



COMMUNITY REINVESTMENT ACT

BANKING CENTER INFORMATION

Banking Center (BC) Name BC number Main phone number	Address	LOBBY HOURS	DRIVE UP HOURS
FFB Administrative Center (no banking services) BC – (none) 816.241.7800	11550 Ash Street, Suite 300, Leawood, KS 66211	Monday – Friday 9:00a.m. – 4:00p.m. Saturday None	Not applicable
North Kansas City BC – 02 816.221.6985 24-hour ATM	1200 Armour North Kansas City, MO 64116	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Independence - Blue Ridge BC – 03 816.356.2172 24-hour ATM	4227 Blue Ridge Blvd Kansas City, MO 64133	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Raytown BC – 05 816.356.6400 24-hour ATM	9330 E. Gregory Raytown, MO 64133	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Zona Rosa BC – 06 816.741.9000 24-hour ATM	8308 Prairie View Rd Kansas City, MO 64151	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Independence - Noland Road BC – 07 816.254.2225 24-hour ATM	3500 Noland Road Independence, MO 64055	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Lee’s Summit (main bank) BC – 14 816.524.3333 24-hour ATM	1255 SE Oldham Pkwy Lee’s Summit, MO 64081	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Minnesota Avenue BC – 21 913.233.6100	711 Minnesota Ave Kansas City, KS 66101	Monday – Friday 9:00a.m. – 5:00p.m.	NONE
North 78 th Street BC – 22 913.233.6130	1919 N. 78 th St Kansas City, KS 66112	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Overland Park BC – 24 913.233.6170	8629 Metcalf Ave Overland Park, KS 66212	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
State Line BC – 25 913.233.6190	8000 State Line Rd Leawood, KS 66208	Monday – Friday 9:00a.m. – 5:00p.m. Saturday 9:00a.m. – 12 Noon	Monday – Thursday 8:00a.m. – 5:00p.m. Friday 8:00a.m. – 6:00p.m. Saturday 8:00a.m. – 12 Noon
Free ATMs Nationwide	MoneyPass® Network Nationwide	May use FFB debit for free at any MoneyPass network ATM, nationwide.	



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Community Reinvestment Act

BANKING CENTER CENSUS TRACT INFORMATION

For each banking center location, the following pages represent census related information about the specific census tract in which our banking center is located. This information was obtained from the 2023 FFIEC Geocode Census Report available through the FFIEC.gov website.



2023 FFIEC Geocode Census Report

Address: 1255 SE Oldham Pkwy, Lees Summit, Missouri, 64081
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 29 - MISSOURI
 County: 095 - JACKSON COUNTY
 Tract Code: 0138.04

Lees Summit Banking Center - 14

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$129,487
2020 Tract Median Family Income	\$107,369
Tract Median Family Income %	124.03
Tract Population	3122
Tract Minority %	23.70
Tract Minority Population	740
Owner-Occupied Units	1011
1- to 4- Family Units	1130

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	1.43
Tract Median Family Income %	124.03
2020 Tract Median Family Income	\$107,369
2023 Estimated Tract Median Family Income	\$129,487
2020 Tract Median Household Income	\$107,456

Census Population Information

Tract Population	3122
Tract Minority %	23.70
Number of Families	867
Number of Households	1063
Non-Hispanic White Population	2382
Tract Minority Population	740
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	84
Black Population	274
Hispanic Population	153
Other/Two or More Races Population	219

Census Housing Information

Total Housing Units	1130
1- to 4- Family Units	1130
Median House Age (Years)	18
Owner-Occupied Units	1011
Renter Occupied Units	52
Owner Occupied 1- to 4- Family Units	1011
Inside Principal City?	NO
Vacant Units	67



2023 FFIEC Geocode Census Report

Address: 1919 N 78th St, Kansas City, Kansas, 66112
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 20 - KANSAS
 County: 209 - WYANDOTTE COUNTY
 Tract Code: 0441.04

N 78th St Banking Center - 22

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$56,867
2020 Tract Median Family Income	\$47,157
Tract Median Family Income %	54.47
Tract Population	3504
Tract Minority %	77.51
Tract Minority Population	2716
Owner-Occupied Units	352
1- to 4- Family Units	672

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	17.36
Tract Median Family Income %	54.47
2020 Tract Median Family Income	\$47,157
2023 Estimated Tract Median Family Income	\$56,867
2020 Tract Median Household Income	\$32,434

Census Population Information

Tract Population	3504
Tract Minority %	77.51
Number of Families	652
Number of Households	1537
Non-Hispanic White Population	788
Tract Minority Population	2716
American Indian Population	20
Asian/Hawaiian/Pacific Islander Population	480
Black Population	1554
Hispanic Population	495
Other/Two or More Races Population	167

Census Housing Information

Total Housing Units	1652
1- to 4- Family Units	672
Median House Age (Years)	45
Owner-Occupied Units	352
Renter Occupied Units	1185
Owner Occupied 1- to 4- Family Units	352
Inside Principal City?	YES
Vacant Units	115



2023 FFIEC Geocode Census Report

Address: 8629 Metcalf Ave, Overland Park, Kansas, 66212
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 20 - KANSAS
 County: 091 - JOHNSON COUNTY
 Tract Code: 0518.07

Metcalf Banking Center - 24

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$100,036
2020 Tract Median Family Income	\$82,946
Tract Median Family Income %	95.82
Tract Population	3867
Tract Minority %	15.54
Tract Minority Population	601
Owner-Occupied Units	1215
1- to 4- Family Units	1521

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	3.19
Tract Median Family Income %	95.82
2020 Tract Median Family Income	\$82,946
2023 Estimated Tract Median Family Income	\$100,036
2020 Tract Median Household Income	\$69,292

Census Population Information

Tract Population	3867
Tract Minority %	15.54
Number of Families	1209
Number of Households	1475
Non-Hispanic White Population	3266
Tract Minority Population	601
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	113
Black Population	79
Hispanic Population	222
Other/Two or More Races Population	179

Census Housing Information

Total Housing Units	1521
1- to 4- Family Units	1521
Median House Age (Years)	57
Owner-Occupied Units	1215
Renter Occupied Units	260
Owner Occupied 1- to 4- Family Units	1215
Inside Principal City?	YES
Vacant Units	46



2023 FFIEC Geocode Census Report

Address: 8000 State Line Rd, Prairie Village, Kansas, 66208
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 20 - KANSAS
 County: 091 - JOHNSON COUNTY
 Tract Code: 0516.00

State Line Banking Center - 25

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$177,104
2020 Tract Median Family Income	\$146,850
Tract Median Family Income %	169.64
Tract Population	5640
Tract Minority %	9.59
Tract Minority Population	541
Owner-Occupied Units	2146
1- to 4- Family Units	2285

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	0.55
Tract Median Family Income %	169.64
2020 Tract Median Family Income	\$146,850
2023 Estimated Tract Median Family Income	\$177,104
2020 Tract Median Household Income	\$137,228

Census Population Information

Tract Population	5640
Tract Minority %	9.59
Number of Families	1673
Number of Households	2241
Non-Hispanic White Population	5099
Tract Minority Population	541
American Indian Population	9
Asian/Hawaiian/Pacific Islander Population	80
Black Population	18
Hispanic Population	148
Other/Two or More Races Population	286

Census Housing Information

Total Housing Units	2285
1- to 4- Family Units	2285
Median House Age (Years)	65
Owner-Occupied Units	2146
Renter Occupied Units	95
Owner Occupied 1- to 4- Family Units	2146
Inside Principal City?	NO
Vacant Units	44



2023 FFIEC Geocode Census Report

Address: 11550 Ash St, Leawood, Kansas, 66211
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 20 - KANSAS
 County: 091 - JOHNSON COUNTY
 Tract Code: 0532.01

Administrative Center - no banking facilities

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$175,663
2020 Tract Median Family Income	\$145,652
Tract Median Family Income %	168.26
Tract Population	2468
Tract Minority %	20.30
Tract Minority Population	501
Owner-Occupied Units	726
1- to 4- Family Units	804

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	0.82
Tract Median Family Income %	168.26
2020 Tract Median Family Income	\$145,652
2023 Estimated Tract Median Family Income	\$175,663
2020 Tract Median Household Income	\$96,739

Census Population Information

Tract Population	2468
Tract Minority %	20.30
Number of Families	566
Number of Households	994
Non-Hispanic White Population	1967
Tract Minority Population	501
American Indian Population	10
Asian/Hawaiian/Pacific Islander Population	179
Black Population	91
Hispanic Population	96
Other/Two or More Races Population	125

Census Housing Information

Total Housing Units	1066
1- to 4- Family Units	804
Median House Age (Years)	31
Owner-Occupied Units	726
Renter Occupied Units	268
Owner Occupied 1- to 4- Family Units	726
Inside Principal City?	YES
Vacant Units	72



2023 FFIEC Geocode Census Report

NORTH KANSAS CITY BANKING CENTER - 02

Address: 1200 Armour Rd, Kansas City, Missouri, 64116
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 29 - MISSOURI
 County: 047 - CLAY COUNTY
 Tract Code: 0221.00

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$63,413
2020 Tract Median Family Income	\$52,580
Tract Median Family Income %	60.74
Tract Population	5343
Tract Minority %	30.30
Tract Minority Population	1619
Owner-Occupied Units	822
1- to 4- Family Units	2018

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	11.49
Tract Median Family Income %	60.74
2020 Tract Median Family Income	\$52,580
2023 Estimated Tract Median Family Income	\$63,413
2020 Tract Median Household Income	\$37,383

Census Population Information

Tract Population	5343
Tract Minority %	30.30
Number of Families	935
Number of Households	3212
Non-Hispanic White Population	3724
Tract Minority Population	1619
American Indian Population	15
Asian/Hawaiian/Pacific Islander Population	172
Black Population	656
Hispanic Population	508
Other/Two or More Races Population	268

Census Housing Information

Total Housing Units	3794
1- to 4- Family Units	2018
Median House Age (Years)	48
Owner-Occupied Units	822
Renter Occupied Units	2390
Owner Occupied 1- to 4- Family Units	822
Inside Principal City?	YES
Vacant Units	582



2023 FFIEC Geocode Census Report

Blue Ridge Banking Center - 03

Address: 4227 Blue Ridge Blvd, Kansas City, Missouri, 64133
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 29 - MISSOURI
 County: 095 - JACKSON COUNTY
 Tract Code: 0107.02

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$48,379
2020 Tract Median Family Income	\$40,114
Tract Median Family Income %	46.34
Tract Population	3811
Tract Minority %	63.24
Tract Minority Population	2410
Owner-Occupied Units	665
1- to 4- Family Units	1007

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	22.40
Tract Median Family Income %	46.34
2020 Tract Median Family Income	\$40,114
2023 Estimated Tract Median Family Income	\$48,379
2020 Tract Median Household Income	\$38,789

Census Population Information

Tract Population	3811
Tract Minority %	63.24
Number of Families	779
Number of Households	1563
Non-Hispanic White Population	1401
Tract Minority Population	2410
American Indian Population	6
Asian/Hawaiian/Pacific Islander Population	54
Black Population	1782
Hispanic Population	356
Other/Two or More Races Population	212

Census Housing Information

Total Housing Units	1763
1- to 4- Family Units	1007
Median House Age (Years)	44
Owner-Occupied Units	665
Renter Occupied Units	898
Owner Occupied 1- to 4- Family Units	657
Inside Principal City?	YES
Vacant Units	200



2023 FFIEC Geocode Census Report

Address: 9330 E Gregory Blvd, Raytown, Missouri, 64133
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 29 - MISSOURI
 County: 095 - JACKSON COUNTY
 Tract Code: 0126.00

Raytown Banking Center - 05

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$86,621
2020 Tract Median Family Income	\$71,824
Tract Median Family Income %	82.97
Tract Population	4803
Tract Minority %	46.35
Tract Minority Population	2226
Owner-Occupied Units	1090
1- to 4- Family Units	1881

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	20.76
Tract Median Family Income %	82.97
2020 Tract Median Family Income	\$71,824
2023 Estimated Tract Median Family Income	\$86,621
2020 Tract Median Household Income	\$52,781

Census Population Information

Tract Population	4803
Tract Minority %	46.35
Number of Families	1177
Number of Households	2324
Non-Hispanic White Population	2577
Tract Minority Population	2226
American Indian Population	24
Asian/Hawaiian/Pacific Islander Population	75
Black Population	1294
Hispanic Population	489
Other/Two or More Races Population	344

Census Housing Information

Total Housing Units	2561
1- to 4- Family Units	1881
Median House Age (Years)	61
Owner-Occupied Units	1090
Renter Occupied Units	1234
Owner Occupied 1- to 4- Family Units	1090
Inside Principal City?	NO
Vacant Units	237



2023 FFIEC Geocode Census Report

Zona Rosa Banking Center - 06

Address: 8308 NW Prairie View Rd, Kansas City, Missouri, 64151
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 29 - MISSOURI
 County: 165 - PLATTE COUNTY
 Tract Code: 0302.14

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$89,137
2020 Tract Median Family Income	\$73,909
Tract Median Family Income %	85.38
Tract Population	2477
Tract Minority %	34.11
Tract Minority Population	845
Owner-Occupied Units	521
1- to 4- Family Units	853

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	8.62
Tract Median Family Income %	85.38
2020 Tract Median Family Income	\$73,909
2023 Estimated Tract Median Family Income	\$89,137
2020 Tract Median Household Income	\$66,250

Census Population Information

Tract Population	2477
Tract Minority %	34.11
Number of Families	589
Number of Households	884
Non-Hispanic White Population	1632
Tract Minority Population	845
American Indian Population	17
Asian/Hawaiian/Pacific Islander Population	175
Black Population	239
Hispanic Population	252
Other/Two or More Races Population	162

Census Housing Information

Total Housing Units	884
1- to 4- Family Units	853
Median House Age (Years)	48
Owner-Occupied Units	521
Renter Occupied Units	363
Owner Occupied 1- to 4- Family Units	521
Inside Principal City?	YES
Vacant Units	0



2023 FFIEC Geocode Census Report

Address: 3500 S Noland Rd, Independence, Missouri, 64055
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 29 - MISSOURI
 County: 095 - JACKSON COUNTY
 Tract Code: 0122.00

Noland Rd Banking Center - 07

Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$77,569
2020 Tract Median Family Income	\$64,318
Tract Median Family Income %	74.30
Tract Population	6548
Tract Minority %	27.57
Tract Minority Population	1805
Owner-Occupied Units	1621
1- to 4- Family Units	2543

Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	16.17
Tract Median Family Income %	74.30
2020 Tract Median Family Income	\$64,318
2023 Estimated Tract Median Family Income	\$77,569
2020 Tract Median Household Income	\$63,563

Census Population Information

Tract Population	6548
Tract Minority %	27.57
Number of Families	1880
Number of Households	2488
Non-Hispanic White Population	4743
Tract Minority Population	1805
American Indian Population	29
Asian/Hawaiian/Pacific Islander Population	109
Black Population	487
Hispanic Population	732
Other/Two or More Races Population	448

Census Housing Information

Total Housing Units	2701
1- to 4- Family Units	2543
Median House Age (Years)	65
Owner-Occupied Units	1621
Renter Occupied Units	867
Owner Occupied 1- to 4- Family Units	1541
Inside Principal City?	NO
Vacant Units	213



2023 FFIEC Geocode Census Report

Address: 711 Minnesota Ave, Kansas City, Kansas, 66101
 MSA: 28140 - KANSAS CITY, MO-KS
 State: 20 - KANSAS
 County: 209 - WYANDOTTE COUNTY
 Tract Code: 0429.00

Minnesota Ave Banking Center - 10

Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
2023 Estimated Tract Median Family Income	\$47,805
2020 Tract Median Family Income	\$39,640
Tract Median Family Income %	45.79
Tract Population	4808
Tract Minority %	73.81
Tract Minority Population	3549
Owner-Occupied Units	644
1- to 4- Family Units	1179

Census Income Information

Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$86,562
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$104,400
% below Poverty Line	38.42
Tract Median Family Income %	45.79
2020 Tract Median Family Income	\$39,640
2023 Estimated Tract Median Family Income	\$47,805
2020 Tract Median Household Income	\$25,923

Census Population Information

Tract Population	4808
Tract Minority %	73.81
Number of Families	691
Number of Households	1689
Non-Hispanic White Population	1259
Tract Minority Population	3549
American Indian Population	32
Asian/Hawaiian/Pacific Islander Population	493
Black Population	1001
Hispanic Population	1880
Other/Two or More Races Population	143

Census Housing Information

Total Housing Units	2015
1- to 4- Family Units	1179
Median House Age (Years)	69
Owner-Occupied Units	644
Renter Occupied Units	1045
Owner Occupied 1- to 4- Family Units	644
Inside Principal City?	YES
Vacant Units	326