

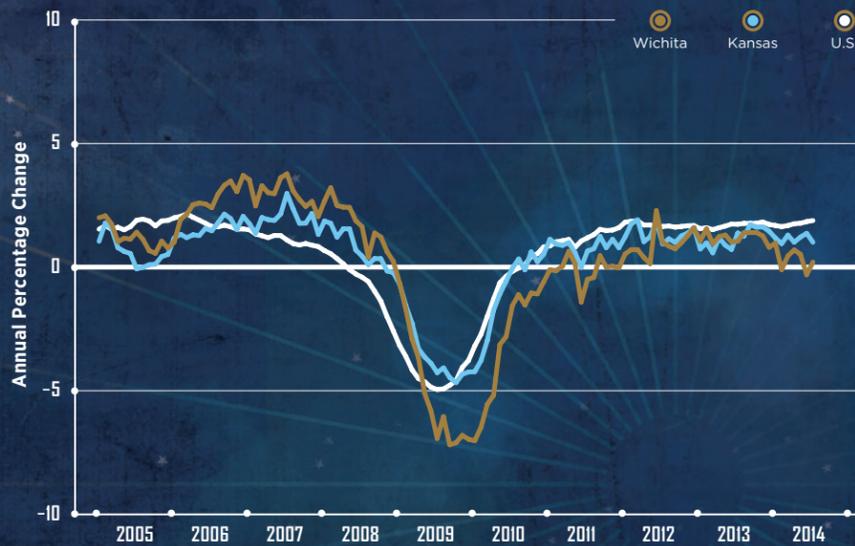
ECONOMIC OVERVIEW

WICHITA JOB GROWTH SHOULD STRENGTHEN NEXT YEAR.



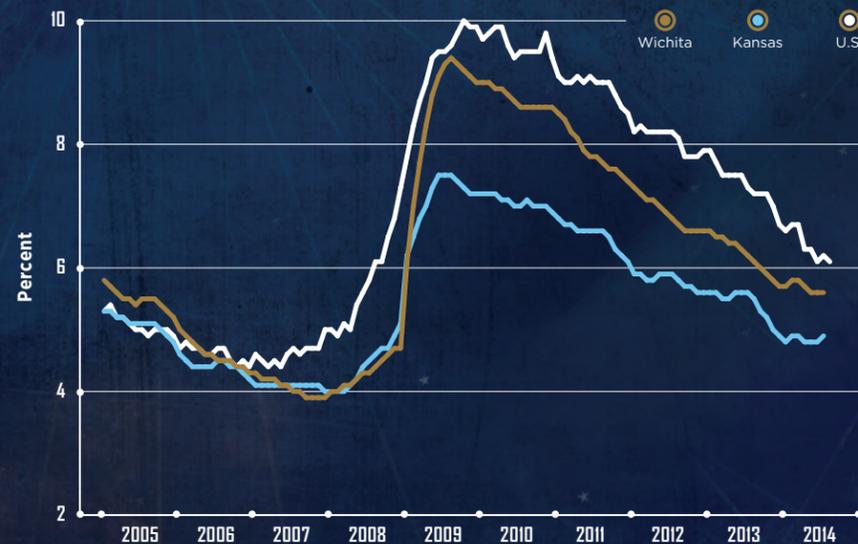
Athena

EMPLOYMENT GROWTH^A



Ever since the Great Recession, Wichita employment growth has lagged that of the U.S. and the rest of the state, coming to a virtual halt at the beginning of this year. Despite this, Wichita's unemployment rate has continued to fall. Much of this has been due to a decline in the overall labor force, however, rather than from job gains.

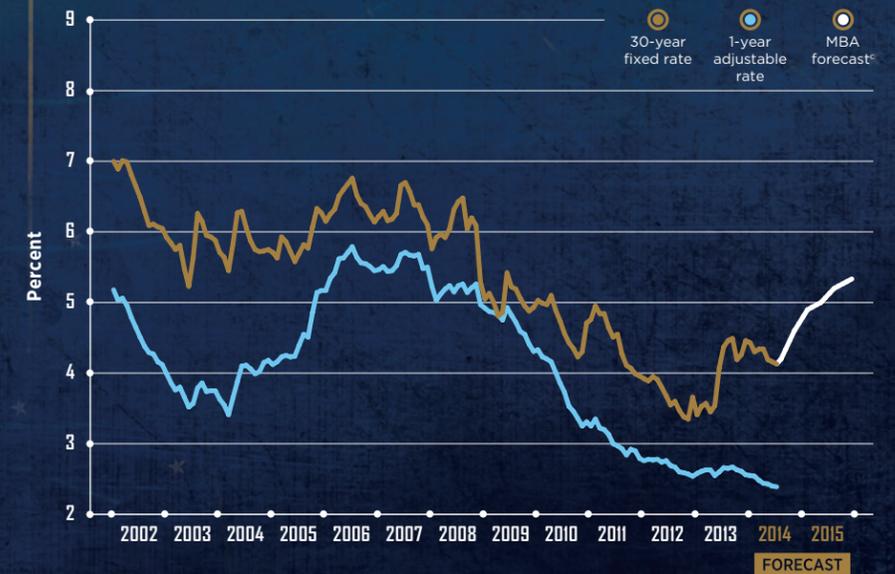
UNEMPLOYMENT RATE^B



In recent months, however, the Wichita labor market has improved, and there are indications that job growth next year will be the strongest we've seen since before the recession.

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.

MORTGAGE RATES



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