

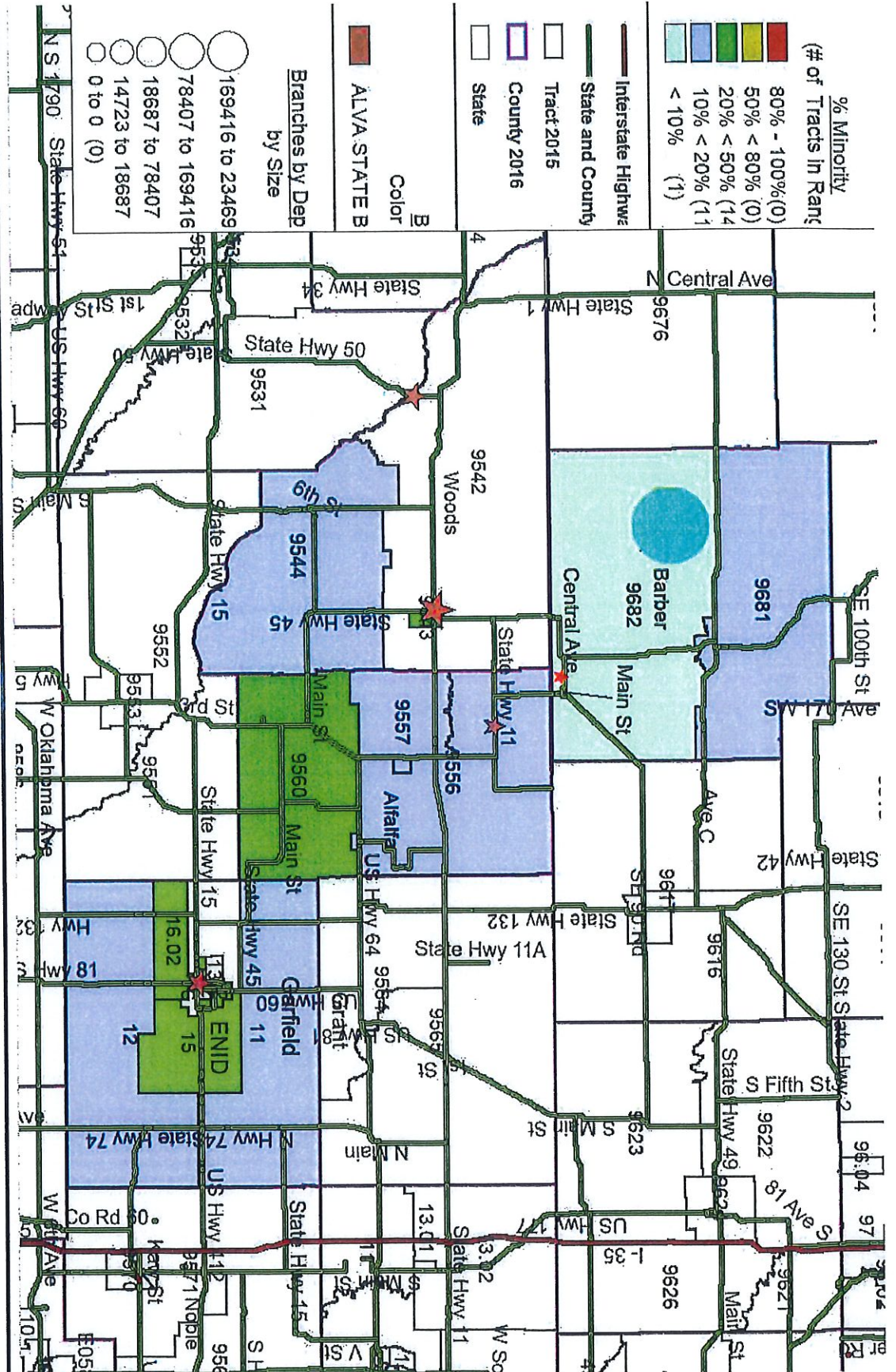
Community Reinvestment Act Statement

January 1, 2024

Alva State Bank & Trust Company, Alva, Oklahoma, and its branch institutions, Alva State Bank & Trust Company Enid-Chisholm Branch, Enid, Oklahoma, and Alva State Bank & Trust Company-Burlington Branch, Burlington, Oklahoma, Bank of Freedom, a branch of Alva State Bank, Freedom, Oklahoma, and First State Bank, Kiowa, Kansas, a branch of Alva State Bank & Trust Company consider their primary bank communities to be the counties of Woods, Garfield, Alfalfa Counties in Oklahoma and Barber County, in Kansas. The Board of Directors recognizes the needs of the communities, including low and moderate income neighborhoods, consistent with safe and sound banking practices, and to implement this policy, has adopted the following statement:

1. The primary consideration in extending credit is the credit worthiness of the applicant without regard to applicant's sex, marital status, familial status (having children under the age of 18), handicap, race, and religion, residence in the community, national origin, age, or receipt of income from public assistance.
2. Consistent with the Alva State Bank & Trust Company's lending policy, the following types of credit services are made available:
 - A. Commercial loans are made to commercial enterprises and individuals for business purposes, including but not limited to real estate construction and development, working capital, FmHA guaranteed loans, Ag Link, direct deposit program, intermediated term credit to commercial enterprises, oil and gas production, agricultural and equipment financing.
 - B. Consumer loans are made to individuals for the financing of consumer goods, including but not limited to automobiles, Title 1 loans, and other personal purposes.
3. Alva State Bank & Trust Company's officers are expected to be involved and participate in civic, cultural, or service organizations to help the community it services.

Alva State Bank and Trust Co 2023 updated Map



This Tract has split
into 7.01 & 7.02

Burlington	Lobby hours	8:30 – 11:30 (closed for lunch) 12:30 - 4:00	Mon. - Fri.
Enid	Lobby hours	8:30 - 4:00	Mon. - Thurs.
		8:30 - 5:00	Fri.
	Drive In	8:00 - 5:30	Mon. - Fri.
		Closed on Sat.	
Alva	Lobby hours	8:30 - 3:00	Mon. - Fri.
	Drive In	8:00 - 5:30	Mon. - Fri.
		8:00 - 2:00	Sat.
Freedom	Lobby hours & Drive In hours	8:00 – 4:00	Mon. – Fri.
		Closed on Sat.	
Kiowa	Lobby hours & Wednesday	8:00 – 4:00	Mon. Tues, Thurs, Fri.
		8:00 – 6:00	Wednesday
	Drive In hours	8:00 - 4:00	Mon., Tues, Thurs. Fri.
		8:00 – 3:00	Wed.
		Closed on Sat.	

see attached for schedule of products offered and costs

Alva State Bank & Trust Company at its banking offices located at 518 College, Alva, Oklahoma, and Bank of Freedom, branch of Alva State Bank & Trust Co. located 1085 Main St. Freedom, Oklahoma, census tract 9543, and 801 West Broadway, Enid, Oklahoma, census tract 001, and Main & Locust, Burlington, Oklahoma, census tract 9556, and 546 Main, Kiowa, Kansas, census tract 9682, provide the following:

- Checking Accounts
- ATM / Debit Card Services
- Savings Accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Safe Deposit Boxes
- Money Orders
- Cashier Checks
- Fax Services
- Wire Transfer of Funds
- Direct Deposits
- Consumer Loans
- Commercial and Agricultural Real Estate Loans
- Livestock Loans
- Working Capital loans and Lines of Credit
- Small Business Administration Guaranteed Loans
- FmHA Guaranteed Loan Program
- State Funded Ag-Link Deposit Program
- Overdraft Privilege
- Drive-In Services (Drive-In Services not available at Burlington)
- TeleBank
- Online Banking
- CDARS- Certificate of Deposit Account Registry Service
- Merchant Check Capture
- Allied DCI (Bill Pay)
- Mobile Banking- Acct. info, Bill Pay, Mobile Deposit, P2P
- Mobile Capture
- My Mobile Money App.
- ASB Credit Card – Bankers Bank of Kansas

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Alva State Bank & Trust Company

801 W. Broadway

Enid, OK 73701-3887

(580)234-4201

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM CARD AND DEBIT CARD

DAILY POINT-OF-SALE AND ATM WITHDRAWAL LIMITATIONS DO APPLY

ACCOUNT RESEARCH

\$20.00 PER HR

ATM CARD-REPLACEMENT CARD

\$5.00

PER CARD

DAILY POINT-OF-SALE AND ATM WITHDRAWAL LIMITATIONS DO APPLY

BUSINESS MERCHANT CHECK CAPTURE

\$5.00

PER FILE

BUSINESS ACH PAYROLL

\$5.00

PER FILE

CASHIER'S CHECKS

\$3.00

CHECK CASHING FOR NON-CUSTOMERS

\$1.00 PER \$100

COLLECTIONS

\$15.00 EACH

DORMANT FEE

\$3.00 PER MONTH IF THE BALANCE IS \$100 OR LESS AND NO ACTIVITY OR OTHER INDICATIONS IN WRITING OF INTEREST IN THE ACCOUNT DURING THE PREVIOUS 2 YEARS

GARNISHMENT FEE

\$35.00

IRA ADMINISTRATION FEE

\$25.00

ANNUALLY

IRA ADMINISTRATION FEE

\$3

TO CLOSE ACCOUNT

MOBILE DEPOSIT

\$5.00

PER MONTH (WAIVED W/E-STATEMENTS)

MONEY ORDER

\$1.00

EACH

NIGHT DEPOSIT LOCK BACK

\$25.00

OVERDRAFT (OD) AND NONSUFFICIENT FUNDS (NSF) ITEM

\$25.00

\$25.00 PER ITEM

CHARGE BACK

\$3.00

PER ITEM

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05233

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XX/1 21.021.05233

Census Tracts

Alfalfa County

9556.00	Upper
9557.00	Upper
9560.00 *	Middle
9999.99	Upper

Garfield County MSA

0001.01	Middle
0001.02	Moderate
0002.00	Middle
0006.01	Upper
0006.02	Middle
0007.01	Low
0007.02	Moderate
0011.00	Upper
0012.00	Middle
0013.01	Upper
0013.02	Upper
0014.01	Middle
0014.02	Middle
0015.00	Middle
0016.02	Middle
0016.03	Middle
0016.04	Upper

Woods County

9542.01	Upper
9542.02	Upper
9543.00	Upper
9544.00	Upper
9999.9	Upper

Barber County

9681.00 *	Middle
9682.00 *	Middle
9999.99	Middle

9560, 9681 & 9682 are Distressed or Under-served Tract

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 003 - ALFALFA COUNTY

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

*** Will automatically be included in the 2025 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Under-served Tract	2024 FFIEC		2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
			Tract Median Family Income %	Est. MSA/MD non-MSA/MD Median Family Income							
9556.00	Upper	No	175.84	\$69,000	\$121,330	\$102,986	1445	11.76	170	471	980
9557.00	Upper	No	126.91	\$69,000	\$87,568	\$74,327	1342	13.86	186	386	734
9560.00	Middle	Yes*	113.12	\$69,000	\$78,053	\$66,250	2912	22.01	641	636	976
9999.99	Upper	No	127.35	\$69,000	\$87,872	\$74,583	5699	17.49	997	1493	2690

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 151 - WOODS COUNTY

Records 1 through 5 of 5

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

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9542.01	Upper	No	148.33	\$69,000	\$102,348	\$86,875	2540	16.89	429	756	1341
9542.02	Upper	No	126.99	\$69,000	\$87,623	\$74,375	1677	22.18	372	353	691
9543.00	Upper	No	123.36	\$69,000	\$85,118	\$72,250	2822	20.91	590	530	1177
9544.00	Upper	No	122.26	\$69,000	\$84,359	\$71,607	1585	13.12	208	507	949
9999.99	Upper	No	128.14	\$69,000	\$88,417	\$75,046	8624	18.54	1599	2146	4158

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 047 - GARFIELD COUNTY

Records 1 through 17 of 17

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

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			Tract Median Family Income %	MSA/MD non-MSA/MD Median Family Income							
0001.01	Middle	No	91.36	\$66,500	\$60,754	\$59,990	2500	38.08	952	581	1142
0001.02	Moderate	No	52.37	\$66,500	\$34,826	\$34,394	3244	42.79	1388	688	1258
0002.00	Middle	No	93.32	\$66,500	\$62,058	\$61,278	2740	24.27	665	710	1005
0006.01	Upper	No	141.14	\$66,500	\$93,858	\$92,683	2722	29.35	799	718	1083
0006.02	Middle	No	111.06	\$66,500	\$73,855	\$72,928	3610	47.78	1725	734	1320
0007.01	Low	No	39.53	\$66,500	\$26,287	\$25,959	3189	58.48	1865	499	1702
0007.02	Moderate	No	55.88	\$66,500	\$37,160	\$36,696	3081	56.67	1746	502	1335
0011.00	Upper	No	155.88	\$66,500	\$103,660	\$102,361	3574	13.04	466	1064	1385
0012.00	Middle	No	119.59	\$66,500	\$79,527	\$78,529	3885	16.60	645	1171	1704
0013.01	Upper	No	122.31	\$66,500	\$81,336	\$80,313	5189	21.39	1110	1639	1971
0013.02	Upper	No	153.51	\$66,500	\$102,084	\$100,804	3838	17.30	664	1516	1850
0014.01	Middle	No	106.89	\$66,500	\$71,082	\$70,190	3670	31.36	1151	770	1379
0014.02	Middle	No	106.09	\$66,500	\$70,550	\$69,662	4701	26.93	1266	1389	2031
0015.00	Middle	No	91.90	\$66,500	\$61,114	\$60,347	6471	41.74	2701	1380	2373
0016.02	Middle	No	102.94	\$66,500	\$68,455	\$67,596	4628	31.74	1469	1121	1935
0016.03	Middle	No	93.27	\$66,500	\$62,025	\$61,250	3093	23.54	728	566	949
0016.04	Upper	No	164.77	\$66,500	\$109,572	\$108,194	2711	20.91	567	453	719

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 20 - KANSAS (KS)

County: 007 - BARBER COUNTY

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

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			Tract Median Family Income %	MSA/MD non-MSA/MD Median Family Income							
9681.00	Middle	Yes*	105.47	\$80,900	\$85,325	\$68,750	2724	10.24	279	883	1599
9682.00	Middle	Yes*	92.88	\$80,900	\$75,140	\$60,547	1504	8.98	135	549	980
9999.99	Middle	No	99.18	\$80,900	\$80,237	\$64,653	4228	9.79	414	1432	2579

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