

Community investment

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The Bancorp believes that ethical and responsible business growth includes supporting the communities in which we operate. Our ongoing investments of time, resources, corporate partnerships, and funding have created a positive impact across various communities nationwide. The Bancorp accomplishes its community investment goals through a program which includes volunteering time and providing monetary donations and other resources to meet identified community needs.

The Bancorp utilizes the Everfi financial literacy platform which is a digital financial education solution that empowers learners from K-12 students to adults with essential money management skills, helping them navigate real world financial decisions such as budgeting, credit, debt management, and homeownership. The Everfi platform allows the Bank to distribute Everfi's financial education modules directly to individuals via The Bancorp's corporate website. Users can click on links to specific financial literacy modules or create a personalized playlists (e.g., homeownership, credit building) that they complete at their own pace.

Community investment strategy

The Bancorp has a well-developed Community Investment strategy that focuses on investment opportunities in communities where The Bancorp has a physical presence. Our efforts seek to reflect our corporate values and align with sustainability principles. In addition to providing grants, loans, and making other investments to support our local communities, we also believe in community service. We frequently communicate community service opportunities to our employees and encourage their participation. Community service opportunities generally focus on financial education, serving lower income communities, or volunteerism through job training and nutrition assistance.

As a federally insured financial institution, The Bancorp is also subject to the Community Reinvestment Act, which requires banks to proactively assess their local communities, and invest time, financial resources and talent to help meet the needs of low- and moderate-income populations within those communities. In 2026, The Bancorp received an "Outstanding" rating from the OCC for its community reinvestment initiatives. We take pride in continuing to remain focused on meeting not only our regulatory obligations, but also our corporate commitment to give back to our local communities.

Investment activities

The Bancorp's program has several areas of focus and activities, each meant to serve a different community need as of December 31, 2025:

Program focus	Description	Organization & location
Community memberships	The Bancorp has established memberships with local organizations focused on community business issues and workforce development.	— Sioux Falls Chamber of Commerce — Downtown Sioux Falls — Forward Sioux Falls

Program focus	Description	Organization & location
Community service	The Bancorp is a proud sponsor of local efforts to keep our surrounding areas clean and beautiful.	— Christina River Cleanup, Wilmington, DE — Big Sioux River Cleanup, Sioux Falls
Education	The Bancorp is committed to promoting access to educational resources for children and youth.	— Claymont Community Center, Wilmington, DE — Junior Achievement of South Dakota — Project SOS, Sioux Falls, SD
Environmental sustainability	The Bancorp developed strategic sponsorship opportunities with environmental organizations in local communities to support a sustainable future.	— Friends of The Big Sioux River — NY Botanical Garden
Financial literacy	The Bancorp partnered with EmBe-Making Cents Financial Education Program that focuses on bringing finance-related educational resources to women in order to allow families to succeed. Sessions include local expert presentations on personal financial management and address participants' specific financial challenges.	— EmBe – Making Cents, Sioux Falls
Food insecurity	The Bancorp provided financial and volunteer assistance to multiple organizations to fight hunger and food insecurity.	— Lunch is Served, Sioux Falls — The Banquet, Sioux Falls
Health	The Bancorp supports local and national organizations that provide health products and services within their communities.	— Ronald McDonald House on a national level — Stand Down for Veterans, Sioux Falls

Program focus	Description	Organization & location
Housing & homelessness	The Bancorp provides financial assistance to promote safe and affordable housing, shelter, and services for those in need.	– The Veterans Community Project, Sioux Falls – Sioux Empire Housing Partnership, Sioux Falls – Sicangu Wicoti Awanyankapi Corporation, Rosebud, SD – Habitat for Humanity of Greater Sioux Falls

The Bancorp continues to evaluate opportunities to further serve our communities within these various focus areas

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