

Farmers & Merchants State Bank

Locations/ Services

Main Office:

101 West Jefferson Street, Winterset, IA 50273 MSA: 19780 Census Tract: 0602.00

Branch Offices:

722 North John Wayne Drive, Winterset, IA 50273 MSA: 19780 Census Tract: 0602.00

317 East Main Street, St. Charles, IA 50240 MSA: 19780 Census Tract: 0601.00

114 South Broad, Orient, IA 50858 MSA: NA Census Tract: 9602.00

Remote Service Facilities:

Deposit Taking:

722 North John Wayne Drive, Winterset, IA 50273 MSA: 19780 Census Tract: 0602.00

317 East Main Street, St. Charles, IA 50240 MSA: 19780 Census Tract: 0601.00

Does NOT take Deposits:

101 West Jefferson Street, Winterset, IA 50273 MSA: 19780 Census Tract: 0602.00

114 South Broad, Orient, IA 50858 MSA: NA Census Tract: 9602.00

Loan Production Offices:

101 West Jefferson Street, Winterset, IA 50273 MSA: 19780 Census Tract: 0602.00

317 East Main Street, St. Charles, IA 50240 MSA: 19780 Census Tract: 0601.00

114 South Broad, Orient, IA 50858 MSA: NA Census Tract: 9602.00

Deposit Production Offices:

101 West Jefferson Street, Winterset, IA 50273 MSA: 19780 Census Tract: 0602.00

722 North John Wayne Drive, Winterset, IA 50273 MSA: 19780 Census Tract: 0602.00

317 East Main Street, St. Charles, IA 50240 MSA: 19780 Census Tract: 0601.00

114 South Broad, Orient, IA 50858 MSA: NA Census Tract: 9602.00



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	121	0601.01	Middle	No	118.62	\$111,800	\$132,617	\$106,213	3565	6.73	240	1135	1393
19	121	0601.02	Middle	No	104.70	\$111,800	\$117,055	\$93,750	3549	6.73	239	1149	1378
19	121	0602.00	Moderate	No	79.15	\$111,800	\$88,490	\$70,872	5243	6.94	364	1609	2380
19	121	0603.00	Middle	No	84.91	\$111,800	\$94,929	\$76,032	4191	4.80	201	1361	1731
19	121	9999.99	Middle	No	98.67	\$111,800	\$110,313	\$88,352	16548	6.31	1044	5254	6882

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Income Information

State: 19 - IOWA (IA)

County: 121 - MADISON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
19	121	0601.01	Middle	\$89,538	\$111,800	3.03	118.62	\$106,213	\$132,617	\$100,625
19	121	0601.02	Middle	\$89,538	\$111,800	2.88	104.70	\$93,750	\$117,055	\$83,632
19	121	0602.00	Moderate	\$89,538	\$111,800	6.08	79.15	\$70,872	\$88,490	\$53,125
19	121	0603.00	Middle	\$89,538	\$111,800	10.13	84.91	\$76,032	\$94,929	\$75,254
19	121	9999.99	Middle	\$89,538	\$111,800	5.84	98.67	\$88,352	\$110,313	\$71,811

2024 FFIEC Census Report - Summary Census Population Information
State: 19 - IOWA (IA)
County: 121 - MADISON COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
19	121	0601.01	3565	6.73	1101	1324	3325	240	3	18	26	64	129
19	121	0601.02	3549	6.73	982	1292	3310	239	2	26	7	44	160
19	121	0602.00	5243	6.94	1502	2429	4879	364	3	34	5	149	173
19	121	0603.00	4191	4.80	1344	1574	3990	201	7	14	6	59	115
19	121	9999.99	16548	6.31	4929	6619	15504	1044	15	92	44	316	577

2024 FFIEC Census Report - Summary Census Housing Information
State: 19 - IOWA (IA)
County: 121 - MADISON COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
19	121	0601.01	1409	1393	45	Yes	1135	85	1135	189
19	121	0601.02	1387	1378	25	No	1149	95	1149	143
19	121	0602.00	2548	2380	50	No	1609	119	1609	820
19	121	0603.00	1749	1731	49	No	1361	175	1361	213
19	121	9999.99	7093	6882	44	Yes	5254	474	5254	1365

2024 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 001 - ADAIR COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	001	9601.00	Middle	Yes*	110.70	\$86,700	\$95,977	\$79,444	2776	8.07	224	805	1267
19	001	9602.00	Middle	Yes*	110.71	\$86,700	\$95,986	\$79,453	1611	2.48	40	552	829
19	001	9603.00	Middle	Yes*	101.69	\$86,700	\$88,165	\$72,981	3109	5.34	166	893	1433
19	001	9999.99	Middle	No	108.06	\$86,700	\$93,688	\$77,548	7496	5.74	430	2250	3529

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Income Information
State: 19 - IOWA (IA)
County: 001 - ADAIR COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
19	001	9601.00	Middle	\$71,763	\$86,700	8.36	110.70	\$79,444	\$95,977	\$62,760
19	001	9602.00	Middle	\$71,763	\$86,700	13.68	110.71	\$79,453	\$95,986	\$67,946
19	001	9603.00	Middle	\$71,763	\$86,700	12.24	101.69	\$72,981	\$88,165	\$46,208
19	001	9999.99	Middle	\$71,763	\$86,700	11.09	108.06	\$77,548	\$93,688	\$55,700

2024 FFIEC Census Report - Summary Census Population Information
State: 19 - IOWA (IA)
County: 001 - ADAIR COUNTY



State Code	County Code	Tract Code	Tract Population	Tract Minority %	Number of Families	Number of Households	Non-Hisp White Population	Tract Minority Population	American Indian Population	Asian/ Hawaiian/ Pacific Islander Population	Black Population	Hispanic Population	Other Population/ Two or More Races
19	001	9601.00	2776	8.07	802	1147	2552	224	8	8	25	100	83
19	001	9602.00	1611	2.48	515	675	1571	40	0	1	2	23	14
19	001	9603.00	3109	5.34	701	1395	2943	166	8	15	18	63	62
19	001	9999.99	7496	5.74	2018	3217	7066	430	16	24	45	186	159

2024 FFIEC Census Report - Summary Census Housing Information

State: 19 - IOWA (IA)

County: 001 - ADAIR COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
19	001	9601.00	1321	1267	53	No	805	174	805	342
19	001	9602.00	831	829	69	No	552	156	552	123
19	001	9603.00	1557	1433	64	No	893	162	874	502
19	001	9999.99	3709	3529	61	No	2250	492	2231	967