

**FOR IMMEDIATE RELEASE**

**West Iowa Bank Announces Agreement to Acquire Home State Bank of Royal, Iowa**

WEST BEND, IA and ROYAL, IA - February 12, 2026 — West Iowa Bank (WIB) today announced it has entered into a definitive agreement to acquire Home State Bank (HSB) of Royal, Iowa. The transaction expands WIB's footprint in northwest Iowa and strengthens its commitment to relationship-based community banking.

The combination brings together two community banks with deep local roots, shared values, and a long-standing focus on serving agricultural producers, small businesses, and local families through local decision-making and personalized service.

"This agreement allows us to expand our community banking model into Royal while preserving the relationships and trust Home State Bank has built over generations," said **Keith Deitering, President and Chief Executive Officer of West Iowa Bank**. "Our organizations share a common culture centered on customers, community involvement, and support for rural economies."

"This partnership is a positive step for our customers, employees, and community," said **David Rayner, President and Cashier of Home State Bank**. "Our customers will continue to receive the same personal service they expect, while gaining access to enhanced products, technology, and lending capacity."

Home State Bank will continue to operate with its local team following the transaction, ensuring continuity of service. Over time, customers will benefit from an expanded suite of banking products, enhanced digital capabilities, and increased financial resources.

The transaction is subject to regulatory approval and customary closing conditions. Until closing, both banks will continue to operate independently.

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**Contact Information**

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**Home State Bank**

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