

Assessment Area

In January 2009, the Risk Management Committee of the Board approved amending the Bank's assessment area. McCook and Turner counties were eliminated as minimal CRA-reportable loans were made in these counties and The First National Bank in Sioux Falls does not have any branches in these two counties. Effective January 2009, the Bank's assessment area includes the following counties in South Dakota: Minnehaha, Lincoln, and Moody. This assessment area includes 18 branches of The First National Bank in Sioux Falls and several proprietary ATMs.

Locations of Deposit-Taking Proprietary ATMs

Sioux Falls, SD

100 S Phillips Ave – Downtown Drive-up

MSA: 43620

State: 46

County: 099

Census Tract: 0007.01

100 S Phillips Ave – Downtown Atrium

MSA: 43620

State: 46

County: 099

Census Tract: 0007.01

401 W 57th St – 57th St Branch

MSA: 43620

State: 46

County: 083

Census Tract: 0101.11

5205 E Arrowhead Pkwy – Arrowhead

MSA: 43620

State: 46

County: 099

Census Tract: 0004.07

1400 S Minnesota Ave – Remote

MSA: 43620

State: 46

County: 099

Census Tract: 0015.02

1901 E Benson Rd – Benson Rd Branch

MSA: 43620

State: 46

County: 099

Census Tract: 0001.00

2505 W 41st St – Western Mall Branch

MSA: 43620

State: 46

County: 099

Census Tract: 0011.09

Locations of Non-Deposit Proprietary ATMs

Sioux Falls, SD

130 S Phillips Ave – PAve

415 N Dakota Ave – Minnehaha County

Administration Building

2700 W 12th St – Lewis Drug

4001 W 41st St – Empire Mall

5500 W 41st St – Lewis Drug

2901 S Minnesota Ave – Lewis Drug

6109 S Louise Ave – Lewis Drug

4409 E 26th St – Lewis Drug

Baltic, SD

200 Lovely Ave – Classic Corner

Brandon, SD

301 S Splitrock Blvd – Brandon HS

Colman, SD

47223 SD 34 – Prairie Junction

Flandreau, SD

100 E Pipestone Ave – Flandreau Branch

1001 S Veterans St – American Mart

Oacoma, SD

1000 E SD Hwy 16 – Al's Oasis

2700 W 12th St – Lewis Drug Parking Lot
MSA: 43620
State: 46
County: 099
Census Tract: 0009.00

5217 S Louise Ave – Louise
MSA: 43620
State: 46
County: 083
Census Tract: 0101.10

2601 S Ellis Rd – Ellis Rd
MSA: 43620
State: 46
County: 099
Census Tract: 0104.06

Brandon, SD

101 S Splitrock Blvd – Brandon Valley Branch
MSA: 43620
State: 46
County: 099
Census Tract: 0105.01

Dell Rapids, SD

312 E 4th St – Dell Rapids Branch
MSA: 43620
State: 46
County: 099
Census Tract: 0101.02

Harrisburg, SD

408 N Cliff Ave – Harrisburg Branch
MSA: 43620
State: 46
County: 083
Census Tract: 0101.07

Hartford, SD

118 Hwy 38 W – Sunshine Foods
MSA: 43620
State: 46
County: 099
Census Tract: 0103.00