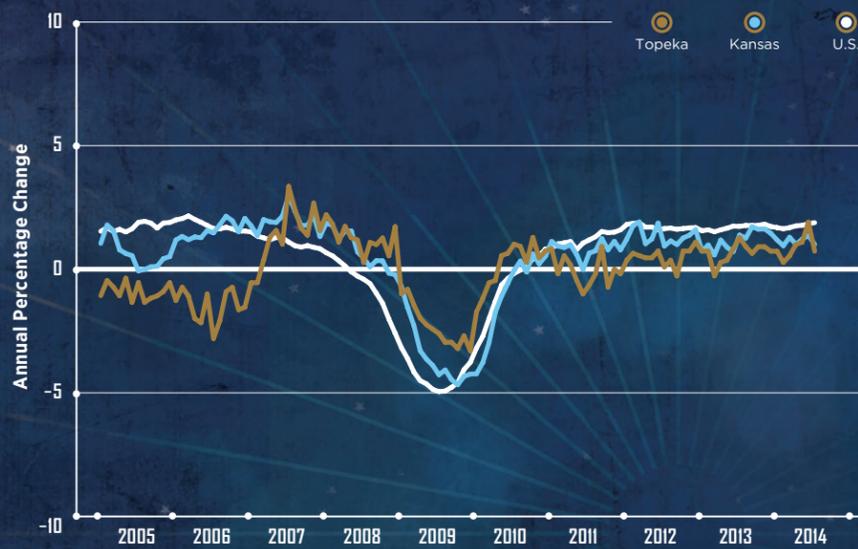


ECONOMIC OVERVIEW

THE TOPEKA LABOR MARKET APPEARS TO BE STRENGTHENING.

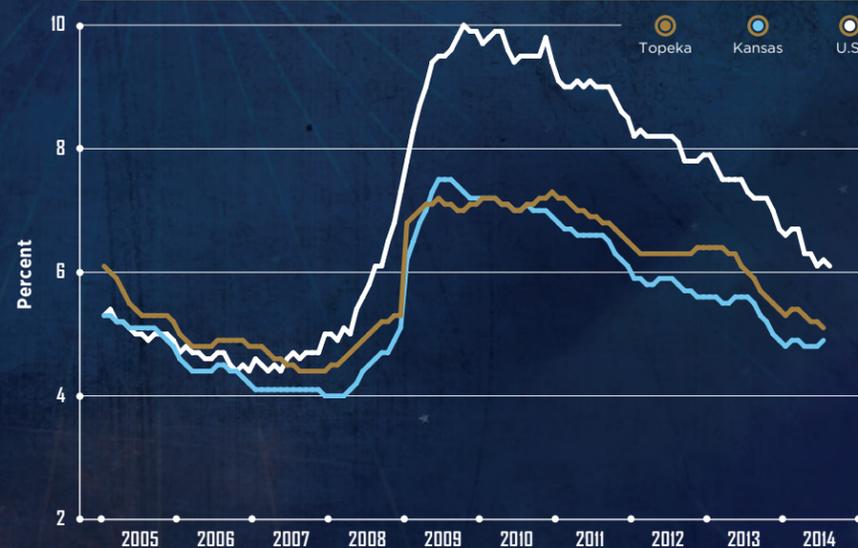


EMPLOYMENT GROWTH^A



Since the Great Recession ended, Topeka employment growth has remained sluggish, even as the national economy has slowly improved. Over the past year, however, job growth has risen, suggesting that the overall labor market may finally be improving.

UNEMPLOYMENT RATE^B



Over the summer, the Topeka unemployment rate dropped to a post-recession low of 5.1 percent, a decline that is all the more encouraging given that the labor force has been growing. This, too, is a sign of a strengthening labor market.

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