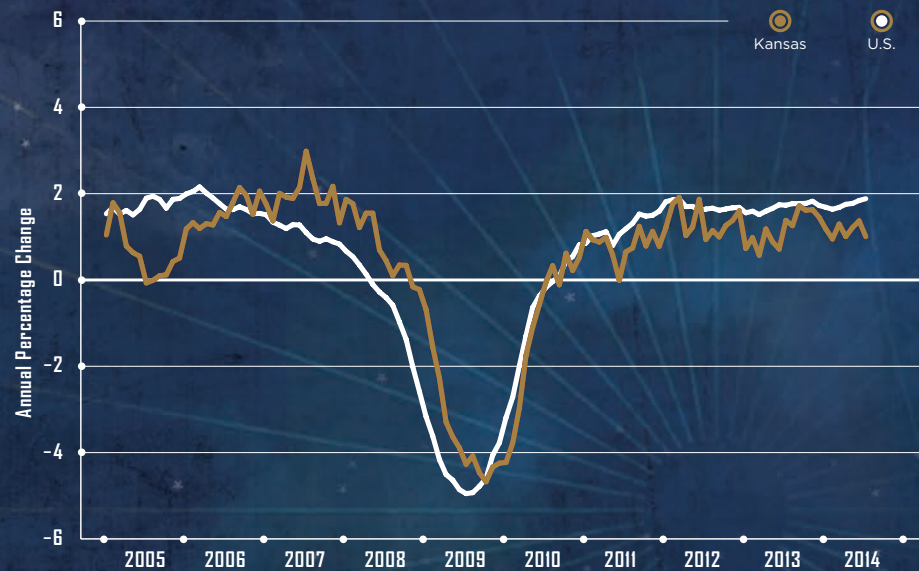


ECONOMIC OVERVIEW

THE KANSAS UNEMPLOYMENT RATE HAS DROPPED BELOW FIVE PERCENT.

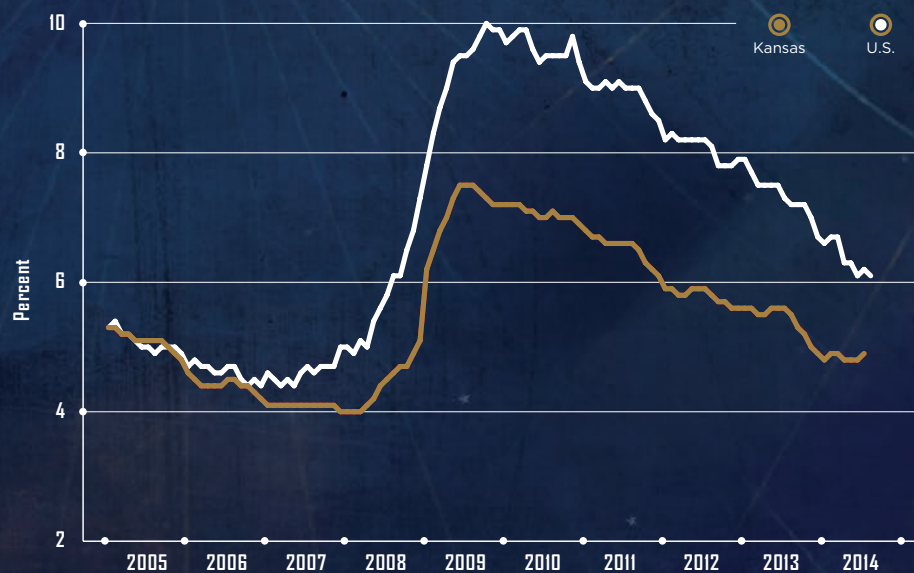


EMPLOYMENT GROWTH^a



Over the past four years, Kansas employment growth has lagged that of the U.S. as a whole. Despite the sluggish job growth, the state's unemployment rate has fallen steadily, in part because the overall labor force has declined.

UNEMPLOYMENT RATE^b



In recent months, however, the labor force has begun to grow again, with job gains more than offsetting this growth. As a result, the Kansas unemployment rate has dropped even further, to less than five percent.

MORTGAGE RATES



Mortgage rates remain exceptionally low, and the Mortgage Bankers Association forecasts that the 30-year fixed rate will remain below 5.3 percent through the end of next year, suggesting that financing costs will not become a hindrance to the housing market any time soon.

Sources: Freddie Mac, Mortgage Bankers Association, U.S. Bureau of Labor Statistics

Notes:
 a) Year-over-year percentage change in total, non-farm employment, seasonally adjusted
 b) Seasonally adjusted
 c) Mortgage Bankers Association August 2014 forecast of the 30-year conventional mortgage rate