



**CRA**

**PUBLIC**

**FILE**

**2023**

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## CRA FILE CHECKLIST

CRA statement is displayed and visible to public in lobby of bank and in the window of bank's drive – in facility.

**The public portion of the CRA file contains the following information**

- A. Written comments to the institution are in the file.
  
- B. Most recent (September 12, 2022) CRA public performance evaluation is present in file.
  
- C. A map of Community Bank's assessment area showing its boundaries is in the public file.
  
- D. Community Bank has not had any branch openings or closings in the last 3 years.
  
- E. A HMDA statement for 2022 and 2023 is exempt.
  
- F. Community Bank loan to deposit ratios for each calendar quarter for 2023 is in file.
  
- G. Community Bank received a satisfactory rating on our September 12, 2022 CRA report so there is no requirement for documentation to improve our record.
  
- H. An updated list of services (loan and deposit products, transaction fees generally offered, and hours of operation) are in file.

Natalie Hogan

2-15-24  
DATE

**COMMUNITY BANK ASSESSMENT AREA INFORMATION**

JAN. 1. through DEC. 31 2023

Community Bank's Assessment area consists of 23 census tracts that encompass Creek County. The assessment area consists of communities of Bristow, Depew, Kellyville, Shamrock, Slick, Drumright, Oilton, Olive, Mannford, Keifer and Sapulpa.

Assessment area shall be defined as All of Creek County as designated in the following census tracts 201.01, 201.02, 201.03, 206.02, 206.03, 206.04, 207.02, 207.04, 207.05, 207.06, 207.07, 208.00, 209.00, 210.00, 211.01, 211.02, 212.01, 212.02, 213.00, 214.01, 214.02, 215.00, 216.00. (see attached map). As of December 31, 2023 year to date, Community Bank has approved 519 (74.96%) loans and denied 164 (24.01%) for a total of 683 loan requests. Of those loans approved, 400 (77.07%) have been within our Assessment Area. The percent of loans approved in the 23 individual tracts within our Assessment area ranged from a low of .15% in tracts 212.01, & 214.02 to a high of 18.3% in tract 209.00.

In reviewing the number of loan requests it appears the least number of requests come from tracts 207.04, & 216.00. We believe this is because of the proximity of this area to Sapulpa and Tulsa. The people in this area have more of a tendency to work and flow in that direction.

**2023 Loan Requests**

<b>Census Tracts</b>	<b>Approved Loans</b>	<b>% per tract</b>	<b>Denied #</b>	<b>% per tract</b>	<b>Total Requests</b>	<b>% of Apl from ea. approved</b>	<b>Tract denied</b>
201.01	0	0.00%	0	0.00%	0	#DIV/0!	#DIV/0!
201.02	0	0.00%	0	0.00%	0	#DIV/0!	#DIV/0!
201.03	0	0.00%	0	0.00%	0	#DIV/0!	#DIV/0!
206.02	2	0.29%	3	0.44%	5	40.00%	60.00%
206.03	3	0.44%	0	0.00%	3	100.00%	0.00%
206.04	2	0.29%	0	0.00%	2	100.00%	0.00%
207.02	42	6.15%	13	1.90%	55	76.36%	23.64%
207.04	0	0.00%	1	0.15%	1	0.00%	100.00%
207.05	5	0.73%	0	0.00%	5	100.00%	0.00%
207.06	7	1.02%	1	0.15%	8	87.50%	12.50%
207.07	4	0.59%	3	0.44%	7	57.14%	42.86%
208.00	5	0.73%	1	0.15%	6	83.33%	16.67%
209.00	125	18.30%	26	3.81%	151	82.78%	17.22%
210.00	74	10.83%	25	3.66%	99	74.75%	25.25%
211.01	82	12.01%	27	3.95%	109	75.23%	24.77%
211.02	38	5.56%	9	1.32%	47	80.85%	19.15%
212.01	1	0.15%	1	0.15%	2	50.00%	50.00%
212.02	2	0.29%	0	0.00%	2	100.00%	0.00%
213.00	0	0.00%	0	0.00%	0	#DIV/0!	#DIV/0!
214.01	2	0.29%	0	0.00%	2	100.00%	0.00%
214.02	1	0.15%	1	0.15%	2	50.00%	50.00%
215.00	5	0.73%	2	0.29%	7	71.43%	28.57%
216.00	0	0.00%	1	0.15%	1	0.00%	100.00%
<b>Others</b>	<b>119</b>	<b>17.42%</b>	<b>50</b>	<b>7.32%</b>	<b>169</b>	<b>70.41%</b>	<b>29.59%</b>
<b>Totals</b>	<b>519</b>	<b>74.96%</b>	<b>164</b>	<b>24.01%</b>	<b>683</b>	<b>75.99%</b>	<b>24.01%</b>

In reviewing the total number of applications (683) and the number of approved versus the number denied, we find that 74.96% of the total loan request were approved (519) and 24.01% (164) were denied. Looking at the denials by individual tracts, the percent of applications denied per individual tract ranged from a low of .15% from tracts 207.04, 207.06, 208.00, 212.01, 214.02 & 216.00 to a high of 3.95% in tract 211.01.

**COMMUNITY BANK  
LOAN TO DEPOSIT RATIO  
2023**

**MARCH -2023                      71.46%**

**JUNE – 2023                      75.96%**

**SEPT – 2023                      79.82%**

**DEC – 2023                      83.03%**

# **PUBLIC DISCLOSURE**

September 12, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Community Bank  
Certificate Number: 8975

104 S. Main Street  
Bristow, Oklahoma 74010

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking in account lending related activities) given the institution's size, financial condition, and AAs' credit needs.
- A majority of loans are in the institution's AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes and individuals of different income level.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

## DESCRIPTION OF INSTITUTION

Community Bank (CB) maintains its headquarters in Bristow, Oklahoma, northeast of Oklahoma City and southwest of Tulsa. Sooner Southwest Bancshares, Inc., Tulsa, Oklahoma, wholly owns the bank. CB is affiliated through common ownership with Security First National Bank of Hugo, Hugo, Oklahoma; First National Bank, Heavener, Oklahoma; and Oklahoma Capital Bank, Tulsa, Oklahoma. This evaluation does not consider any affiliate lending activity. The institution received a Satisfactory rating at its September 19, 2016 FDIC Performance Evaluation based on Small Bank Procedures.

The bank functions as a retail bank operating from its main office and a limited service drive-through facility. Since the previous evaluation, the bank did not open or close any branches or participate in any merger or acquisition activity.

Community Bank offers a various loan products including commercial, home mortgage, agricultural, and consumer loans, primarily focusing on commercial lending followed by home mortgage lending. The institution also offered loans through the Small Business Administration (SBA) Paycheck Protection Program (PPP) and originated 141 PPP loans totaling approximately \$3.4 million during the evaluation period. The SBA, with support from the Department of the Treasury, implemented the PPP, which provides loans to encourage qualified businesses that meet certain standards established by the SBA to retain employees through the COVID-19 pandemic. The program includes loan forgiveness subject to certain conditions.

The bank provides a variety of deposit services including checking, savings, money market, certificate of deposit, and individual retirement accounts, as well as debit cards. Alternative banking services include internet banking, mobile banking, electronic bill pay, and one deposit taking automated teller machine (ATM).

As of June 30, 2022, the institution's assets totaled approximately \$114.6 million, total loans equaled \$64.7 million, and total deposits equaled \$105.2 million. Since the prior evaluation, total assets increased by 35.8 percent, total loans increased by 24.7 percent, and total deposits increased by 36.8 percent. The following table illustrates the outstanding loan portfolio as of June 30, 2022, with home mortgage loans and commercial loans representing the largest portions of the loan portfolio.

<b>Loan Portfolio Distribution as of 06/30/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	8,177	12.6
Secured by Farmland	5,320	8.2
Secured by 1-4 Family Residential Properties	26,931	41.6
Secured by Multifamily (5 or more) Residential Properties	417	0.6
Secured by Nonfarm Nonresidential Properties	8,145	12.6
<b>Total Real Estate Loans</b>	<b>48,990</b>	<b>75.7</b>
Commercial and Industrial Loans	7,499	11.6
Agricultural Production and Other Loans to Farmers	2,471	3.8
Consumer Loans	4,746	7.3
Obligations of State and Political Subdivisions in the U.S.	952	1.5
Other Loans	91	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>64,749</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that affected the institution's ability to meet the credit needs of its AA.

## **DESCRIPTION OF ASSESSMENT AREA**

Community Bank designated one AA located in the Tulsa Metropolitan Statistical Area (MSA). Specifically, the bank designated all 21 tracts in Creek County. Based on the 2015 American Community Survey (ACS) data, the AA's 21 census tracts reflect the following income designations: 8 moderate-, 12 middle-, and 1 upper-income tracts. The AA meets the technical requirements of the CRA.

### **Economic and Demographic Data**

The following table illustrates select demographic, housing, and business information for the Tulsa MSA AA.



Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	21	0.0	38.1	57.1	4.8	0.0
Population by Geography	70,761	0.0	36.6	59.0	4.4	0.0
Housing Units by Geography	29,950	0.0	36.8	59.1	4.2	0.0
Owner-Occupied Units by Geography	19,657	0.0	31.9	63.3	4.8	0.0
Occupied Rental Units by Geography	6,547	0.0	47.1	49.0	3.9	0.0
Vacant Units by Geography	3,746	0.0	44.2	54.4	1.4	0.0
Businesses by Geography	5,708	0.0	34.8	59.2	6.0	0.0
Farms by Geography	312	0.0	28.2	68.3	3.5	0.0
Family Distribution by Income Level	18,632	24.5	19.4	21.6	34.5	0.0
Household Distribution by Income Level	26,204	27.1	18.1	17.5	37.2	0.0
Median Family Income MSA – Tulsa, OK MSA	\$73,000	Median Housing Value	\$104,435			
		Median Gross Rent	\$679			
		Families Below Poverty Level	11.7%			

Source: 2015 ACS Data; 2021 D&B Data; (\*) The NA category consists of geographies that have not been assigned an income classification.

To determine the borrowers' income designation to analyze home mortgage loans under the borrower profile criterion, the following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2021 FFIEC-updated median family income of \$73,000 for the Tulsa MSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$73,000)	<\$36,500	\$36,500 to <\$58,400	\$58,400 to <\$87,600	≥\$87,600

Source: FFIEC

Major employers in the AA include Bristow Public Schools, local government, and Saint Francis Health System. The following table shows annual unemployment rates for the evaluation period for the AA, State of Oklahoma, and nationwide, which reflects notable increases in all areas in 2020 due to the COVID-19 pandemic.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Creek County	3.5	6.6	4.2
State of Oklahoma	3.1	6.2	3.8
National Average	3.6	6.7	3.9

Source: Bureau of Labor Statistics

### **Competition**

The AA reflects a moderate level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 9 financial institutions operate 21 offices within the AA. CB ranks 3<sup>rd</sup> with 9.0 percent deposit market share.

### **Community Contact**

As part of the evaluation process, examiners obtain information from third parties knowledgeable of the AA to assist in identifying needs of the area. This information helps determine financial institutions' responsiveness to these needs and indicates available credit opportunities.

Examiners contacted a representative of an economic development organization that serves the AA. The contact indicated there are limited opportunities for opening and maintaining new businesses as a result of the economy slowing down in the western portion of Creek County. The contact also noted that new housing is needed and existing housing stock is aging. Most people in the area work locally and there are limited career opportunities. The contact indicated local banks participate in projects throughout the county when opportunities are available and are willing to work with borrowers who want to bring in new businesses into the area. The contact feels banks are performing well and extend credit in appropriate circumstances. The opportunity to create and maintain business is limited due to economic conditions and not because of a lack of lending by banks.

### **Credit Needs**

Considering information obtained from the community contact, demographic data, and bank management, examiners determined commercial lending and home mortgage lending represent the primary credit needs of the AA.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation, dated September 19, 2016, to the current evaluation dated September 12, 2022. To evaluate performance, examiners applied the CRA Small Bank Procedures, which include the Lending Test. The appendix lists the test's evaluation criteria.

### **Activities Reviewed**

Small Bank Procedures require examiners to determine the bank's major product lines for review. Examiners may select from among the same loan categories used for Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the banks' lending activity for 2021.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	11,337	30.8	44	7.8
Secured by Farmland	919	2.5	6	1.1
Secured by 1-4 Family Residential Properties	8,686	23.6	59	10.4
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	2,274	6.2	12	2.1
Commercial and Industrial Loans	8,677	23.6	195	34.3
Agricultural Loans	1,296	3.5	15	2.6
Consumer Loans	3,591	9.8	237	41.7
Other Loans	0	0.0	0	0.0
<b>Total Loans</b>	<b>36,781</b>	<b>100.0</b>	<b>568</b>	<b>100.0</b>
<i>Source: 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i>				

Considering the dollar volume and number of loans originated, as well as management's stated business strategy, examiners determined that the bank's major product lines consists of commercial and home mortgage lending. Since the other categories typically reviewed for CRA do not represent major product lines and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of them. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

This evaluation includes a review of small business loans originated in 2021, which represents the most recent completed calendar year of available data. D&B data for 2021 provided a standard of comparison for small business loans. This evaluation considers the following small business loans for the noted Lending Test performance factors:

- AA Concentration and Geographic Distribution – universe of 207 small business loans totaling approximately \$11.0 million, and
- Borrower Profile – 41 small business loans totaling \$1.4 million located inside the AA taken from a sample of 55 small business loans totaling \$2.5 million.

The Lending Test also included a review of home mortgage loans. Examiners primarily compared the bank's home mortgage lending to 2015 ACS data. Bank records indicate that while the bank is no longer a Home Mortgage Disclosure Act reporter and lending in this area has decreased since the previous evaluation; examiners did not identify any performance trends that would materially affect conclusions. This evaluation considers the following home mortgage loans for the noted Lending Test performance factors:

- AA Concentration and Geographic Distribution – universe of 59 home mortgage loans totaling \$8.7 million, and
- Borrower Profile – 17 home mortgage loans totaling \$1.6 million originated in the bank's AA taken from a sample of 36 home mortgage loans totaling \$5.6 million.

Examiners considered the universe of small business and home mortgage loans when determining loan product weighting. The following table shows that small business loans represent a majority

by number and dollar of the loan categories reviewed. Therefore, small business loans received more weight when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000)	%
Small Business	207	77.8	10,958	55.8
Home Mortgage	59	22.2	8,686	44.2
<i>Source: 2021 Bank Data</i>				

While the CRA PE presents both the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans better indicates the number of businesses and individuals served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

CB demonstrated satisfactory performance regarding the Lending Test. A reasonable LTD ratio, reasonable records regarding geographic distribution and borrower profile, and a majority of loans originated inside the AA support this conclusion.

### Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending related activities) given the bank's size, financial condition, AA's credit needs. The LTD ratio averaged 72.1 percent over the past 24 calendar quarters from September 30, 2016, to June 30, 2022. The average net LTD ratio increased from 61.0 percent noted at the prior CRA evaluation. The ratio fluctuated during the evaluation period, ranging from a high of 82.8 percent as of September 30, 2018, to a low of 60.0 percent as of September 30, 2021.

Examiners did not identify any similarly situated or comparable institutions based on the institution's asset size, lending emphasis, or area operations. Therefore, this consideration did not affect the overall LTD ratio conclusion.

### Assessment Area Concentration

A majority of loans are in the institution's AA. The following table shows the bank originated a majority of small business and home mortgage loans, by number, in the AA. Although the bank originated slightly less than a majority of home mortgage loans, by dollar, in the AA, examiners emphasized performance by number of loans because the number of loans better indicates the number of individuals served.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	153	73.9	54	26.1	207	6,186	56.5	4,772	43.5	10,958
Home Mortgage	31	52.5	28	47.5	59	3,149	36.3	5,537	63.7	8,686

*Source: 2021 Bank Data. Due to rounding, totals may not equal 100.0.*

### Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Reasonable performance regarding small business and home mortgage loans support this conclusion. Since the bank's assessment are does not contain any low- income census tracts, this criterion only considers performance in moderate- income tracts.

#### *Small Business Loans*

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. The following table shows the bank's level of lending in moderate-income census tracts falls within a reasonable range, slightly below, demographic data by 2.8 percentage points, reflecting reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	34.8	49	32.0	2,073	33.5
Middle	59.2	104	68.0	4,113	66.5
Upper	6.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>153</b>	<b>100.0</b>	<b>6,186</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0*

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. The following table shows the bank's level of lending in moderate-income census tracts slightly exceeds demographic data by 0.4 percentage points, which reflects a reasonable performance.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	31.9	10	32.3	839	26.7
Middle	63.3	21	67.7	2,310	73.3
Upper	4.8	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>3,149</b>	<b>100.0</b>

*Source: 2015 ACS Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0*

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes and individuals of different income levels. A reasonable record regarding small business outweighs a poor record of home mortgage loans to support this conclusion.

### ***Small Business Loans***

The distribution of small business loans reflects reasonable penetration among businesses of different sizes.

The following table shows that the bank originated more than eight out of every ten small business loans to businesses with gross annual revenues of \$1 million or less, reflecting reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	62.0	21	51.2	356	26.1
\$100,000 - \$249,999	19.1	8	19.5	216	15.9
\$250,000 - \$499,999	4.4	3	7.3	85	6.2
\$500,000 - \$1,000,000	2.6	3	7.3	107	7.9
<b>Subtotal ≤ \$1,000,000</b>	<b>88.1</b>	<b>35</b>	<b>85.3</b>	<b>764</b>	<b>56.1</b>
> \$1,000,000	4.3	2	4.9	415	30.4
Revenue Not Available	7.6	4	9.8	184	13.5
<b>Total</b>	<b>100.0</b>	<b>41</b>	<b>100.0</b>	<b>1,364</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.*

### ***Home Mortgage Loans***

The borrower profile distribution of home mortgage loans reflects poor penetration among individuals of different income levels. As shown in the following table, the bank's level of lending to low-income borrowers reflects data below aggregate data by 18.6 percentage points, reflecting poor performance. The table further shows the bank's level of lending to moderate-income borrowers falls below aggregate by 7.6 percentage points, also reflecting poor performance.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	24.5	1	5.9	84	5.3
Moderate	19.4	2	11.8	210	13.3
Middle	21.6	5	29.4	306	19.4
Upper	34.5	6	35.3	779	49.2
Income Not Available	0.0	3	17.7	203	12.8
<b>Total</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>1,582</b>	<b>100.0</b>

*Source: 2015 ACS Data; 2021 Bank Data. Due to rounding, totals may not equal 100.0.*

### **Response to Complaints**

The institution has not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test.

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners reviewed the bank's compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## APPENDICES

### SMALL BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).



## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

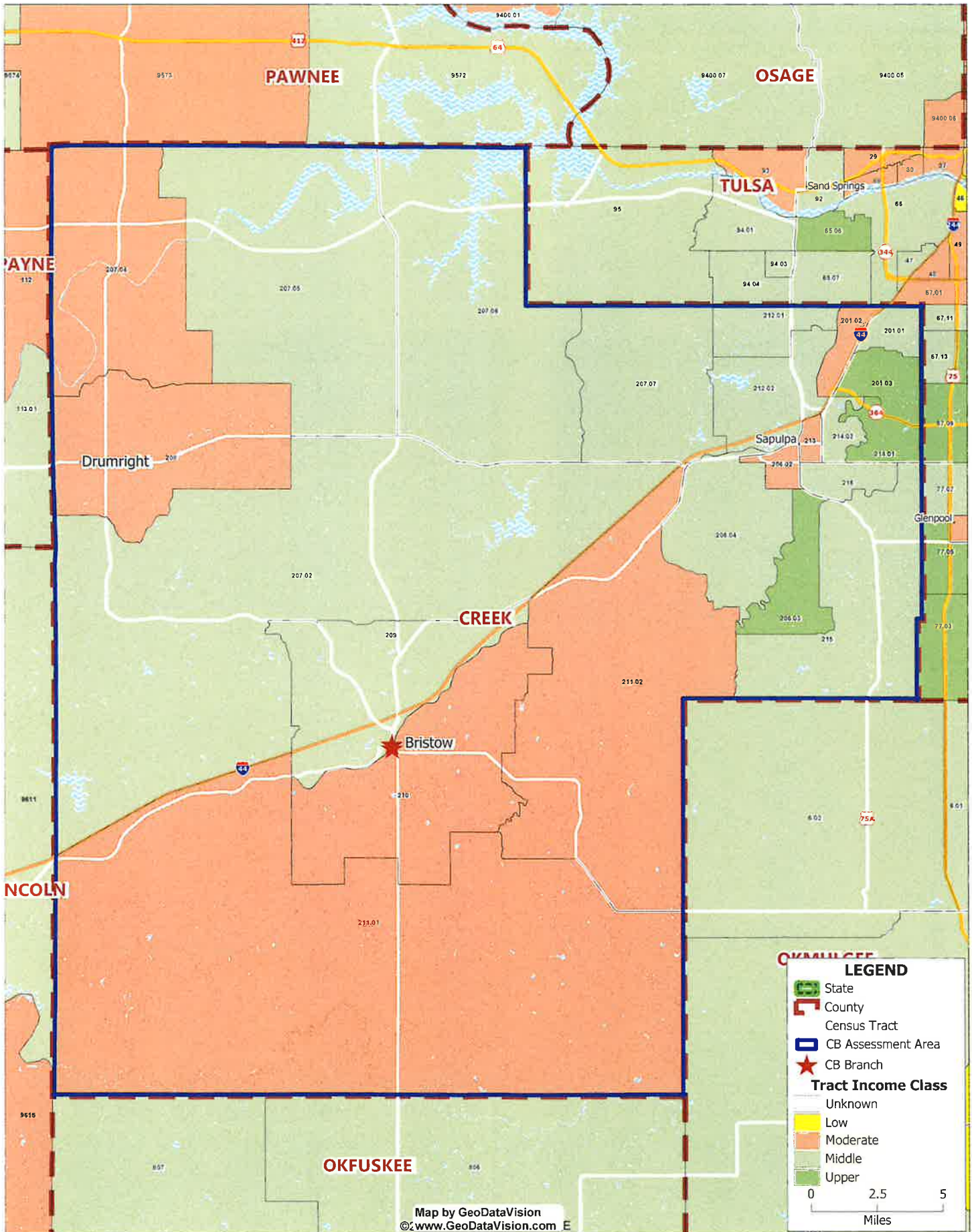
**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

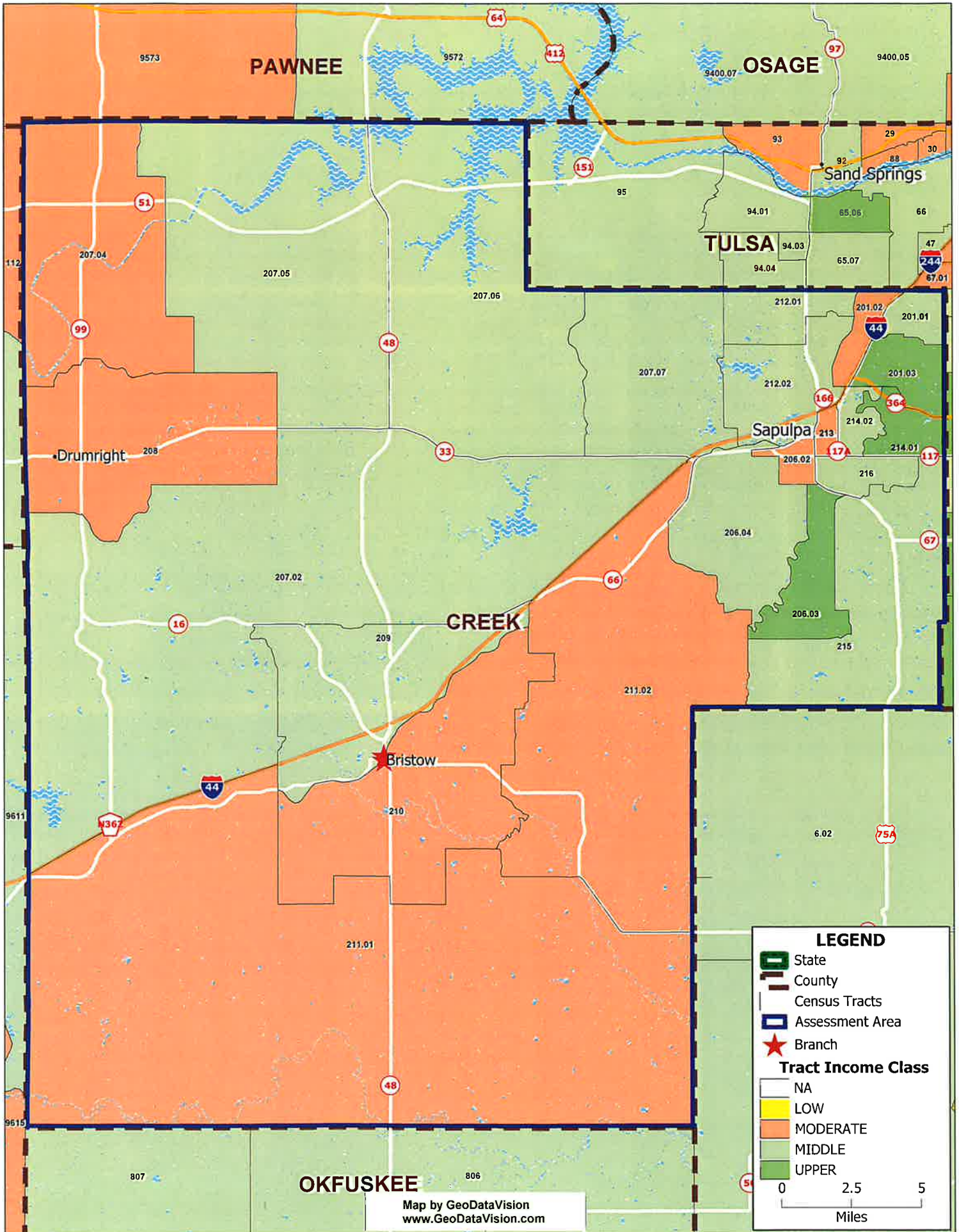
# COMMUNITY BANK- ASSESSMENT AREA 2024



<b>State Code</b>	<b>County Code</b>	<b>Tract Code</b>	<b>Complete Tract</b>	<b>Tract Income Class</b>	<b>Tract Minority Status</b>
40	037	201.01	40037020101	Middle	Non-Majority Minority Tract
40	037	201.02	40037020102	Moderate	Non-Majority Minority Tract
40	037	201.03	40037020103	Upper	Non-Majority Minority Tract
40	037	206.02	40037020602	Moderate	Non-Majority Minority Tract
40	037	206.03	40037020603	Upper	Non-Majority Minority Tract
40	037	206.04	40037020604	Middle	Non-Majority Minority Tract
40	037	207.02	40037020702	Middle	Non-Majority Minority Tract
40	037	207.04	40037020704	Moderate	Non-Majority Minority Tract
40	037	207.05	40037020705	Middle	Non-Majority Minority Tract
40	037	207.06	40037020706	Middle	Non-Majority Minority Tract
40	037	207.07	40037020707	Middle	Non-Majority Minority Tract
40	037	208	40037020800	Moderate	Non-Majority Minority Tract
40	037	209	40037020900	Middle	Non-Majority Minority Tract
40	037	210	40037021000	Moderate	Non-Majority Minority Tract
40	037	211.01	40037021101	Moderate	Non-Majority Minority Tract
40	037	211.02	40037021102	Moderate	Non-Majority Minority Tract
40	037	212.01	40037021201	Middle	Non-Majority Minority Tract
40	037	212.02	40037021202	Middle	Non-Majority Minority Tract
40	037	213	40037021300	Moderate	Non-Majority Minority Tract
40	037	214.01	40037021401	Upper	Non-Majority Minority Tract
40	037	214.02	40037021402	Middle	Non-Majority Minority Tract
40	037	215	40037021500	Middle	Non-Majority Minority Tract
40	037	216	40037021600	Middle	Non-Majority Minority Tract

<b>Total Persons</b>	<b>Total Minority Population</b>	<b>Minority Population %</b>
2333	593	25.42
1508	496	32.89
2940	650	22.11
3417	1084	31.72
3412	1189	34.85
3218	1020	31.7
3582	972	27.14
1421	223	15.69
2846	623	21.89
5498	1325	24.1
2291	586	25.58
3057	605	19.79
2998	874	29.15
3681	1293	35.13
2949	723	24.52
3603	925	25.67
1899	483	25.43
3829	1305	34.08
2274	766	33.69
2120	513	24.2
4413	1466	33.22
5791	1757	30.34
2674	755	28.23

# COMMUNITY BANK- ASSESSMENT AREA 2023





# GeoDataVision Report D-1 Census Tract Reference Book2021/2022

Tract Income Classification and Minority Status—Based on Census data released by the FFIIEC July, 2021 through April, 2022

## Creek, OKLAHOMA

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
40037020101	MIDDLE	NO	MIDDLE	NO	No Change
40037020102	MODERATE	NO	MODERATE	NO	No Change
40037020103	UPPER	NO	UPPER	NO	No Change
40037020601	MODERATE	NO			Not Applicable
40037020602	MODERATE	NO	MODERATE	NO	No Change
40037020603			UPPER	NO	Not Applicable
40037020604			MIDDLE	NO	Not Applicable
40037020702	MIDDLE	NO	MIDDLE	NO	No Change
40037020704	MODERATE	NO	MODERATE	NO	No Change
40037020705	MIDDLE	NO	MIDDLE	NO	No Change
40037020706	MIDDLE	NO	MIDDLE	NO	No Change
40037020707	MIDDLE	NO	MIDDLE	NO	No Change
40037020800	MODERATE	NO	MODERATE	NO	No Change
40037020900	MIDDLE	NO	MIDDLE	NO	No Change
40037021000	MODERATE	NO	MODERATE	NO	No Change
40037021101	MIDDLE	NO	MODERATE	NO	MIDDLE to MODERATE
40037021102	MODERATE	NO	MODERATE	NO	No Change
40037021201	MIDDLE	NO	MIDDLE	NO	No Change
40037021202	MIDDLE	NO	MIDDLE	NO	No Change
40037021300	MODERATE	NO	MODERATE	NO	No Change
40037021400	MIDDLE	NO			Not Applicable
40037021401			UPPER	NO	Not Applicable
40037021402			MIDDLE	NO	Not Applicable
40037021500	MIDDLE	NO	MIDDLE	NO	No Change
40037021600	MIDDLE	NO	MIDDLE	NO	No Change

## Creek, OKLAHOMA

Census Tract	2021		2022		Change in Tract Income Class from 2021 through 2022
	Tract Income Class	Minority Tract	Tract Income Class	Minority Tract	
<b>Summary Data: Creek</b>					
Number of Census Tracts		21	2022		23
Number of Minority Tracts		0			0
Percentage of Minority Tracts		0.00%			0.00%
Number of Low Income Tracts		0			0
Percentage of Low Income Tracts		0.00%			0.00%
Number of Moderate Income Tracts		8			8
Percentage of Moderate Income Tracts		38.10%			34.78%
Number of Middle Income Tracts		12			12
Percentage of Middle Income Tracts		57.14%			52.17%
Number of Upper Income Tracts		1			3
Percentage of Upper Income Tracts		4.76%			13.04%
Number of NA Income Tracts		0			0
Percentage of NA Income Tracts		0.00%			0.00%



**GeoDataVision**  
Changing the Way You View Data

Tracts with empty cells are new or discontinued tracts

©2022 GeoDataVision (203) 237-1332 www.geodatavision.com  
GeoDataVision Census Tract Reference Book 2021/2022: OKLAHOMA  
Based on July, 2021 and April, 2022 FFIIEC Census Data

Summary Data: Assessment Area	2021	2022
Number of Census Tracts	21	23
Number of Minority Tracts	0	0
Percentage of Minority Tracts	0.00%	0.00%
Number of Low Income Tracts	0	0
Percentage of Low Income Tracts	0.00%	0.00%
Number of Moderate Income Tracts	8	8
Percentage of Moderate Income Tracts	38.10%	34.78%
Number of Middle Income Tracts	12	12
Percentage of Middle Income Tracts	57.14%	52.17%
Number of Upper Income Tracts	1	3
Percentage of Upper Income Tracts	4.76%	13.04%
Number of NA Income Tracts	0	0
Percentage of NA Income Tracts	0.00%	0.00%



**GeoDataVision**  
Changing the Way You View Data

State Code	County Code	Tract Code	Complete Tract Number	Tract Income Class	Tract Population
40	037	201.01	40037020101	MIDDLE	2333
40	037	201.02	40037020102	MODERATE	1508
40	037	201.03	40037020103	UPPER	2940
40	037	206.02	40037020602	MODERATE	3417
40	037	206.03	40037020603	UPPER	3412
40	037	206.04	40037020604	MIDDLE	3218
40	037	207.02	40037020702	MIDDLE	3582
40	037	207.04	40037020704	MODERATE	1421
40	037	207.05	40037020705	MIDDLE	2846
40	037	207.06	40037020706	MIDDLE	5498
40	037	207.07	40037020707	MIDDLE	2291
40	037	208	40037020800	MODERATE	3057
40	037	209	40037020900	MIDDLE	2998
40	037	210	40037021000	MODERATE	3681
40	037	211.01	40037021101	MODERATE	2949
40	037	211.02	40037021102	MODERATE	3603
40	037	212.01	40037021201	MIDDLE	1899
40	037	212.02	40037021202	MIDDLE	3829
40	037	213	40037021300	MODERATE	2274
40	037	214.01	40037021401	UPPER	2120
40	037	214.02	40037021402	MIDDLE	4413
40	037	215	40037021500	MIDDLE	5791
40	037	216	40037021600	MIDDLE	2674

<b>Tract Minority Pop %</b>	<b>MM Status</b>
25.42%	Non-Majority Minority
32.89%	Non-Majority Minority
22.11%	Non-Majority Minority
31.72%	Non-Majority Minority
34.85%	Non-Majority Minority
31.70%	Non-Majority Minority
27.14%	Non-Majority Minority
15.69%	Non-Majority Minority
21.89%	Non-Majority Minority
24.10%	Non-Majority Minority
25.58%	Non-Majority Minority
19.79%	Non-Majority Minority
29.15%	Non-Majority Minority
35.13%	Non-Majority Minority
24.52%	Non-Majority Minority
25.67%	Non-Majority Minority
25.43%	Non-Majority Minority
34.08%	Non-Majority Minority
33.69%	Non-Majority Minority
24.20%	Non-Majority Minority
33.22%	Non-Majority Minority
30.34%	Non-Majority Minority
28.23%	Non-Majority Minority

## Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 600 North Pearl Street, Suite 700 Dallas, Texas 75201. You may send written comments about our performance in helping to meet community credit needs to W. David Roberts, President & CEO, P.O. Box 1020, Bristow, OK 74010 and to the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Sooner Southwest Bankshares, Inc., a bank holding company. You may request from the Assistant Vice President, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198 an announcement of applications covered by the CRA filed by bank holding companies.

# LOAN FEES FOR 2023

7/25/2023

## CONSUMER INSTALLMENT LOANS

Loan Fee	\$85.00
Late Payment Fee	as stated on note
Coupon Book	no charge
Extension Fee	\$35.00

## MORTGAGE LOANS

Processing Fee	\$300.00
Late Payment Fee	as stated
Filing Fees (collect all filing fees at time of loan or extension thereof)	as stated
Mortgage Tax (based on the amount & length of the loan)	as stated
Abstract Delivery or Mailing Expenses (based on bank's actual cost)	as stated
Coupon Book	no charge
Loan Origination Construction loans	1.50%
Loan Origination Under \$100,000	1.50%
Loan Origination Over \$100,000	1.00%
Conversion of construction loan to perm financing (charge flat fee & closing)	\$150.00
Mortgage Recording Fee (\$13.00 1st page & 2.00 for each additional page)	as stated
Mortgage Certification Fee	\$5.00
Flood Determination Fee	\$18.00
Extension Fee	\$35.00
Interest Rate Modification Fee - loans \$0 - \$100,000.00	\$150.00
Interest Rate Modification Fee - loans \$101,000.00 - \$250,000.00	\$200.00
Interest Rate Modification Fee - loans \$251,000.00 and above	\$250.00

## COMMERCIAL LOANS

Loan Origination Fee - loans \$0 - \$25,000.00	\$100
Loan Origination Fee - loans \$25,001.00 and above	1.00%
Coupon Book	no charge
Letters of Credit 2.5% annually on CD secured 3.0% all others, min. \$100.00	yes
Late Payment Fee	\$25.00
Extension Fee	\$50.00
Extension Fee Single Pay	\$150.00
Collateral exchange commercial loans only	\$50.00

## OTHER FEES

Hourly Research Fees (\$25.00 per hour, min. \$25.00 +\$0.50 per copy)	yes
UCC-1 Filing & Release Fee	\$20.00
UCC-4 Search Fee	\$25.00
EFS Filing & Release Fee	\$20.00
Motor Vehicle, Commercial Trailer or Mobile Home Lien Entry Fee	\$10.00 / \$21.00
Boat or Motor Lien Entry Fee (if already owned)	\$12.25
VSI Insurance Fee	\$20.00
Postage/Shipping Fee (based on carrier & destination)	as stated
Additional Lien Release	\$5.00

\*If origination is less than 12 months, fee on new money only. Any other fee variation requires ELC approval\*

**FEE SCHEDULE**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

<b>ACH Origination Fee (per transaction)</b>	<b>\$2.00</b>
Activity Statement/Printout of Account Fee	\$2.00
<b>ATM Balance Inquiry Fee (each)</b>	<b>\$0.75</b>
ATM Card Replacement Fee (per card)	\$7.50
<b>ATM Transaction Fee- W/D SVC (Non-Community Bank ATM)</b>	<b>\$1.00</b>
Balance Inquiry Fee (Free with Telephone banking & Online Banking/Mobile App)	\$0.50
<b>Cashier's Check (Customer)</b>	<b>\$4.00</b>
Chargeback Fee (each check)	\$3.50
<b>Check Book Balancing Fee</b>	<b>\$20.00</b>
Check Cashing Fee	1.000% of Check Amount: Minimum \$3
<b>Check Copy Fee</b>	<b>\$5.95</b>
Coin Counting Fee (Non-Customer)	5.000% of Amount Counted: Minimum \$1
<b>Draft Collection (Customer)</b>	<b>\$10.00</b>
Draft Collection (Non-Customer)	\$20.00
<b>Excessive Account Closing/Re-Opening Fee</b>	<b>\$25.00</b>
Fax	\$2.50
<b>Garnishment</b>	<b>\$25.00</b>
Lock Bag	\$20.00
<b>Money Order (Customer)</b>	<b>\$3.00</b>
Notary Public (Customer)	\$0.00
<b>Notary Public (Non-Customer)</b>	<b>\$5.00</b>
Overdraft Fee (per OD item presentment paid)	\$27.00
<b>Photocopy of Statement</b>	<b>\$5.00</b>
Photostatic Copies (each copy)	\$0.50
<b>Research Time (per hour)</b>	<b>\$25.00</b>
Returned Non-sufficient Funds Fee (per NSF item presentment returned, including multiple re-presentments of the same item)	\$27.00
<b>Safe Deposit Box Drilling</b>	<b>\$200.00</b>
Safe Deposit Box Key Deposit (2 Keys)	\$20.00
<b>Safekeeping Fee (per year)</b>	<b>\$25.00</b>
Special Cut-Off Statement	\$25.00
<b>Stop Payment Fee</b>	<b>\$27.00</b>
Telephone Transfer Fee (Free with Telephone banking)	\$2.00
<b>Temporary Checks (4 for \$1.00)</b>	<b>\$1.00</b>
Wire Transfer (Customer)	\$15.00
<b>Zipper Bag</b>	<b>\$10.00</b>

Dormant Account Monthly Maintenance Fee: A dormant account (2 years no activity) will be subject to a \$5.00 per month maintenance fee, and no interest will be paid on interest bearing accounts. Cancellation Fee: There will be a \$25.00 cancellation fee on any checking or savings if account is closed within 90 days after it is opened. Overdraft Fee: An Overdraft Item fee applies to overdraft created by check, in person withdrawals, ATM withdrawals, or other electronic means. Returned NSF items may be re-presented multiple times with fees assessed for each re-presentment. Each item re-presentment may occur as frequently as daily. Daily limit of 5 NSF/OD Fees.

**Safe Deposit Boxes:**

Size	Annual Fee
3x5	\$44.00
4x5	\$50.00
3x10	\$62.00
5x10	\$85.00
10x10	\$115.00
10x14	\$130.00
21x10	\$160.00
21x14	\$175.00



## 2023 Federal Holidays



Holiday Name	Day of Week	Observed Date
New Year's Day (observed) †	Monday	January 2, 2023
Birthday of Martin Luther King, Jr.	Monday	January 16, 2023
Washington's Birthday	Monday	February 20, 2023
Memorial Day	Monday	May 29, 2023
Juneteenth Independence Day †	Monday	June 19, 2023
Independence Day	Tuesday	July 4, 2023
Labor Day	Monday	September 4, 2023
Columbus Day	Monday	October 9, 2023
Veterans Day (observed) †	Friday	November 10, 2023
Thanksgiving Day	Thursday	November 23, 2023
Christmas Day	Monday	December 25, 2023

Provided by FederalPay.org

<https://www.federalpay.org/holidays>

† When a holiday falls on Saturday or Sunday, most employees observed the holiday on the previous Friday or following Monday, respectively.

<https://www.federalpay.org/holidays>



## BANKING HOURS

### Main Lobby

Monday through Thursday..... 9 a.m. - 4:30 p.m.  
 Friday..... 9 a.m. - 5:30 p.m.

### Loan Lobby

Monday through Thursday..... 9 a.m. - 5:00 p.m.  
 Friday..... 9 a.m. - 5:30 p.m.

### Drive - Up Bank at 3rd and Main

Monday through Friday..... 8 a.m. - 6 p.m.  
 Saturday..... 8 a.m. - noon

### ATM (Automated Teller Machine)

2 ATM's Located at Community Bank Drive-up  
 (Far east ATM has deposit capability)

3rd and Main

24 Hours a Day

7 Days a Week

### Telephone Banking

24 Hour All Access Teller

(855) 581-1587

### SAFE DEPOSIT BOXES

Size	Annual Fee
3x5.....	\$44.00
4X5.....	\$50.00
3x10.....	\$62.00
5x10.....	\$85.00
10x10.....	\$115.00
10x14.....	\$130.00
21x10.....	\$160.00
21x14.....	\$175.00
Key Deposit (2 keys).....	\$20.00
\$20.00 discount w/Auto-Debit	
Safe Deposit Box Drill Fee.....	200.00

REVISED SEPTEMBER 2023

## ADDITIONAL SERVICES

ACH Origination Fee (per transaction) .....	\$2.00
Activity Statement/Printout of Account Fee.....	\$2.00
ATM Balance Inquiry Fee (each).....	\$0.75
ATM/Debit Card Replacement Fee (per card).....	\$7.50
ATM Transaction Fee - W/D SVC (each, Non-Community Bank ATM) .....	\$1.00
Balance Inquiry Fee (each) .....	\$0.50
Free with Telephone & Online Banking/Mobile app	
Cashier's Check (Customer only) .....	\$4.00
Check Book Balancing Fee (per hour) .....	\$20.00
Check Cashing Fee 1% of Check Amount: Minimum.....	\$3.00
Check Copy Fee.....	\$5.95
Coin Counting Fee (Non-Customer) 5% of Amount Counted: Minimum .....	\$1.00
Draft Collection (Customer).....	\$10.00
Draft Collection (Non-Customer) .....	\$20.00
Excessive Account Closing/Re-Opening Fee.....	\$25.00
Fax (per sheet) .....	\$2.50
Garnishment.....	\$25.00
Insufficient Funds/Overdraft Fee (per NSF/OD item presentation paid or returned, including multiple representations of the same item; Daily limit of 5 NSF/OD fees).....	\$27.00
Lock Bag (each).....	\$20.00
Money Order (Customer only).....	\$3.00
Notary Public (Customer).....	\$0.00
Notary Public (Non-Customer) .....	\$5.00
Photocopy of Statement .....	\$5.00
Research Time (per hour).....	\$25.00
Return Item Fee (each check) .....	\$3.50
Safekeeping Fee (per year).....	\$25.00
Special Statement cut-off.....	\$25.00
Stop Payment Fee (each).....	\$27.00
Telephone Transfer Fee (each) .....	\$2.00
Free with Telephone Banking	
Temporary Checks .....	4 for \$1.00
Wire Transfer (Customer only).....	\$15.00
Zipper Bag (each).....	\$10.00

Deposits made on a non-business day or after normal business hours will be credited on the next business day. All interest bearing transaction accounts will be subject to change.

  
**COMMUNITY BANK**<sup>TM</sup>  
*Bristow*  
 Exceeding Expectations Every Day

**PRODUCTS & SERVICES**

P.O. Box 1020

104 South Main

Bristow, Oklahoma 74010

(918) 367-3343

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[www.cbbristow.com](http://www.cbbristow.com)

Mobile app: myCBmobile

Available in the

Apple & Google Play Store

MEMBER FDIC

## CHECKING ACCOUNTS

### Community Rewards Checking

- Minimum opening deposit \$100.00
- A minimum balance fee of \$9.00 will be imposed every month if the balance in the account falls below \$1,500.00 any day of the month
- Interest paid monthly on daily ledger balance\*
- Unlimited transactions
- Free Special member checks
- Accidental death insurance\*\*
- Cell phone protection\*\*\*
- Identity theft aid\*\*\*\*

### Community Select Checking

- Minimum opening deposit of \$100.00
- \$8.00 monthly maintenance fee
- Interest paid monthly on daily ledger balance\*
- Unlimited transactions
- Accidental death insurance\*\*
- Cell phone protection\*\*\*
- Identity theft aid\*\*\*\*

### Community Everyday Checking

- Minimum opening deposit \$100.00
- A minimum balance fee of \$7.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month
- Enroll in e-statements and the minimum balance fee will be reduced to \$5.00
- Unlimited transactions.

\* If the account is closed before interest is credited, you will not receive the accrued interest

\*\*Product not insured by the FDIC and not a bank deposit, bank obligation or guaranteed by the bank.

\*\*\*Cell phone protection and identity theft benefit are subject to additional terms and conditions.

## NOW ACCOUNTS

### Commercial Now Account

- Minimum opening deposit \$1,500.00
  - Available to Sole Proprietors and Organizations that operate on a non-profit basis
  - \$7.95 maintenance fee plus \$.15 per debit and \$.10 per foreign item deposited
  - Interest paid monthly on daily ledger balance\*
- \* If the account is closed before interest is credited, you will not receive the accrued interest.

## BUSINESS ACCOUNTS

### Small Business Checking

- Minimum opening deposit \$250.00
- First 50 Checks Free - \$.35 each additional per month
- First 50 Foreign items deposited free - \$.35 each additional per month

### Commercial Checking

- Minimum opening deposit of \$100.00
- \$7.95 monthly maintenance fee plus \$.15 per check/debit and \$.10 per foreign item
- Variable rate earnings credit on average collected balance

## NON-PROFIT ORGANIZATIONS

- Minimum opening deposit of \$100.00

Minimum Balance	Minimum Balance Fee
Under \$199.99	\$4.95
\$200.00-\$399.99	\$3.95
\$400.00-\$599.99	\$2.95
\$600.00-\$799.99	\$1.95

- No monthly minimum balance fee if the minimum balance is \$800.00 or more during statement cycle

## SAVINGS ACCOUNTS

### Personal

- Minimum opening deposit of \$100.00
- A minimum balance fee of \$5.00 will be imposed every quarter if the balance in the account falls below \$100.00 any day of the quarter
- Interest paid quarterly on daily ledger balance\*
- Three free withdrawals per quarter
- Additional withdrawals are \$1.50 each

### Commercial Savings

- Minimum opening deposit of \$100.00
- A minimum balance fee of \$5.00 will be imposed every quarter if the balance in the account falls below \$100.00 any day of the quarter
- Interest paid quarterly on daily ledger balance\*
- Three free withdrawals per quarter
- Additional withdrawals are \$1.50 each

### St. Nickless

- Minimum opening deposit of \$25.00
  - Allowed only 1 withdrawal per year in the form of a special holiday check in the amount of the principle and interest, less one nickel
  - Interest paid monthly on daily ledger balance\*
  - \$20.00 penalty for additional withdrawals
- \* If the account is closed before interest is credited, you will not receive the accrued interest

## MONEY MARKET ACCOUNTS

### Money Market Savings

- Minimum opening deposit \$2,500.00
- A maintenance fee of \$7.95 will be imposed every month if the minimum ledger balance in the account falls below \$2,500.00 and the average collected balance is less than \$5,000.00 any day of the month
- Limited to 6 debits per month
- Interest paid monthly on daily ledger balance\*

### Advantage Money Market

- Minimum opening deposit of \$5,000.00
- A minimum balance fee of \$10.00 will be imposed every month if the balance in the account falls below \$5,000.00 any day of the month
- Interest paid monthly on daily ledger balance\*
- Limit of 6 debits per month--3 free, additional withdrawals \$10.00 each.

\* If the account is closed before interest is credited, you will not receive the accrued interest