

ECONOMIC OVERVIEW

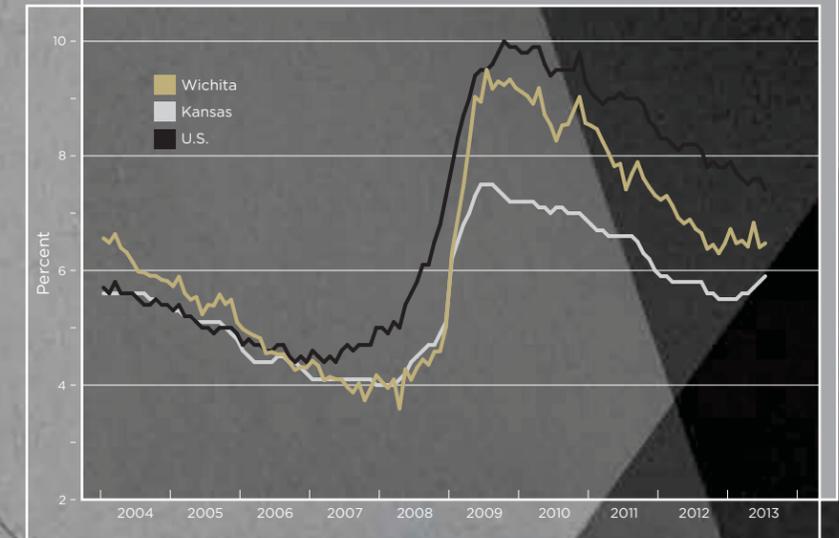
MORTGAGE RATES SHOULD REMAIN BELOW 5.25 PERCENT THROUGH THE END OF NEXT YEAR.

Employment growth in the Wichita area has lagged behind the state as a whole throughout the recovery. The new forecast by the WSU Center for Economic Development and Business Research projects that jobs in the Wichita area will increase by only 1.2 percent in 2014.

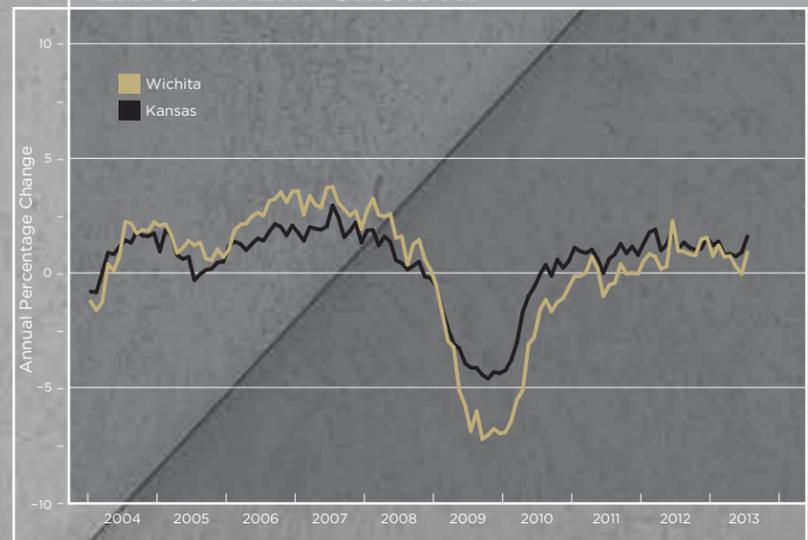
Slow job growth has left many people in the area unemployed. Although the unemployment rate has dropped dramatically from its highs during the recession, over the past year it has stabilized at around 6.5 percent, well above a healthy level.

After hitting all-time lows late last year, mortgage rates rose sharply in June. Even if rates rise above 5 percent next year, however, they will still be remarkably low by any standard. As a result, rising rates shouldn't put too much of a damper on the housing market.

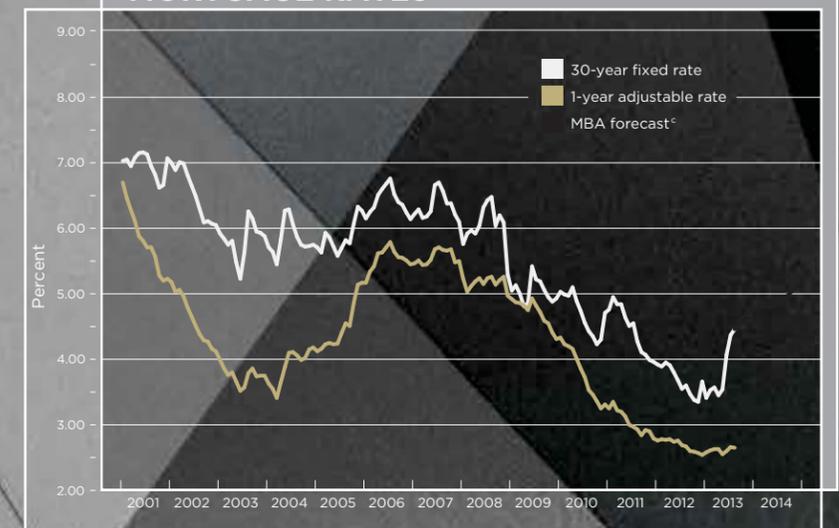
UNEMPLOYMENT RATE^b



EMPLOYMENT GROWTH^a



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
b) Seasonally adjusted
c) Mortgage Bankers Association August 2013 forecast of the 30-year conventional mortgage rate