



**Highland Bank
Community Reinvestment Act ("CRA")
Branches and Hours**

Highland Bank - Blaine 11800 Aberdeen St NE, Suite 120 Blaine, MN 55449 Ramsey County Census Tract: 508.20, MSA: 33460	Lobby: 9:00 a.m. - 4:00 p.m. M-F Drive-up: N/A
Highland Bank - Bloomington 5270 West 84 th Street Bloomington, MN 55437 Hennepin County Census Tract: 256.05, MSA: 33460	Lobby: 9:00 a.m. - 5:00 p.m. M-F Drive-up: 8:30 a.m. - 5:30 p.m. M-F 9:00 a.m. - 12:00 p.m. Sat
Highland Bank - Ely 601 East Sheridan St. Ely, MN 55731 St. Louis County Census Tract: 153.00, MSA 20260	Lobby: 9:00 a.m. - 4:00 p.m. M-F Drive-up: 8:30 a.m. - 5:00 p.m. M-F
Highland Bank - Maple Grove 13250 Grove Drive Maple Grove, MN 55369 Hennepin County Census Tract: 267.10, MSA: 33460	Lobby: 9:00 a.m. - 5:00 p.m. M-F Drive-up: 8:30 a.m. - 5:30 p.m. M-F 9:00 a.m. - 12:00 p.m. Sat
Highland Bank – Minnetonka/Ridgedale 1700 Plymouth Road Minnetonka, MN 55305 Hennepin County Census Tract: 264.04, MSA: 33460	Lobby: 9:00 a.m. - 5:00 p.m. M-F Drive-up: 8:30 a.m. - 5:30 p.m. M-F 9:00 a.m. - 12:00 p.m. Sat
Highland Bank - St. Michael 701 Central Avenue East St. Michael, MN 55376 Wright County Census Tract: 1008.02, MSA: 33460	Lobby: 9:00 a.m. - 5:00 p.m. M-F Drive-up: 8:30 a.m. - 5:30 p.m. M-F 9:00 a.m. - 12:00 p.m. Sat
Highland Bank - St. Paul 2100 Ford Parkway St. Paul, MN 55116 Ramsey County Census Tract: 376.01, MSA: 33460	Lobby: 9:00 a.m. - 5:00 p.m. M-F Drive-up: 8:30 a.m. - 5:30 p.m. M-F 9:00 a.m. - 12:00 p.m. Sat
Highland Bank - Woodbury 2230 Eagle Creek Lane, Suite A Woodbury, MN 55129 Washington County Census Tract: 710.23, MSA: 33460	Lobby: 9:00 a.m. - 5:00 p.m. M-F Drive-up: 8:30 a.m. - 5:00 p.m. M-F

Highland Bank – Operations Center

6901 East Fish Lake Rd, Suite 124

Maple Grove, MN 55369

Hennepin County

Census Tract: 267.10

No deposit or loan production at this location.

ATMs

All full-service branch locations have ATMs that take deposits.

One off-site ATM located at the Grand Ely Lodge, Ely MN. Cash dispensing only, no deposits.



Branches Opened and Closed Since 2011

Opened (2022)

113 Central Avenue East
St. Michael, MN 55376

Closed (2022)

701 Central Avenue East
St. Michael, MN 55376

Opened (2023)

None

Closed (2023)

None

Opened (2024)

None

Closed (2024)

None



Services

Loan Products:

- Overdraft Reserve Line
- Automobile Loans
- Recreational Loans
- Single Payment Loans
- Unsecured Loans
- Credit Cards
- Real Estate Loans (Purchase and Refinance)
- Home Improvement Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Real Estate Construction Loans
- Revolving Lines of Credit
- Small Business Loans and Lines
- Commercial Loans and Lines
- Small Business Administration (SBA) Loans and Lines

Deposit Products:

- Checking Accounts
- Savings Accounts
- Certificates of Deposits
- Traditional Individual Retirement Accounts (IRAs)
- Roth IRAs
- Coverdell Education Savings Accounts
- Nonprofit and Association Deposit Accounts
- Small Business and Commercial Deposit Accounts

Other Services:

- Automated Teller Machines (ATM's)
- Bank by Mail
- Instant Cash and Check Card
- Instant Cash Card
- Traveler's Checks
- Safe Deposit Box Rentals
- Telephone Transfers
- Foreign Currency Exchange
- Bond Coupon Redemption
- Wire Transfer Services
- Cash Management Services (lockbox, sweeps, etc.)
- Cashier's Checks
- Savings Bond Orders/Redemption
- Automated Clearing House (ACH) Services (Deposit & Bill Paying)
- Remote Deposit
- Positive Pay
- Online Banking
- Bill Payment
- Notary Services
- Mobile Deposit – Business and Consumer
- 24 Hour TeleBank (952-854-4884)
- A representative is available by phone. Securities and insurance products provided by CETERA Investment Services: Not FDIC-insured; May go down in value; Not financial institution guaranteed; Not a deposit; Not insured by any government agency;

Transaction Fees: See attached Service Fee Schedule.

- Rates and fees centrally managed, no differences by branch