



**Highland Bank
Community Reinvestment Act ("CRA")**

Branches and Hours

Highland Bank - Blaine 11800 Aberdeen St NE, Suite 120 Blaine, MN 55449 Census Tract: 508.20	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 Census Tract: 256.05	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 Census Tract: 153.00	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 Census Tract: 267.10	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 Census Tract: 264.04	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 Census Tract: 1008.02	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 Census Tract: 376.01	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 Census Tract: 710.23	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 location. 6901 East Fish Lake Rd, Suite 124 Maple Grove, MN 55369 Census Tract: 267.10	No deposit or loan production at this location.



Branches Opened and Closed Since 2011

Opened (2011)

Closed (2011)

Branch

1200 Nicollet Mall
Minneapolis, MN 55403
Census Tract: 1052.00

Branch

200 East Travelers Trail
Burnsville, MN 55337
Census Tract: 607.37

ATM

1200 Nicollet Mall
Minneapolis, MN 55403
Census Tract: 1052.00

ATM

200 East Travelers Trail
Burnsville, MN 55337
Census Tract: 607.37

Opened (2012)

None

Closed (2012)

None

Opened (2013)

None

Closed (2013)

Branch

5985 Large Ave PO 60
Albertville, MN 55301
Census Tract: 1008.02

ATM

5985 Large Ave PO 60
Albertville, MN 55301
Census Tract: 1008.02

Opened (2014)

None

Closed (2014)

None

Opened (2015)

None

Closed (2015)

None

Opened (2016)

None

Closed (2016)

None

Opened (2017)

None

Closed (2017)

ATM

811 LaSalle Ave
Minneapolis, MN 55402
Census Tract 1044.00

Opened (2018)

None

Closed (2018)

None

Opened (2019)

None

Closed (2019)

None

Opened (2020)

13250 Grove Drive, Suite 1
Maple Grove MN 55369

Closed (2020)

13370 Grove Drive
Maple Grove MN 55369

Opened (2021)

None

Closed (2021)

None

Opened (2022)

113 Central Avenue East
St. Michael, MN 55376

Closed (2022)

701 Central Avenue East
St. Michael, MN 55376



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
- Cashier's Checks
- Savings Bond Orders/Redemption
- Automated Clearing House (ACH) Services (Deposit & Bill Paying)
- Online Banking
- Bill Payment
- Notary Services
- 24 Hour TeleBank (952-854-4884)
- Signature Guarantees
- Safe Deposit Box Rentals
- Telephone Transfers
- Foreign Currency Exchange
- Bond Coupon Redemption
- Wire Transfer Services
- Cash Management Services (lockbox, sweeps, etc.)
- Remote Deposit
- Positive Pay
- Mobile Deposit – Business and Consumer

* A representative 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;

** Rates and fees centrally managed, not differences by branch

Transaction Fees: See attached Service Fee Schedule.