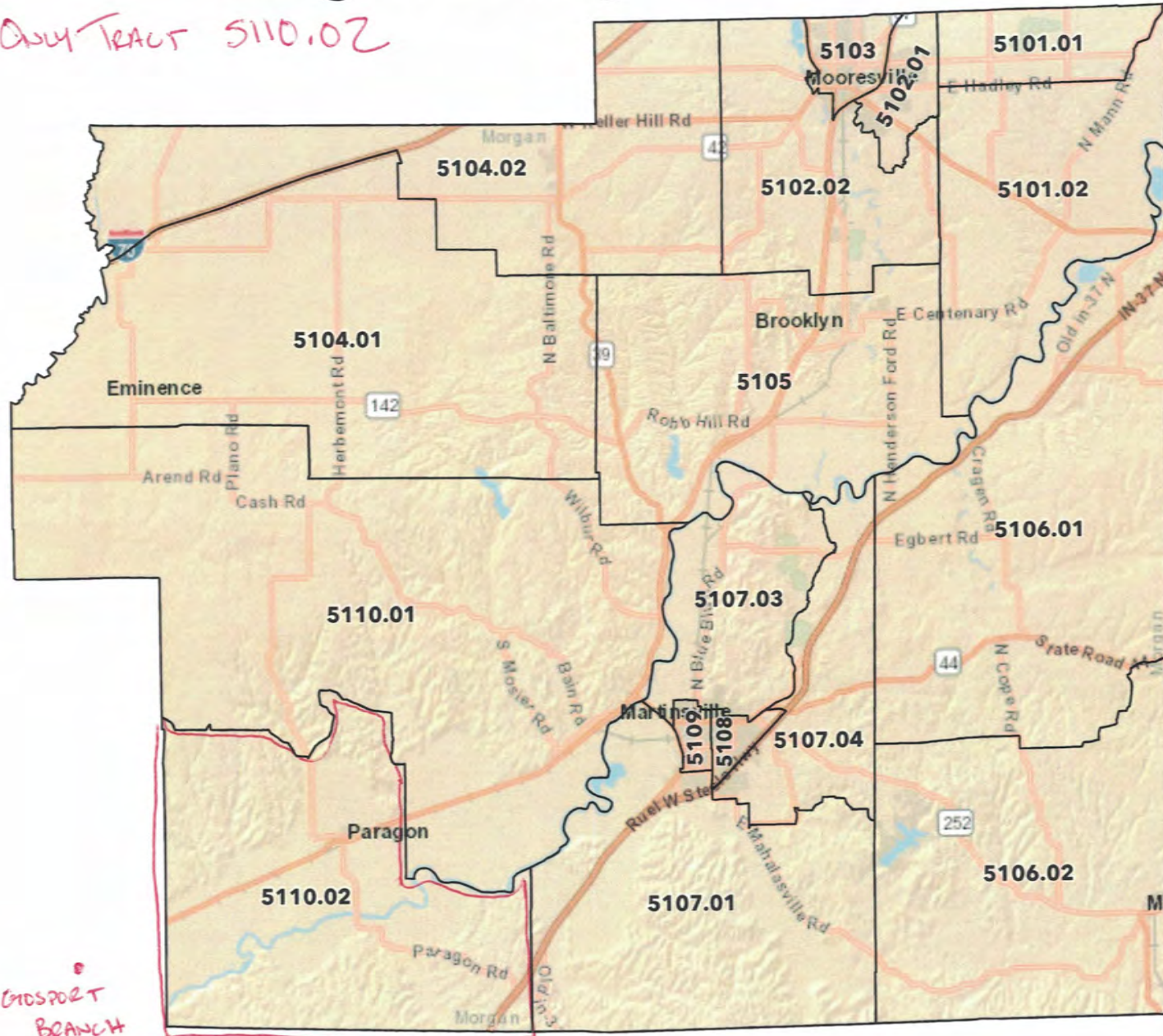
Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
Basemap source: Esri and its partners

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Morgan County Tracts, 2020

Only Tract 5110.02



Source: STATS Indiana, using U.S. Census Bureau tract boundaries, February 2021
 Basemap source: Esri and its partners

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Census Tract Information

Main Office in Spencer: 201 W. Morgan St., Spencer, IN 47460
Tract 9558.00. MSA 14020 (Bloomington)

Branch Offices:

- Bedford: 1037 15th St., Bedford, IN 47421
Tract 9509.00. MSA N/A
- Bicknell: 215 Washington St., Bicknell, IN 47512
Tract 9550.00. MSA N/A
- Bloomington: 4020 S. Old State Road 37, Bloomington, IN 47401
Tract 0011.03. MSA 14020 (Bloomington)
- Ellettsville: 3419 W. State Rd. 46, Bloomington, IN 47404
Tract 0013.05. MSA 14020 (Bloomington)
- Gosport: 14 E. Main St., Gosport, IN 47433
Tract 9555.00. MSA 14020 (Bloomington)
- Linton: 1600 A St. NE, Linton, IN 47441
Tract 9549.00. MSA N/A



Branch Openings and Closings

Bloomfield Branch Closed 12/31/2024
34 E. Main St., Bloomfield, IN 47424
Tract 9554.00. MSA N/A

GROWING WITH YOU



Home Office
201 W. Morgan St.
PO BOX 151, Spencer, IN 47460



(812) 829-4811

Toll-Free: (888) 275-6272

Bedford: (812) 804-1010

Bloomington South: (812) 935-0406

Gosport: (812) 879-4218

Fax: (812) 829-4811

Bicknell: (812) 757-4352

Ellettsville: (812) 935-4811

Linton: (812) 847-5047



www.ocsbank.com

webmaster@ocsbank.com



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.

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www.ocsbank.com

webmaster@ocsbank.com

Owen County State Bank
Loan and Deposit Historical Analysis

<u>Date</u>	<u>Loan to Deposit Ratio</u>
3/31/2025	85.87%
6/30/2025	86.21%
9/30/2025	86.93%
12/31/2025	85.10%

FEE SCHEDULE

Owen County State Bank
3419 West State Road 46
Bloomington, Indiana 47404
(812)935-4811

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

Check printing fees vary by the style of check ordered.

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Closed - Within the first 90 days (checking or savings account)	\$30.00
Account Research (Charge may be assessed for Reconstruction of Records and/or Checkbook Reconciliation) per hour	\$35.00
Automatic Transfer - Between OCSB Accounts	\$0.00
Automatic Transfer - Request to Change (for example: Change amount / Frequency or Skip) per transfer	\$3.00
Automatic Transfer - Setup for Over Draft Protection (Funds pulled from Ready Reserve or another OCSB deposit account - Free of charge)	\$0.00
Cashier's Check	\$4.00
Coin Counting for Non-Customer (Coin Total Less than \$50)	\$3.00
Coin Counting for Non-Customer (Coin Total More than \$50)	5.000% of Total Coin
Collection Items: Outgoing (per item)	\$20.00
Counter Checks - Issue limited to a maximum of 10 - flat fee	\$2.00
Dormant Service Charge	\$5.00
Dormant: checking account is dormant if for one (1) year there have been no customer initiated deposits or withdrawals	
Dormant: savings account is dormant if for two (2) years there have been no customer initiated deposits or withdrawals	
Fax Transmittal - Incoming & Outgoing (max \$5.00)	\$1.00
Money Order	\$3.00
Notary Service - Per Stamp or Seal	\$2.00
Overdraft (OD) or Non-Sufficient Funds (NSF) & Returned Charge: Checking - Per item PAID or Return	\$35.00
Overdraft (OD) or Non-Sufficient Funds (NSF) & Returned Charge: Savings- Per item PAID or Return	\$35.00
Photo Copies	\$0.25
Postage Stamps (Cost of Cust	
Return Item Charge for Return of Deposited Item - per item	\$6.00
Safe Deposit Box 3 X 5 X 24 Annual Rental Fee	\$18.00
Safe Deposit Box 4 X 5 X 24 Annual Rental Fee	\$23.00
Safe Deposit Box and Self Service Storage Box 10 X 10 X 24 Annual Rental Fee	\$65.00
Safe Deposit Box and Self Service Storage Box 3 X 10 X 24 Annual Rental Fee	\$35.00
Safe Deposit Box and Self Service Storage Box 5 X 10 X 24 Annual Rental Fee	\$45.00
Safe Deposit Box and Self Service Storage Box 5 X 5 X 24 Annual Rental Fee	\$25.00
Safe Deposit Box and Self Service Storage Box Drill Box (Approximate Cost)	\$225.00
Safe Deposit Box and Self Service Storage Box Late Fee (per month)	\$8.00
Safe Deposit Box and Self Service Storage Box Lost Key	\$25.00
Savings or Money Market Savings Account - Excessive withdrawals (transfers and/or automated withdrawals in excess of 6 per statement cycle)	\$9.00
Signature Card/Contract Change: Consumer or Non Consume per account (Charge assessed on changes made the 1st year; thereafter, we allow 1 change free of charge within a 12 month period.	\$10.00
Statement - Duplicates or Reprints (per statement)	\$2.00
Stop Payment	\$35.00
Transaction History - Printout of items cleared since last statement (per statement)	\$1.00
Transfers Initiated through BankLine Telephone Banking or any of our Internet Banking Services	\$0.00
Transfers Requested by Phone and Manually Input	\$3.00
Wire Transfer: Domestic - Incoming	\$12.00
Wire Transfer: Domestic - Outgoing	\$17.00
Wire Transfer: Foreign - Incoming and/or Outgoing	\$45.00
Wire Transfer: Incoming for a non-customer (must have prior approval)	\$17.00

Night Deposit Locked Bags



Rental Options:	
• Annual Charge per Customer.....	\$20.00
or	
• One Time Charge per Bag.....	\$35.00
Lost Bag or Key.....	\$25.00
Night Deposit Zipper Bags - Per Bag.....	\$4.00 (per bag)

Debit Cards (Including ATM only cards)

- Card Replaced or Reissued (other then scheduled 3 year reissue).....5.00
- Cash Withdrawal Limit at an ATM - per day.....500.00
- Point of Sale Purchase Limit - per day.....1,000.00

Per Transaction Charges

- Cash Withdrawal at an OCSB ATM None
- Cash Withdrawal at another institution's ATM.....1.50

Non-Customer OCSB ATM withdrawal.....4.00



OWEN COUNTY STATE BANK

Loan Fees: effective 01/01/2025

All Residential Appraisals
All Commercial Appraisals

Call for a Quote
Call for a Quote

First Mortgage	\$1,000.00
Second Mortgage	Lesser of 2% of loan amount or \$350.00
Second Mortgage Subordinations	\$ 350.00
Mobile Home (with land)	\$1,000.00
Mobile Home (without land)	\$ 300.00
Home Equity (Annual fee)	\$ No fee
1 st Mortgage- Residential	
Modification Agreement	\$ 725.00
Employee Modification	\$ 350.00
2 nd Mortgage- Residential	
Modification Agreement	\$ 350.00
Employee Modification	\$ 200.00
Residential Appraisal Evaluations	\$ 75.00
Commercial Bus Loan Modification	\$ 100.00
Construction Loans	1/2% of loan amount min. \$1,000.00
Lines of Credit - 1 year	See rate sheet
Lines of Credit - 2 year	See rate sheet

Fax – Both Incoming & Outgoing

Per Page	\$ 1.00
Maximum Fee	\$ 5.00

Partial Release

Preparation	\$15.00
Recording	Actual

Recording Fees

Actual

E-Recoding Fee

\$ 5.25

UCC's

\$ 14.00/ Release \$14

UCC Search

\$ 12.00

Loan Documentation Fee

\$125.00 (loans \$3,000.01 or more)

2% of loan amount if loan amount is \$3,000 or less

VSI Fee

\$ 30.00

VSI Fee (Mobile Home)

\$ 40.00

GAP Insurance

\$275.00

Collateral Exchange

\$ 25.00

Letters of Credit

1.50 % of Commitment

NSF Loan Payment Reversal

\$ 25.00

Extension Fee

\$ 25.00

Flood Determination

\$ 23.00

Notary Fee

\$ 2.00

BMV Fee

\$ 15.00

Late Fee Consumer Loan

\$ 19.00

Late Fee Mortgage Loan

5% of payment amount

Payoff Preparation Fee

\$31.00

Phone Transfer Fee

\$ 3.00



[Online Banking Login](#)

[Make a Payment](#)

Growing With You

Our Staff & Directors

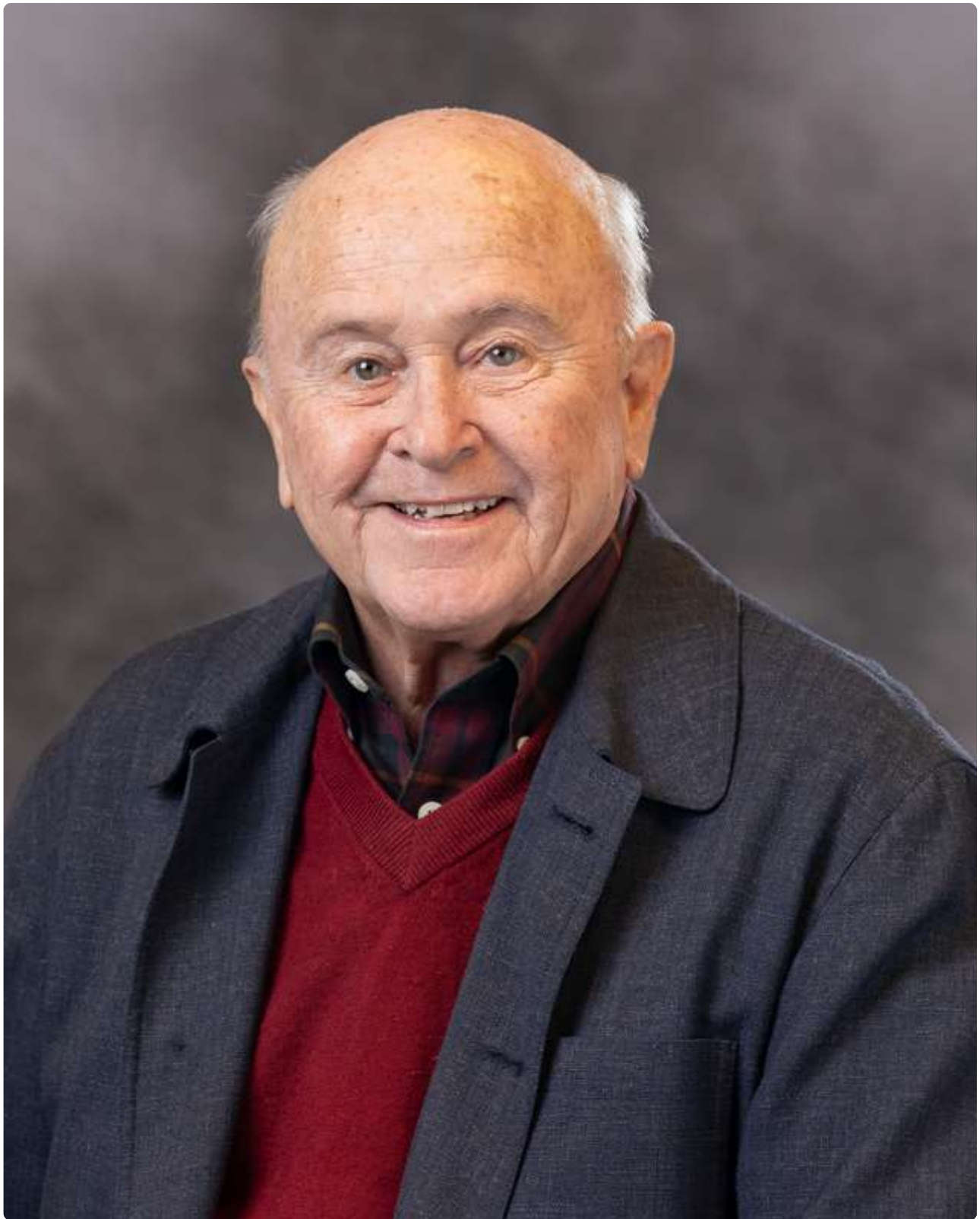
[Home](#) > [About](#) > [Our Staff & Directors](#)

Our Philosophy

Owen County State Bank is proud to be a community bank. We've served Owen County with dedication for over 90 years, and we're excited to extend our local, personal service to our neighboring counties of Monroe, Lawrence, Greene, and Knox.

Being a COMMUNITY bank means more than just business; it's about supporting local schools, organizations, and causes that matter to our communities. Our team is our greatest asset, and we see our customers as family, not just numbers. We make all our lending decisions locally, ensuring quick approvals and understanding your needs. Even as a small bank, we believe we can make a big difference for you.

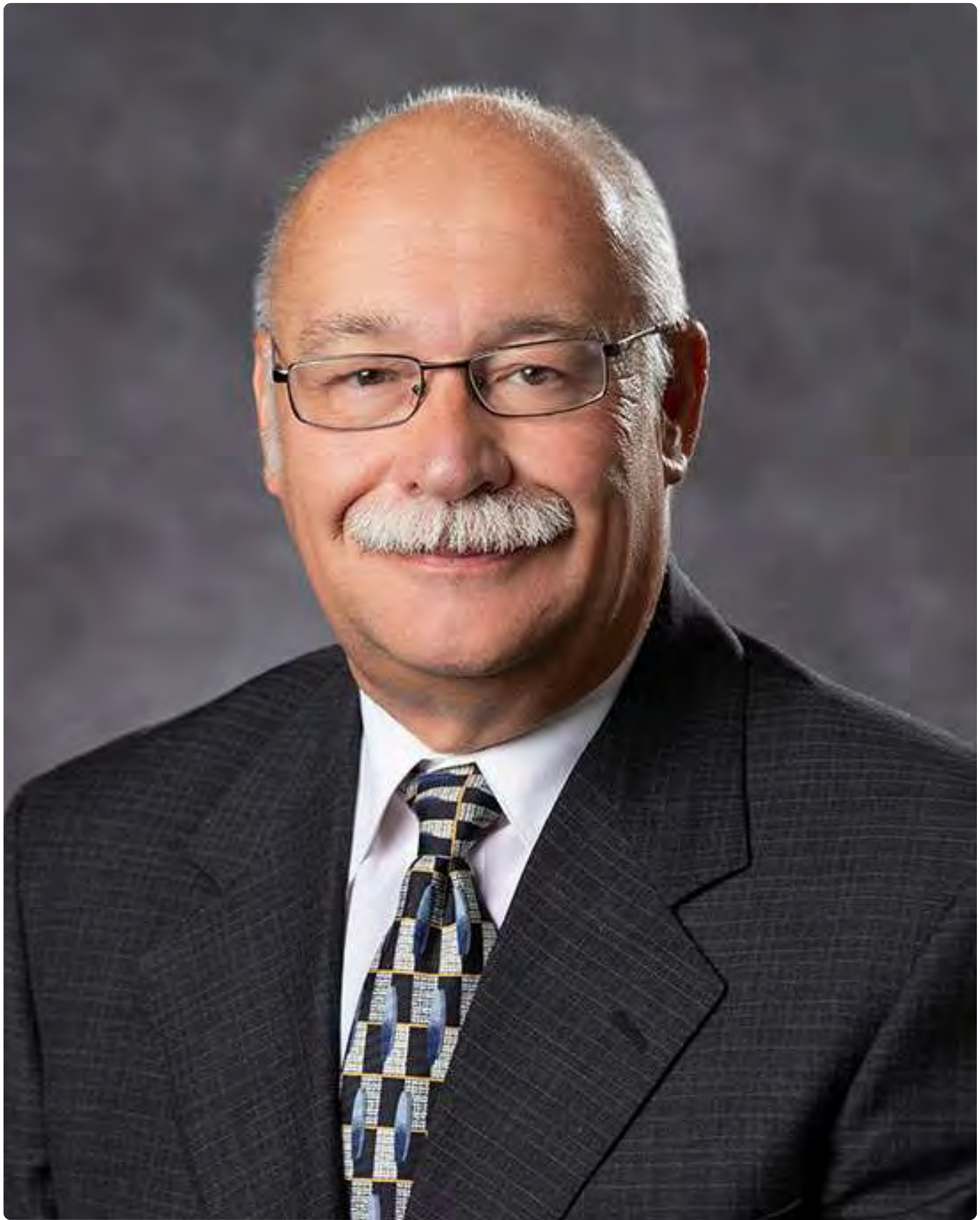
Directors



Gordon L. Wells
Retired CEO / President, OCSB



Charles E. Hines
Retired CFO, OCSB



Robert E. Taylor
President / CEO, OCSB



Becky L. Brown
Owner, Brown & Associates



Michel J. King
Vice-Chairman, Dentist



Steven K. Pedigo
Chairman, Retired Owner, West Parrish Pedigo Funeral Home



Timothy L. Vest
Owner, General Interiors

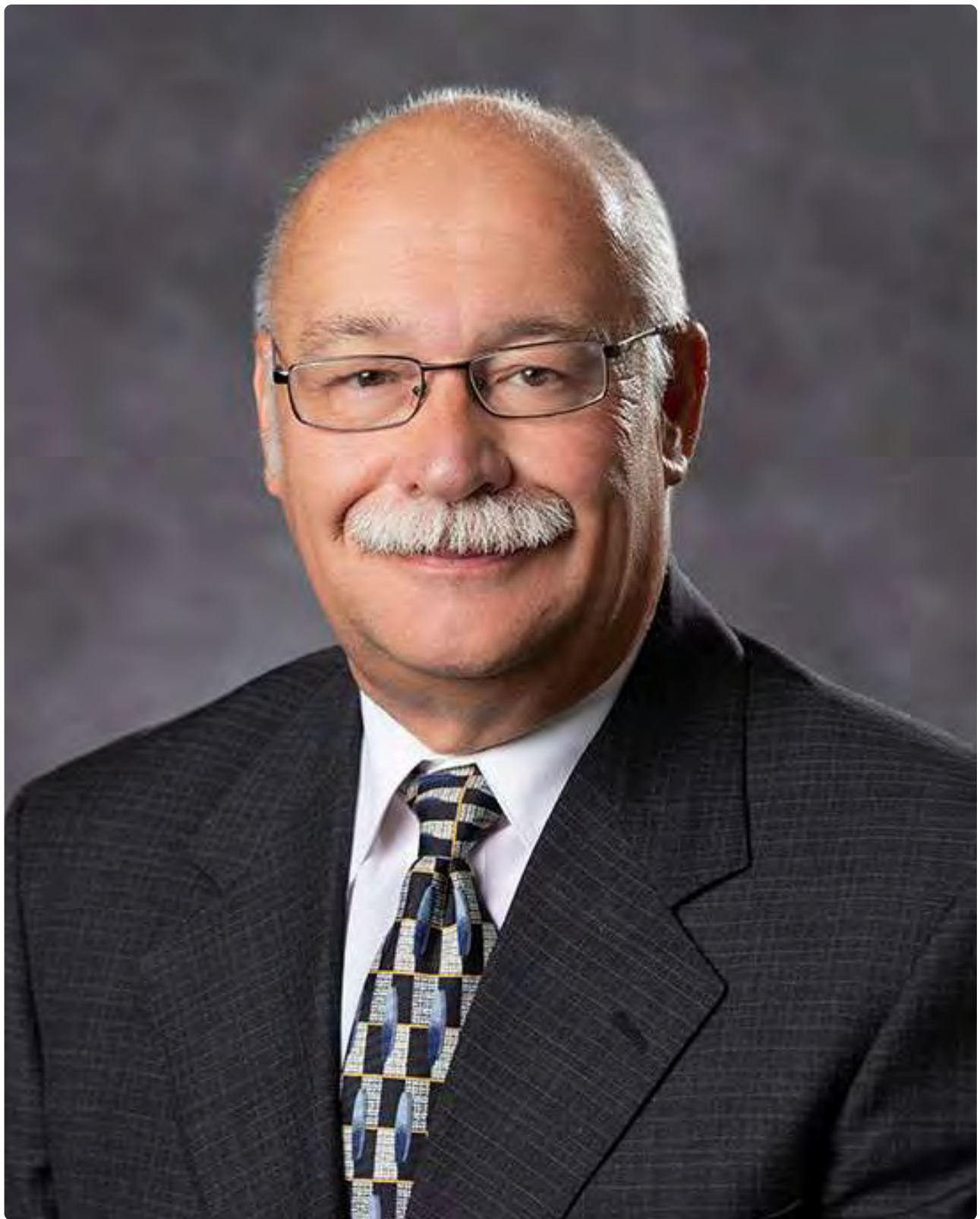


Scott L. Rink
President / CEO, Commercial Service



David Reed
Owner/President, Local Business Enterprises, LLC

Senior Management



Robert E. Taylor - President / CEO (Bob)

A native of Bloomington, Indiana, and graduate of Bloomington North and Indiana University, Bob as President & CEO is responsible for the daily operations of the Bank, as well as the long-run strategic direction of the Bank. Bob has 39 years' banking experience and has been an executive officer for over 20 years. Under Bob's leadership, the Bank has experienced steady growth and has opened five new Banking Centers (Bloomington, Linton, Bloomfield, Bedford and Bicknell). Bob's passion is to make sure that all employees do everything they can to fulfill the Bank's mission statement.



Danielle Conner - Executive Vice President

Danielle is a native of Spencer, Indiana and a graduate of Owen Valley High School. She earned her Bachelor's Degree in Business Management from Indiana Wesleyan University. She graduated from the Graduate School of Banking in 2017. She is responsible for retail, accounting, operations, IT, compliance, and quality control for the Bank. Danielle also leads our marketing and is actively engaged in community outreach. Danielle lives in Spencer with her husband Chris and their son Matthew.



Michelle DeFord - SVP Human Resources Director

Michelle is a graduate of Indiana University with a Bachelor's Degree in Business Management, and is a native of Shoals, Indiana. With more than 33 years' experience at Owen County State Bank, Michelle has held various roles. Currently, Michelle is responsible for human resources covering 80+ employees among 7 locations. Michelle represents the Board of Directors as Secretary and is also the liaison for Owen Financial Corporation shareholders.



Cindy Kinnarney - SVP Lending Operations

Cindy is a native of Southern Indiana, a graduate of Indiana University, and proud Air Force Veteran. Cindy is primarily responsible for the Lending team and Lending operations of the Bank. She also works to execute on the Bank's strategic direction working collaboratively with other senior management team members. Cindy has 29 years of commercial banking experience and has called Bloomington area home for 20 years. Cindy is proud to have served in several community leadership roles over her time in Bloomington and continues to serve her community in various volunteer capacities.

Commercial and Mortgage Lenders



Chris Conner
VP Senior Commercial Lender
Spencer Banking Center

 [\(812\) 650-7599](tel:(812)650-7599)
 [Email](#)



Jerry Cravens
VP Business Development
Spencer Banking Center

 [\(812\) 935-4816](tel:(812)935-4816)
 [Email](#)



Brad Pressley
VP Commercial Lender
Spencer Banking Center
[📞 \(812\) 935-4814](tel:8129354814)
[✉ Email](#)



Marilyn Price
VP Commercial Lender
Bloomington Lending Center
[!\[\]\(348565a42c2b5e90082860debee0f9d2_img.jpg\) \(812\) 935-5634](tel:(812)935-5634)
[!\[\]\(3fbbbb3af22943a400478475c9b4c534_img.jpg\) Email](#)



Sara Glass

AVP Mortgage Loan Originator
Spencer Banking Center
(NMLS 763400)

[!\[\]\(f1c6cbc058dfea4ba2a2b55c6ed6b047_img.jpg\) \(812\) 652-6013](tel:8126526013)

[!\[\]\(f48349a5847bc67534e713586b52eaa5_img.jpg\) Email](#)



Tina K. Jackson

AVP Mortgage Loan Originator
Spencer Banking Center
(NMLS 1488228)

 [\(812\) 652-6008](tel:8126526008)

 [Email](#)



Matthew B. Montgomery

VP Mortgage Sales
Bloomfield Banking Center
(NMLS 794122)

 [\(812\) 829-0040](tel:8128290040)

 [Email](#)



Mona Mellinger
VP Business Development
Bloomington South Banking Center
[📞 \(812\) 652-6019](tel:(812)652-6019)
[✉ Email](#)

Banking Center Managers



Angelica Manning

VP District Manager Retail Banking

(NMLS 2724909)

📞 [\(812\) 935-0414](tel:8129350414)

✉️ [Email](#)



Angie Bainter
AVP Spencer Banking Center
(NMLS 2734805)
[📞\(812\) 652-6026](tel:8126526026)
[✉️ Email](#)



Michelle A. Jenkins
AVP Bedford Banking Center
(NMLS 1118662)
[📞\(812\)804-1012](tel:(812)804-1012)
[✉Email](#)



Denise Niga

AVP Gosport Banking Center

(NMLS 848669)

[!\[\]\(a8fb330bdc6b4a5c24fed3c0fd2ebdce_img.jpg\) \(812\) 879-4219](tel:8128794219)

[!\[\]\(06ef362f22bf84e0133fcd684375af41_img.jpg\) Email](#)



Kandi Thompson
AVP Bicknell & Linton Banking Center
(NMLS 260892)
[📞\(812\) 757-4352](tel:8127574352)
[✉ Email](#)



Jennifer Kelley

AVP Bloomington Banking Center

(NMLS 2734803)

 [\(812\) 935 0406](tel:(812)935-0406)

 [Email](#)



Brenda K. Hutton
AVP Ellettsville Banking Center
(NMLS 2734804)
[📞\(812\) 935-4813](tel:8129354813)
[✉️ Email](#)

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Choose a checking account that fits your financial needs. Explore OCSB's checking accounts and apply online, or talk with a Universal Banker today!

	Kasasa Cash®	Kasasa Cash Back®	Choice Checking
Best For	Earning High Interest*	Debit Card Transactions*	Non Primary Checking
Rewards	4.00% APY on balances up to & including \$25,000 4.00% to 0.25% APY on balances over \$25,000 0.03% APY on entire balance when qualifications are not met	5.00% cash back on debit card purchases - No category restrictions on purchases - Cash back earned on up to \$200 in purchases monthly - Earn up to \$120 cash back per year, or up to \$10 per month	- Interest earning - Cashier's checks and money orders****
Debit Card	✓	✓	✓
Online Banking w/Bill Pay	✓	✓	✓
Mobile Banking	✓	✓	✓
Apple/Android/Samsung Pay	✓	✓	✓
E-Statements	✓	✓	✓
Choice Benefits**	Available	Available	Available
Overdraft Transfer Privilege on Qualifying Accounts***	Available	Available	Available
Line of Credit Overdraft Protection***	Available	Available	Available
Monthly Service Fee	\$0 with no minimum balance	\$0 with no minimum balance	\$0 with no minimum balance
Refund on ATM Withdrawal Fees	Up to \$25 monthly*	Up to \$25 monthly*	N/A
Minimum Opening Deposit	\$25	\$25	\$25
	Open Account	Open Account	Open Account

** Subscribe for a fee

*** Application required

**** Limit 6 per month

***Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least one (1) direct deposit or ACH credit transaction(s)
- At least 12 PIN-based / signature-based debit card purchases or more
- Be enrolled in and have agreed to receive e-statements only rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the last business day of the current statement cycle.

Contact one of our customer service representatives for specific Monthly Qualification Cycle dates.

***Reward Information:**

Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

Kasasa Cash: daily balances up to and including \$25,000 receive an APY of 4.00%; and daily balances over \$25,000 earn an interest rate of 0.2497% on the portion of the daily balance over \$25,000, resulting in a range from 4.00% to 0.25% APY depending on the account's daily balance.

Kasasa Cash Back: you will receive 5% cash back on up to a total of \$200 PIN-based / signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash or Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and:

Kasasa Cash: the entire daily balance in the Kasasa Cash account earns 0.03% APY.

Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 6/20/2024.

APY calculations are based on an assumed balance of \$25,000 + 9,999,999,999 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

***Additional Information:**

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

Qualifications, rates, rewards, fees, account specifics and restrictions may vary by account and by institution.

A \$25 minimum deposit is required to open the account.

Monthly Direct Deposit/ACH credit and enrollment in eStatements are conditions of the account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one (1) account per customer/Tax ID.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our customer service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Member FDIC.

Trademarks:

Kasasa, Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

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Find the savings account that best fits your saving style and aligns with your financial goals.

	Kasasa Saver w/Cash®	Kasasa Saver w/Cash Back®	Statement Savings	Choice Money Market Savings	Christmas Club Savings
Best For	Kasasa Cash® checking account holders	Kasasa Cash Back® checking account holders		Potential higher interest rate than regular savings, with rate tiers increasing with balances	
Online Banking w/Bill Pay	✓	✓	✓		
Mobile Banking	✓	✓	✓		
E-Statements	✓	✓	✓		
Choice Benefits**	Available	Available	Available	Available	
Overdraft Privilege on Qualifying Accounts***	Available	Available	Available	Available	
Monthly Service Fee	\$0 with no minimum balance	\$0 with no minimum balance	Maintain an average daily balance of \$200 to avoid \$3 monthly service fee. No Service Charge for those under the Age of 25 and Monthly statement if combined with Checking Account.	Maintain minimum daily balance of \$2,500 to avoid \$10 monthly service fee	\$0 with no minimum balance
Minimum Opening Deposit	\$25	\$25	\$25	\$25	\$25
Additional Details	If - for some reason - you don't meet your underlying Kasasa checking account qualifications, don't worry. Your Kasasa accounts are still active and you will receive the base rate of 0.03% APY in your Kasasa Saver with Cash Back. Even more, you can get right back to your full rewards the very next month.*			Interest paid on daily balance, with tiered interest rates	Principal & Interest paid annually by transfer to other OCSB deposit account. Interest forfeited if funds withdrawn before annual payout date.
	Open Account	Open Account	Open Account	Contact Us	Contact Us

**Subscribe for a fee

*** Application Required

*Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash or Cash Back account during each Monthly Qualification Cycle:

- At least one (1) direct deposit or ACH credit transaction(s)

- At least 12 PIN-based / signature-based debit card purchases or more
- Be enrolled in and have agreed to receive e-statements only rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the last business day of the current statement cycle.

Contact one of our customer service representatives for specific Monthly Qualification Cycle dates.

***Reward Information:**

Depending on what Kasasa account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle:

Kasasa Cash: daily balances up to and including \$25,000 receive an APY of 4.00%; and daily balances over \$25,000 earn an interest rate of 0.2497% on the portion of the daily balance over \$25,000, resulting in a range from 4.00% to 0.25% APY depending on the account's daily balance.

Kasasa Cash Back: you will receive 5% cash back on up to a total of \$200 PIN-based / signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10 cash back payments may be earned per Monthly Qualification Cycle.

Kasasa Saver: A free, variable rate, deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Kasasa Cash or Cash Back checking account during each Monthly Qualification Cycle. Daily Balances up to and including \$50,000 in your Kasasa Saver account earn an APY of 1.25% and daily balances over \$50,000 earn an interest rate of 0.2497% on the portion of the daily balance over \$50,000, resulting in a range from 1.25% to 0.25% APY depending on the account's daily balance.

When your linked Kasasa Cash account qualifications are not met, the entire daily balance in the Kasasa Saver account earns an interest rate of 0.029% resulting in an annual percentage yield of 0.03% APY.

Interest will be credited to your Kasasa Saver account on the last day of the current statement cycle.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash or Kasasa Cash Back account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash, Kasasa Cash Back, or Kasasa Tunes transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

Depending on your Kasasa account, when your qualifications are not met, cash back payments are not made, nationwide ATM withdrawal fees are not reimbursed and:

Kasasa Cash: the entire daily balance in the Kasasa Cash account earns 0.03% APY.

Interest will be credited to your Kasasa Cash account on the last day of the current statement cycle.

Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 6/20/2024.

APY calculations are based on an assumed balance of \$25,000 + 9,999,999,999 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

***Additional Information:**

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

Qualifications, rates, rewards, fees, account specifics and restrictions may vary by account and by institution.

A \$25 minimum deposit is required to open the account.

Monthly Direct Deposit/ACH credit and enrollment in eStatements are conditions of the account.

Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications.

Limit of one (1) account per customer/Tax ID.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our customer service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

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Save for your future-specific goals.



Save securely with an assured rate of return. Whatever your reason for saving, such as building a cushion for your family, planning retirement, or dream vacation, OCSB has flexible terms at competitive rates. All certificates of deposit (CDs) are FDIC Insured. Call one of our Banking Centers today to discuss rates and what product works best for you. Opening up an account with OCSB is quick and easy.

We offer several different CDs, based upon term (months or years) and amount of deposit. If you are not familiar with what a CD can do for you, or want to refresh your memory, see below. Then stop by one of our [Locations](#) to open your CD today!

[Learn More About CDs](#)

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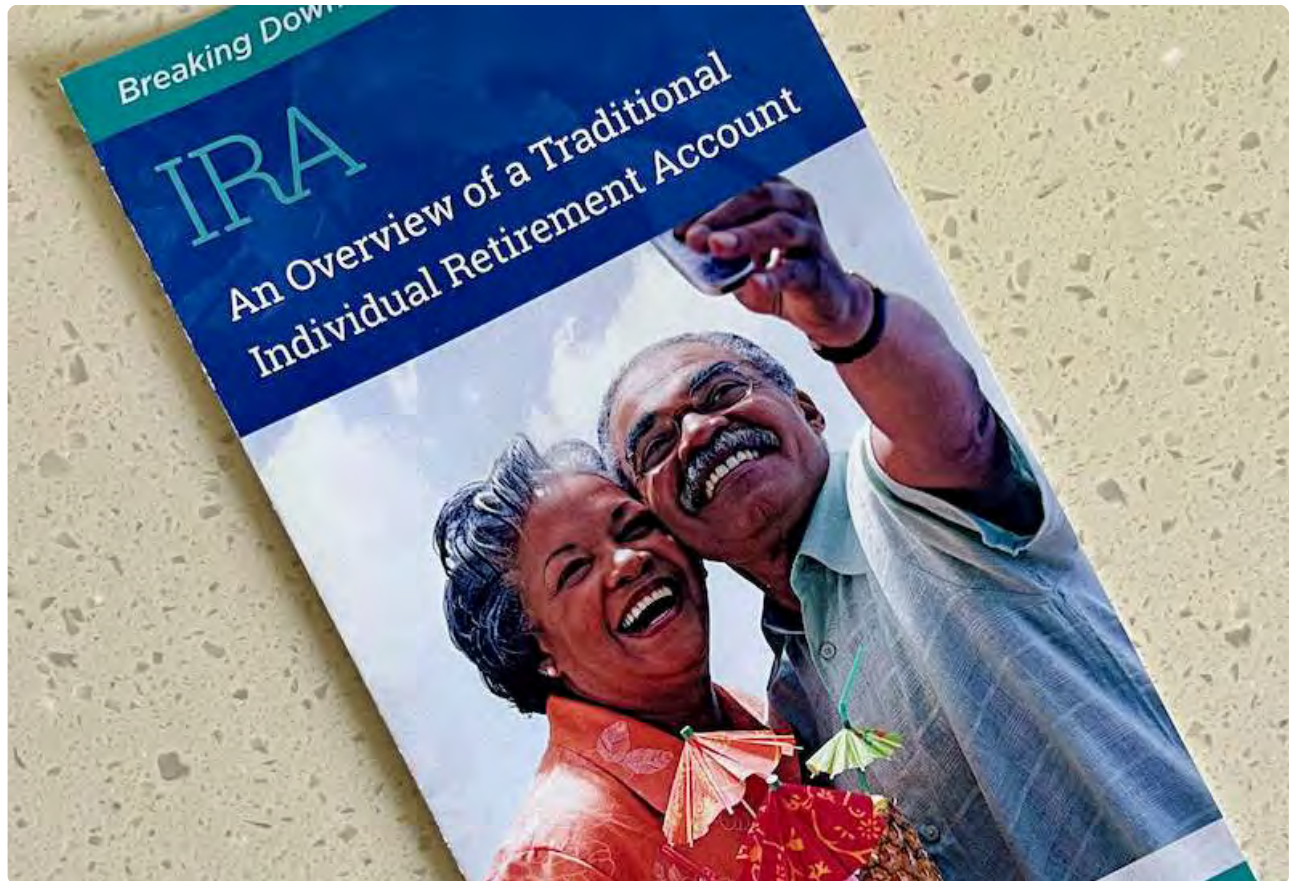
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An Individual Retirement Account, or IRA, is a perfect way to plan for your financial future.



Embark on your savings journey with a unique account that leverages distinct tax benefits and attractive interest rates, allowing you to kick-start your financial reserves at your convenience. Choose from our savings account and CD products for a Traditional IRA and the Roth IRA, to tailor your investment approach.

To assist you in selecting the ideal IRA for your needs, we've included this information sourced from www.IRS.gov, outlining key distinctions between the two IRA types. Take a moment to peruse the details on this page, and feel free to visit or contact our headquarters to consult with a dedicated account representative regarding your individual requirements.

[Individual Retirement Arrangements \(IRAs\)](#), | [Internal Revenue Service \(irs.gov\)](http://Internal Revenue Service (irs.gov))

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"GROWING WITH YOU" is more than just a tagline at Owen County State Bank. As your financial needs change over the years, we will be here to assist you along the way.

Our experienced lending team is here to guide you through the loan or mortgage process. As a community bank, we make our loan decisions locally and promptly.



Mortgages*

Whether you are buying your first home or growing into a new home, our experienced mortgage professionals will guide you through the process and help you find the option that is right for you.

Click the **Apply Now** button to begin the application process for a Mortgage Loan, Pre-Approval or Re-Finance.

[Apply Now](#)

If you already started an application and created a login, then you can click the Borrower Portal button to access your account.

Borrower Portal



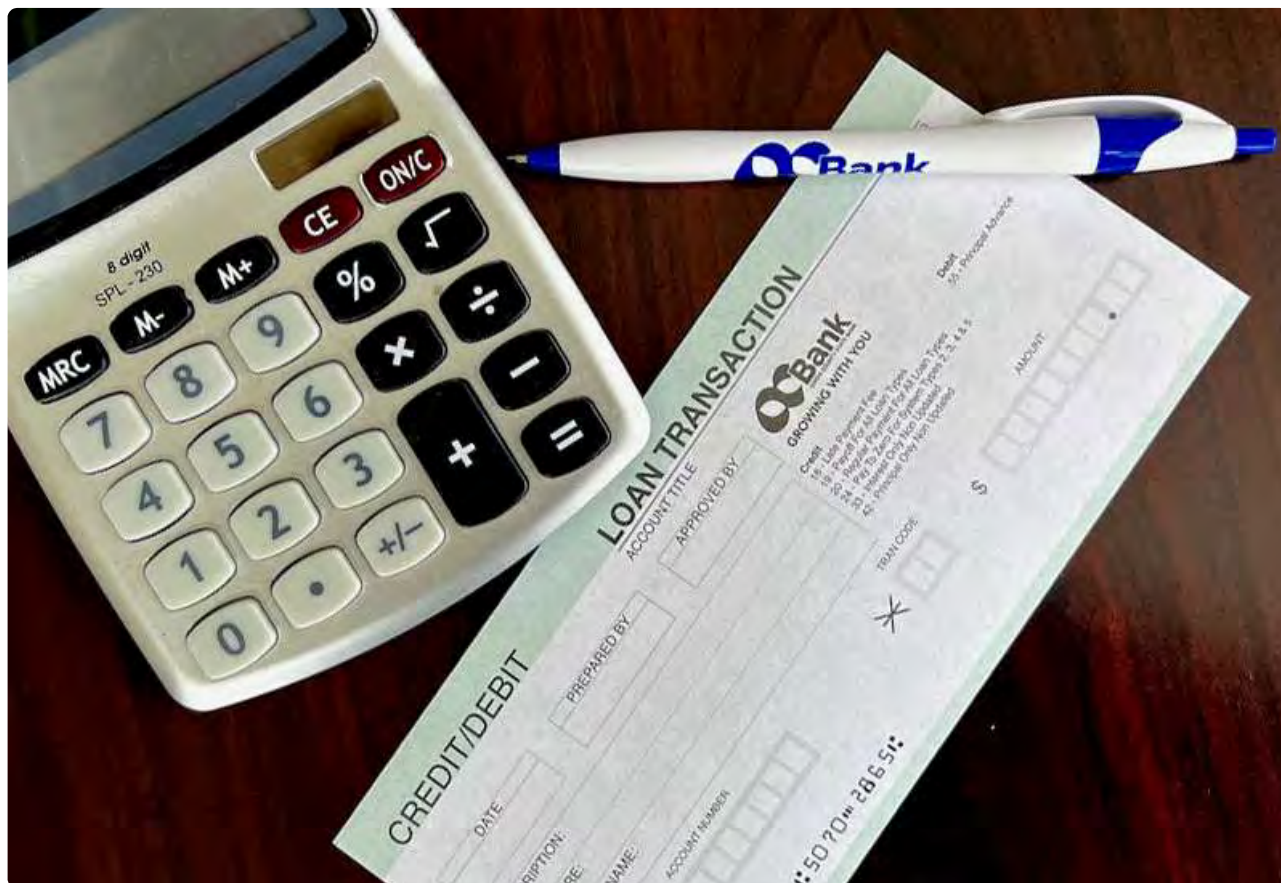
Personal & Auto Loans*

Seeking a new car, appliance, recreational vehicle, motorcycle, or that long-awaited dream vacation? Rest assured; we strive to respond with a quick approval when possible. As a local bank, your credit talks stay confidential, and our adaptable programs match your needs and budget with the right loan. We provide affordable rate options for secured and unsecured loans. Borrow against your savings for a lower loan rate, preserving your deposit's growth. Contact our [loan officers](#) for more information and support.



Home Equity Line Of Credit*

A Home Equity Line of Credit (HELOC) allows you to borrow against the equity in your home. HELOCs are a great way to help pay for your child's college education, a home improvement you've been thinking about, or for the vacation you've been dreaming of. No matter what you need the money for, Owen County State Bank makes getting it easy. Our [loan officers](#) can help you through each step of the process.



Ready Reserve*

Protect your checking account from NSF fees by linking a Ready Reserve.

- ✓ No annual fee
- ✓ No collateral required
- ✓ Competitive rates
- ✓ Flexible payment options
- ✓ Provides overdraft protection for your Personal Checking Account

*All loans are subject to credit approval. Please contact Owen County State Bank for current interest rates. Owen County State Bank is an Equal Housing Lender.

Important Information About Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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Our credit and debit cards provide a secure and convenient method for everyday transactions, both online and in-store. With features like fraud protection, transaction notifications and customer support, our cards ensure smooth management of your finances.

Credit Cards

- ✓ Personal/Consumer & Business Credit Card
- ✓ OCSB Visa & OCSB Business Visa

Apply Now

Debit Cards

- ✓ Use instead of a check or cash to pay for anything, anywhere VISA® is accepted – online or in person
- ✓ Transactions are automatically deducted from your checking account.
- ✓ Use at ATM for cash, inquiries or to transfer funds between linked accounts
- ✓ Receive notification of your debit card transactions for added security through Card Suite Lite App

Download Card Suite Lite through your phones App Store

[Apple: Store Card Suite Lite App.](#)

[Android Play Store: Card Suite Lite App.](#)

Apply for a debit card at any [Banking Center](#).

Lost or Stolen Card?

To report fraudulent activity or card(s) as lost or stolen please call one of the following:

Debit Cards

During banking hours: [\(812\) 829-4811](#) or

Toll-Free: [\(888\) 275-6272](#)

After hours, weekends & holidays: (800)-754-4128

Credit Cards

Toll-Free: [\(800\) 883-0131](#) or

Outside the U.S.: [\(813\) 868-2891](#)

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We offer a variety of business checking accounts to meet your business needs.

	Business Checking	Business Interest Checking	Business Analysis Checking
Best For	Businesses with relatively low transaction volume	Businesses with higher balances but lower transaction volumes	Businesses with high balances and transaction volume
Debit Card	✓	✓	✓
Online Banking w/Bill Pay	✓	✓	✓
Mobile Banking	✓	✓	✓
E-Statements	✓	✓	✓
Overdraft Transfer Privilege on Qualifying Accounts**	Available	Available	Available
Line of Credit Overdraft Protection**	Available	Available	Available
Monthly Service Fee	\$0 with no minimum balance	\$0 with average daily balance of \$5,000, \$15 if below	Account features a monthly earnings credit which is applied to reduce or eliminate fees on the account. No Minimum balance requirement.
Limitations	First 150 transaction items free, Each item over 150 \$.30 each	First 150 transaction items free, Each item over 150 \$.20 each	\$0.08 per item processed if earnings credit does not exceed fees.

*Notice to Commercial Account Customers

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person or business accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

**Application Required

Contact Your Local Branch

Locations

Customer Service

Phone: (812) 829-4811
Telephone Banking: (800) 684-3168
Routing #074912865
Contact Us

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Debt Counselling Resources

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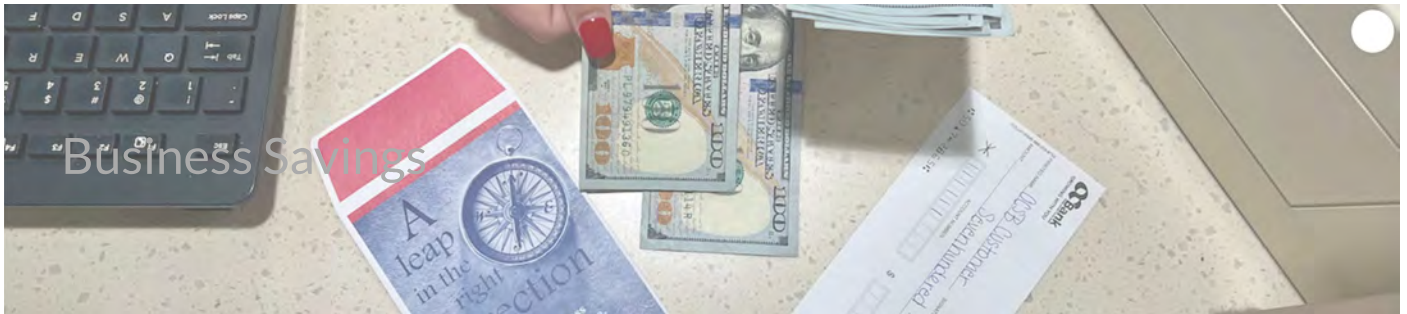
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Growing With You



[Home](#) > [Business Banking](#) > [Savings](#)



Business Money Market Savings

A Business Money Market Savings account is ideal for businesses who want to save for future needs.

- ✓ Higher interest rates for higher balances
- ✓ Tiered Interest
- ✓ \$10 service charge if average minimum balance falls under \$1,000

Overdraft Protection Services



Overdraft Protection Transfer

OCSB business customers can request an Overdraft Protection Transfer link between another OCSB deposit account owned by the business and their DDA account. Funds will automatically transfer from the secondary account to cover the overdraft, assuming funds are available in the secondary account. While a transfer fee is assessed in this process, the business avoids incurring Overdraft/NSF fees and returned unpaid items. This service may benefit businesses that have additional funds to deposit in a second OCSB account but don't have the need for a Sweep account. (Note: Regulation only allows for 6 transfers per month from a Savings or Money Market Savings account.) Fees apply.



Ready Reserve Business Line of Credit

OCSB business customers can apply for a Ready Reserve Overdraft Line of Credit. If approved, funds will automatically transfer from the Ready Reserve account to cover the overdraft in the DDA account, assuming the credit limit is sufficient. While interest is charged on any outstanding balance on the Ready Reserve account and transfer fees may apply, the business avoids incurring Overdraft/NSF fees and the possibility of returned unpaid items. A Ready Reserve Credit Line may benefit businesses that don't have additional funds on deposit (see above Overdraft Protection Transfer.) Fees apply.

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Growing With You



[Home](#) > [Loans](#) > [Business Loans](#)

We want to be your banking partner to help you grow.

OCSB's local decisions allow for flexible financing and quick decision making. Our experienced lending team is here to help you reach your business goals!



Add Content...

Real Estate Loans*

With a real estate loan we can help you purchase new land or already developed commercial property for your business. Build your dream building on the perfect location for your business with the help of a real estate loan from Owen County State Bank.



Construction Loans*

Our commercial construction loans are built for you. Whatever you're building, our experienced lenders will work with you every step of the way.



Lines of Credit*

We know businesses have to adapt and evolve in order to succeed. When you need to make a purchase, meet working capital or seasonal needs, or fund the next big move for your business, Owen County State Bank can help give you the money you need exactly when you need it. A line of credit could be the most convenient way to help your business.



SBA Loans*

At Owen County State Bank, we're in business for your business. When you get an SBA loan from us, you start a relationship with a bank where we care about making your business successful just as much as you do. whether you're starting a new business or expanding to new locations, our [team of lenders](#) can help you succeed with an SBA loan.

*All loans are subject to credit approval. Please contact Owen County State Bank for current interest rates. Owen County State Bank is an Equal Housing Lender.

Fair Lending in Our Community

It is our position to comply with the intent of all applicable consumer and fair lending laws. Our policies and procedures reflect this bank's commitment to serving Owen, Monroe, Greene, Lawrence and surrounding areas in a fair and equitable manner. The bank's lending resources will be allocated in a process consistent with prevailing or anticipated economic conditions in accordance with sound asset management practices. No individual will be denied the services of Owen County State Bank due to discrimination because of race, color, religion, sex, marital status, or age. Employees are instructed to treat all persons fairly and not to discourage any from applying for credit. Owen County State Bank will accept and consider all signed and submitted applications for credit and will grant such credit based on safe and sound banking principles.

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Growing With You



[Home](#) > [Business Banking](#) > [Corporate Cash Management](#)



CCM Basic

CCM Basic offers 24/7 online account access, including:

- ✓ Real-time balance inquiry
- ✓ Transaction history
- ✓ Initiate transfers and loan payments (between OCSB accounts)
 - Real-time, or
 - Scheduled in advance
- ✓ Multiple CCM online users with customized access to specific accounts and/or functions
- ✓ Free [e-Statements](#)
- ✓ QuickBooks WebConnect
 - Export account transactions directly into Quickbooks
 - Reconcile cleared items quickly and efficiently



ACH Origination

ACH Origination allows your business to send electronic debits and/or credits. ACH transactions are fast, economical, and have become widely used in a variety of transactions. This versatility and efficiency is matched by OCSB's three different ACH Origination service offerings. Companies can choose to utilize one or more of these services to meet their specific needs. Fees apply.



ACH Batch

ACH Batch is *typically used to send funds to or collect funds from individuals* rather than other businesses. ACH Batch allows you to initiate several similar transactions simultaneously - such as weekly payroll to 50 employees or monthly rent collection from apartment tenants. Other uses may include collecting health club dues, church tithes, and utility payments. If you've ever signed up for "AutoPay" or "EZPay" or "Direct Deposit", a function like CCM's ACH Batch is being used, and your business can use it too.

CCM's ACH Batch allows OCSB business customers to enter the account information of each Receiver (the person being debited or credited). This information is stored along with a typical payment amount. Once this information is entered, sending transactions is quick and easy. When you are ready to move funds, you can tweak the amounts, add or remove individual Receivers, and submit the batch.



ACH Send File

Many finance and accounting software packages used by businesses include the capability to create a complete NACHA-formatted ACH file. Businesses that use such software to manage payroll or accounts payable may have already entered their Receivers' account information into their internal software. In such instances, having to enter the same information into ACH Batch or Single Entry is redundant. Rather, if your software has the capability to do so, you can export the transactions into a complete ACH File and *send OCSB the file through CCM for processing through the Federal Reserve*. This saves you the hassle of keying amounts and account information into CCM itself. Instead, CCM acts as a secure transmission conduit and does not change the content of your file information in any way. Using CCM's Send File ensures that your confidential ACH file is transmitted to OCSB through a secure, encrypted method. OCSB's e-Business services will work closely with customers who wish to utilize ACH Send File to ensure files are properly configured and tested to meet the Federal Reserve's standards.



CCM Wire Requests

OCSB customers whose business processes require the same day settlement and "near-real-time" transmission speed that wires offer may benefit from CCM Wire Requests. Businesses who regularly initiate wires can add the CCM Wire Requests service to conveniently send domestic wires without visiting a bank branch. Furthermore, CCM Wire Requests have the capability to store the account and beneficiary information for a wire, making a recurrence of the same wire down the road much easier. While CCM Wire Requests can only be sent to domestic (US) recipients, OCSB customers may visit any OCSB branch to request a foreign, or international, wire transmission. Fees apply.



CCM Dual Authorization

Because features like CCM's ACH Origination and Wire Requests allow the movement of large sums of money through remote access, businesses utilizing such services have sometimes been targeted by online criminals. Dual authorization is an additional layer of security offered by OCSB to deter both internal and external criminal threats. Dual authorization for ACH Origination and/or Wire Requests requires one CCM user to initiate the transaction and another user within your company to approve it. If both steps aren't completed on the same day, the transaction is voided and never sent to OCSB for processing. Dual authorization is effective against external fraud because it requires the access information and credentials of two individuals. Dual authorization is also effective against internal fraud by a rogue employee. While dual authorization will not guarantee that all fraud will be avoided, it does add an additional layer of protection to OCSB's other online security processes.

OCSB highly recommends companies utilizing ACH Origination or Wire Requests consider dual authorization if your organization supports it. Businesses with only one CCM user cannot utilize dual authorization.

There is currently no fee to add and utilize Dual Authorization.



Remote Deposit Capture

Remote Deposit Capture (RDC) allows your organization to process checks received from your customers without leaving your office. When you choose OCSB's RDC solution, our technology partner will provide you with an easy-to-use check scanner similar to the ones we use at our branches. As you scan your customers' checks, they are automatically converted into electronic ACH transactions. These transactions are debited from your customers' bank accounts while your OCSB account is electronically credited for the amount of the checks scanned. This service provides convenience to your business in many ways:

- ✓ **Extremely efficient** - Rather than requiring one of your employees to physically visit the bank and drive back to the office, your staff can remain at their desks and process the checks quickly through the secure online interface. Many RDC users love the fact that they don't have to drive to the bank on cold days with icy roads. And many business-owners love the fact that their employees no longer use the trip to the bank as a means to run personal errands on company time.
- ✓ **Speedy collection of funds** - Because RDC uses ACH, deposits and the converted checks typically clear within two business days.
- ✓ **Faster notification of returns** - In the event that a converted check is nonsufficient, the returned ACH item is typically sent back to you much faster than a similarly returned check. This gives you a head-start on collecting the funds and resolving the issue with your customer.

RDC is administered and sold through our third party technology partner; additional fees apply.



Merchant Services

Merchant services allow your business to accept both debit and credit cards with quick approval response times and low costs. Whether you need one terminal or a solution for multiple locations, our technology partner will provide equipment to accept card payments in both "card present" and "card not present" (i.e. phone, Internet) situations. Funds are then deposited via ACH into your OCSB account.

- ✓ Accept all forms of card payments
- ✓ Point of Sale
- ✓ Mobile Solutions
- ✓ Gift Cards
- ✓ Check acceptance

Merchant services are administered and sold through our third party technology partner; additional fees apply.



Positive Pay

Protect your business from check and ACH fraud with Positive Pay

With fraud on the rise, taking measures to protect yourself can be invaluable. We recommend having an extra layer of security to safeguard your business's finances.

Positive Pay is a security tool for business accounts to protect against ACH and check fraud. It works by matching the check number, account number, and dollar amount of check payments against a list of checks previously issued and authorized by the company. An alert is triggered whenever an item does not match the list, and the company must decide to approve or reject the payment. By taking this extra precautionary measure, check fraud can be quickly identified and stopped.

Notifications will appear when you log in to your account, and alerts may also be sent via e-mail or SMS (text) messages.

Contact your [local OCSB branch](#) to inquire about Positive Pay today.

*Your business must be enrolled in basic Corporate Cash Management (Business OLB). To set up Positive Pay there is a one-time \$25 fee. After setup, the service is included in the Corporate Cash Management fee.

To see a complete listing of CCM Services and associated fees, please download our [Choice for Business Product Guide](#). 

Contact Your Local Branch

Locations

Customer Service

Phone: (812) 829-4811
Telephone Banking: (800) 684-3168
Routing #074912865
Contact Us

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Debt Counselling Resources
Download Adobe Reader

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- [Privacy Policy](#)
- [Safety & Security](#)
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[Online Banking Login](#)

[Make a Payment](#)

Growing With You

Online Banking & Bill Pay

[Home](#) > [E-Banking](#) > [Online Banking & Bill Pay](#)



- ✓ One stop access for all your accounts and activity
- ✓ Transfer funds between your accounts
- ✓ Export transactions in QuickBooks WebConnect (QBO) and other formats
- ✓ Pay anyone, anytime using Bill Pay – the funds are sent for you
- ✓ E-Statements
- ✓ Text alerts
- ✓ View cleared and pending transactions

[Enroll now for Online Banking](#)

Contact Your Local Branch

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Online Banking Login

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Growing With You



[Home](#) > [E-Banking](#) > [OCSB Mobile Banking](#)



Mobile Banking

- ✓ Access your accounts and activity on your Mobile App*
- ✓ Transfer funds between your linked accounts
- ✓ Text Alerts
- ✓ Mobile Pay
- ✓ Remote Check Deposit
- ✓ People Pay
- ✓ Check your credit score with Savvy Money



* Online Banking enrollment required

[Mobile Deposit Instructions](#)

[Mobile Deposit Terms & Conditions](#)



Mobile Pay

Securely store your OCSB VISA® Debit Card on your smart phone to use your phone to purchase goods and services. Android Pay, Apple Pay and Samsung Pay are available.

- ✓ [Android Pay Instructions](#)
- ✓ [Apple Pay Frequently Asked Questions \(FAQs\)](#)
- ✓ [Apple Pay Locator App information](#)
- ✓ [Apple Pay Card Activation](#)
- ✓ [Samsung Pay Instructions](#)

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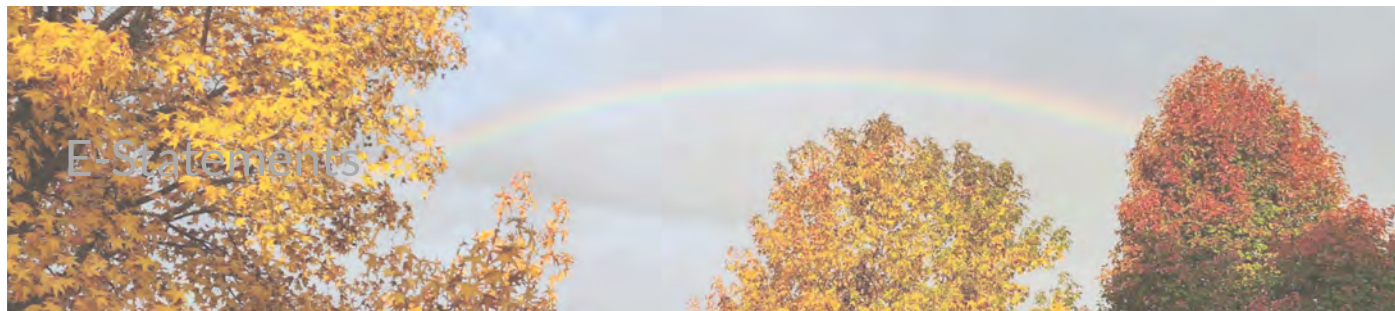
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Growing With You



[Home](#) > [E-Banking](#) > [E-Statements](#)

Electronic statements are safe, convenient, eco-friendly and quicker than paper.



E-Statements offer several advantages over traditional paper statements:

- ✓ **E-Statements are faster** - No waiting for your statement to be printed, stuffed, mailed, and delivered. As a result, E-Statements are available to you a few days earlier than paper statements and you don't need to worry about the mail getting lost or misplaced.
- ✓ **E-Statements are easier to store and search** - E-Statements are stored online for one year, but users can easily download and store their E-Statements on their own computers for as long as desired. When you need to refer back to an old statement, it's much easier to search your hard drive's folder than a filing cabinet, and there's less clutter.
- ✓ **E-Statements are easier to read** - Using the Zoom functions of your browser, check images can be enlarged to get a better view of details.
- ✓ **E-Statements are environmentally friendly** - Most people and businesses don't keep the envelope or the stuffers, and seldom need to refer back to old statements over time. This generates a lot of unnecessary paper waste as well as a waste of space. E-Statements reduce paper consumption and storage space needs.

How to Enroll

While logged into online banking, go to the "accounts" menu and select "account statement" which will take you to the terms & conditions.

[Log In to Online Banking](#)

Contact Your Local Branch

[Locations](#)

Customer Service

Phone: (812) 829-4811
Telephone Banking: (800) 684-3168
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Online Banking Login

Make a Payment

Growing With You



[Home](#) > [E-Banking](#) > [BankLine Telephone Banking](#)



BankLine makes it easy to inquire on deposit and loan account balances, verify that deposits and checks cleared and transfer funds between accounts, all through your touch-tone telephone. This service is available 24 hours a day, 7 days a week at no charge!

You can reach BankLine toll-free at [\(800\) 684-3168](tel:8006843168).

Contact Your Local Branch

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Growing With You



OCSB Mobile Banking

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Send and receive money with Zelle® in minutes.*

There are no fees to use Zelle® in our app.



Zelle® is a convenient way to send and receive money with friends, family and others you trust. Whether you're splitting the cost of a meal, gift, or trip, Zelle® makes it easy to pay your share. Over 100 million people are enrolled with Zelle®, so you can send money to friends and family even if they don't bank at Owen County State Bank.*

Why use Zelle®?



NO FEES

There are no fees to send and receive money with Zelle® from the OCSB Mobile.



FAST

Money goes straight into your account and is available to use in minutes.*



PRIVATE

All you need is an email address or U.S. mobile number. Your account information and activity stay private.

Make the switch to Zelle®.

Download the OCSB
Mobile App and get started:



Enroll with Zelle® 3 simple steps:

Log into t B Mobile.

In the main menu, select "Tran I Pay". Then "Send money with

Enroll your email add U.S. mobile number.

You're ready to start sending and receiving money with Zelle®. Zelle® transactions show up in your bank account activity, so you can easily keep track of your money.

Next time you need to send money, use Zelle®!

Frequently Asked Questions

- ✓ How do I use Zelle®?
- ✓ Is my information secure?
- ✓ Who can I send money to with Zelle®?
- ✓ Can I pay a small business with Zelle®?
- ✓ Does Owen County State Bank or Zelle® offer purchase protection?

Show more ▼



* To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

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Spencer (Home Office)

Main Office Banking Center

201 West Morgan Street

PO Box 151

Spencer, IN 47460-0151

[Map](#)

Phone: [\(812\) 829-4811](tel:(812)829-4811)

Toll Free: [\(888\) 275-6272](tel:(888)275-6272)

or [\(888\) ASK-OCSB](tel:(888)ASK-OCSB)

Fax : (812) 829-4811

(Loans, New Accounts & Tellers)

BankLine Telephone Banking: [\(800\) 684-3168](tel:(800)684-3168)

[Contact Us](#)

Lobby Hours

Mon to Fri: 9:00am - 5:00pm

Sat: 9:00am - 12:00pm

Drive-Thru Hours

Mon to Thurs: 8:30am - 5:00pm

Fri: 8:30am - 6:00pm

Sat: 8:30am - 12:00pm

ATM available here!



Bedford

Bedford Banking Center

1037 15th St.
Bedford, IN 47421

[Map](#)

Phone: [\(812\) 804-1010](tel:(812)804-1010)

Fax: (812) 804-1011

[Contact Us](#)

Lobby Hours

Mon to Fri: 9:00am - 5:00pm

Sat: 9:00am - 12:00pm

Drive-Thru Hours

Mon to Thurs: 8:30am - 5:00pm

Fri: 8:30am - 6:00pm

Sat: 8:30am - 12:00pm

 ATM available here!



Bicknell

Bicknell Banking Center

215 Washington St.
Bicknell, IN 47512-2227

[Map](#)

Phone: [\(812\) 757-4352](tel:(812)757-4352)

Fax: (812) 757-4385

[Contact Us](#)

Lobby Hours

Mon to Fri: 9:00am - 5:00pm

Sat: 9:00am - 12:00pm

Drive-Thru Hours

Mon to Fri: 8:30am - 5:00pm

Sat: 8:30am - 12:00pm

 ATM available here!



Bloomington

Bloomington Banking Center

4020 S Old State Road 37
Bloomington, IN 47401-7412

[Map](#)

Phone: [\(812\) 935-0406](tel:(812)935-0406)

Fax: (812) 676-0021

[Contact Us](#)

Lobby Hours

Mon to Fri: 9:00am - 5:00pm

Sat: 9:00am - 12:00pm

Drive-Thru Hours

Mon to Thurs: 8:30am - 5:00pm

Fri: 8:30am - 6:00pm

Sat: 8:30am - 12:00pm

 ATM available here!



Ellettsville

Ellettsville Banking Center

3419 West State Road 46
Bloomington, IN 47404-9165

[Map](#)

Phone: [\(812\) 935-4811](tel:(812)935-4811)

Fax: (812) 935-4817

[Contact Us](#)

Lobby Hours

Mon to Fri: 9:00am - 5:00pm

Sat: 9:00am - 12:00pm

Drive-Thru Hours

Mon to Thurs: 8:30am - 5:00pm

Fri: 8:30am - 6:00pm

Sat: 8:30am - 12:00pm

 ATM available here!



Gosport

Gosport Banking Center

14 East Main St.
PO Box 98
Gosport, IN 47433-0098

[Map](#)

Phone: [\(812\) 879-4218](tel:(812)879-4218)

Fax: (812) 879-4974

[Contact Us](#)

Lobby Hours

Mon, Tues, Thurs, & Fri: 9:00am - 5:00pm

Weds: Closed

Sat: 9:00am - 12:00pm

Drive-Thru Hours

Mon, Tues, & Thurs: 8:30am - 5:00pm

Weds: Closed

Fri: 8:30am - 6:00pm

Sat: 8:30am - 12:00pm

 ATM available here!



Linton

Linton Banking Center

1600 A Street NE
Linton, IN 47441-1614

[Map](#)

Phone: [\(812\) 847-5047](tel:(812)847-5047)

Fax: (812) 847-5013

[Contact Us](#)

Lobby Hours

Mon to Fri: 9:00am - 5:00pm

Sat: 9:00am - 12:00pm

Drive-Thru Hours

Mon to Thurs: 8:30am - 5:00pm

Fri: 8:30am - 6:00pm

Sat: 8:30am - 12:00pm

 ATM available here!



ATM Locations

Bedford Banking Center - Drive Up

1037 15th St, Bedford, IN

[Map](#)

Bicknell Banking Center

215 Washington St, Bicknell, IN 47512-2227

[Map](#)

Bloomington Banking Center - Drive Up

4020 S Old State Road 37, Bloomington, IN

[Map](#)

Ellettsville Banking Center - Drive Up

3419 W. State Road 46, Bloomington, IN

[Map](#)

Gosport Banking Center - Outside Walk Up

14 E. Main St, Gosport, IN

[Map](#)

Linton Banking Center - Drive Up

1600 A Street NE, Linton, IN

[Map](#)

Spencer Banking Center - Drive Up

201 W. Morgan St, Spencer, IN

[Map](#)

Spencer - Drive Up

(Adjacent to McDonald's)

524 E. Morgan St, Spencer, IN

[Map](#)

Spencer - Walk Up

(Inside Babb's Supervalu Grocery Store)

459 W. Morgan St, Spencer, IN

[Map](#)

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