

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

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

State: IOWA

County: 121 - MADISON COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IA	MADISON COUNTY	0601.01	3 - Middle	118.62	No	\$113,300	\$106,213	3565	240	6.73	1135	1393
IA	MADISON COUNTY	0601.02	3 - Middle	104.70	No	\$113,300	\$93,750	3549	239	6.73	1149	1378
IA	MADISON COUNTY	0602.00	2 - Moderate	79.15	No	\$113,300	\$70,872	5243	364	6.94	1609	2380
IA	MADISON COUNTY	0603.00	3 - Middle	84.91	No	\$113,300	\$76,032	4191	201	4.80	1361	1731
IA	MADISON COUNTY	9999.99	3 - Middle	98.67	No	\$113,300	\$88,352	16548	1044	6.31	5254	6882

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

State: IOWA

County: 121 - MADISON COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IA	MADISON COUNTY	0601.01	3 - Middle	\$89,538	\$113,300	3.03	3371	118.62	\$106,213	\$100,625
IA	MADISON COUNTY	0601.02	3 - Middle	\$89,538	\$113,300	2.88	3266	104.70	\$93,750	\$83,632
IA	MADISON COUNTY	0602.00	2 - Moderate	\$89,538	\$113,300	6.08	5164	79.15	\$70,872	\$53,125
IA	MADISON COUNTY	0603.00	3 - Middle	\$89,538	\$113,300	10.13	4175	84.91	\$76,032	\$75,254
IA	MADISON COUNTY	9999.99	3 - Middle	\$89,538	\$113,300	5.84	15976	98.67	\$88,352	\$71,811

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: IOWA

County: 001 - ADAIR COUNTY

All Tracts: 3



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IA	ADAIR COUNTY	9601.00	3 - Middle	110.70	Yes	\$92,000	\$79,444	2776	224	8.07	805	1267
IA	ADAIR COUNTY	9602.00	3 - Middle	110.71	Yes	\$92,000	\$79,453	1611	40	2.48	552	829
IA	ADAIR COUNTY	9603.00	3 - Middle	101.69	Yes	\$92,000	\$72,981	3109	166	5.34	893	1433
IA	ADAIR COUNTY	9999.99	3 - Middle	108.06	No	\$92,000	\$77,548	7496	430	5.74	2250	3529

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 99999 - NA (Outside of MSA)

State: IOWA

County: 001 - ADAIR COUNTY

All Tracts: 3



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IA	ADAIR COUNTY	9601.00	3 - Middle	\$71,763	\$92,000	8.36	2620	110.70	\$79,444	\$62,760
IA	ADAIR COUNTY	9602.00	3 - Middle	\$71,763	\$92,000	13.68	1586	110.71	\$79,453	\$67,946
IA	ADAIR COUNTY	9603.00	3 - Middle	\$71,763	\$92,000	12.24	2680	101.69	\$72,981	\$46,208
IA	ADAIR COUNTY	9999.99	3 - Middle	\$71,763	\$92,000	11.09	6886	108.06	\$77,548	\$55,700