

Community Reinvestment Act Statement

October 15, 2024 (amended)

Alva State Bank & Trust Company merged with First National Bank in Okeene, Okeene, Ok. to become First Bank in Okeene, a branch of Alva State Bank & Trust Company, as another branch which includes 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, Blaine, Major 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.

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.
	Drive In	8:30 - 5:00	Fri.
		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	8:00 – 4:00	Mon. – Fri.
	Drive In hours	Closed on Sat.	
Kiowa	Lobby hours	8:00 – 4:00	Mon. Tues, Thurs, Fri.
	Wednesday	8:00 – 6:00	Wednesday
	Drive In hours	8:00 - 4:00	Mon., Tues, Thurs. Fri.
		8:00 – 3:00	Wed.
		Closed on Sat.	
Okeene	Lobby hours	9:00 – 3:00	Mon. – Fri.
	Drive In hours	8:30 – 5:00	Mon. – Fri.
		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, 124 N. Main St. Okeene, Oklahoma, census tract 9586, and 546 Main St, 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

Census Tracks

Alfalfa County

9556.00
9557.00
9560.00 *
9999.99

Garfield County

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

Woods County

9542.01
9542.02
9543.00
9544.00
9999.9

Blaine County

9586
9588
9589

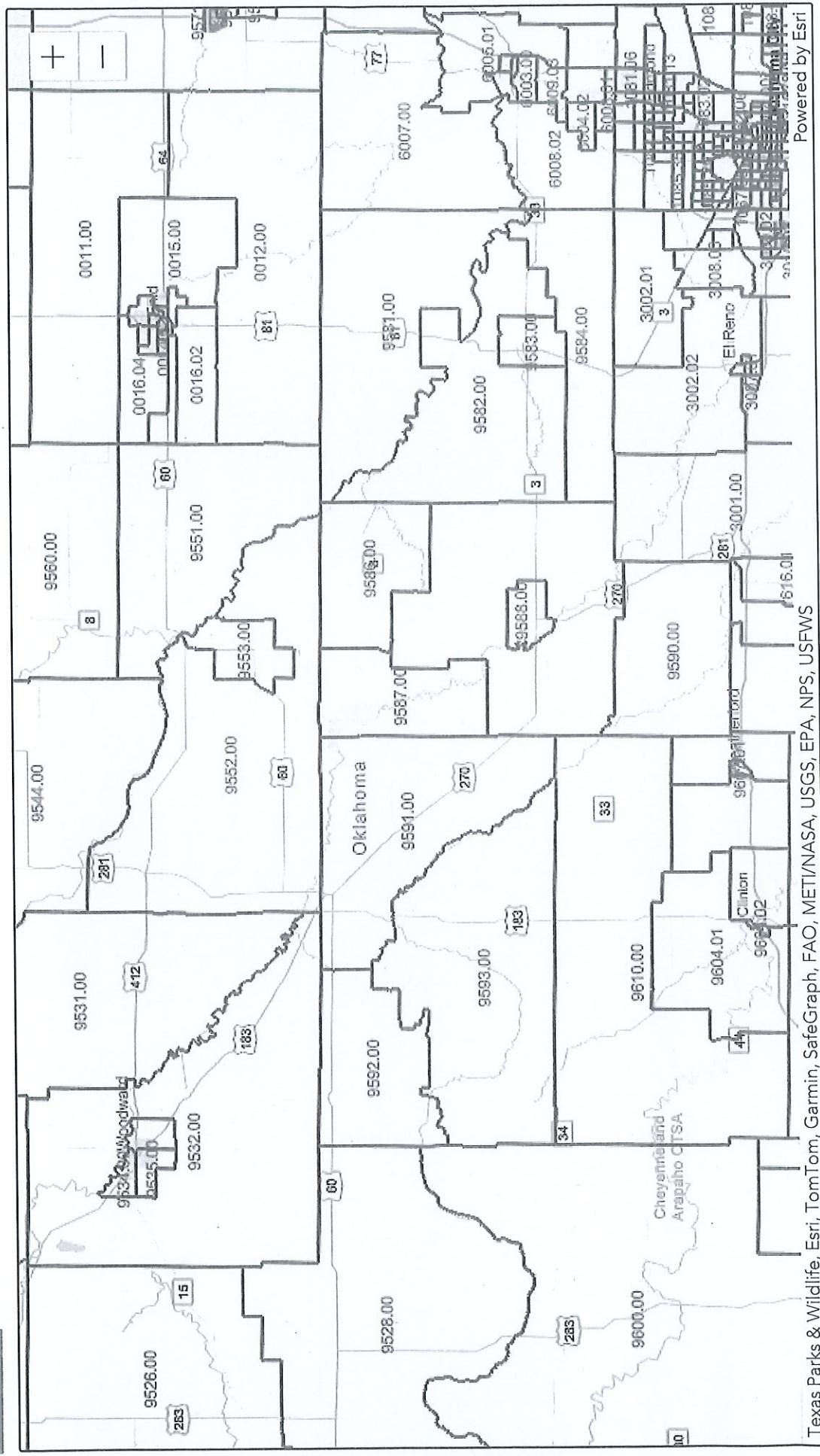
Major County

9551

Barber County

9681.00 *
9682.00 *
9999.99

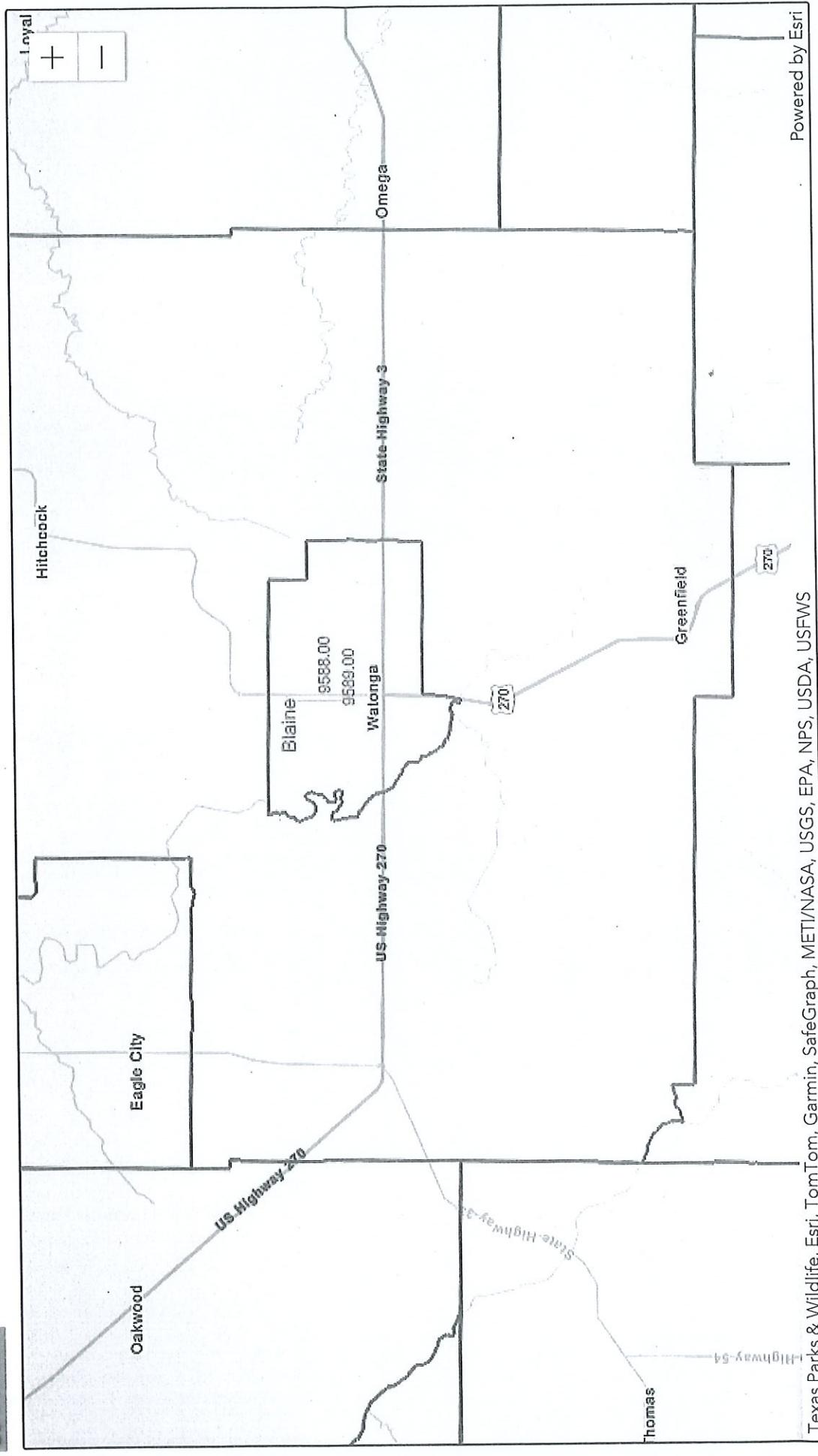
9560, 9681 & 9682 are Distressed or Under-served Tract



Texas Parks & Wildlife, Esri, TomTom, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, USFWS

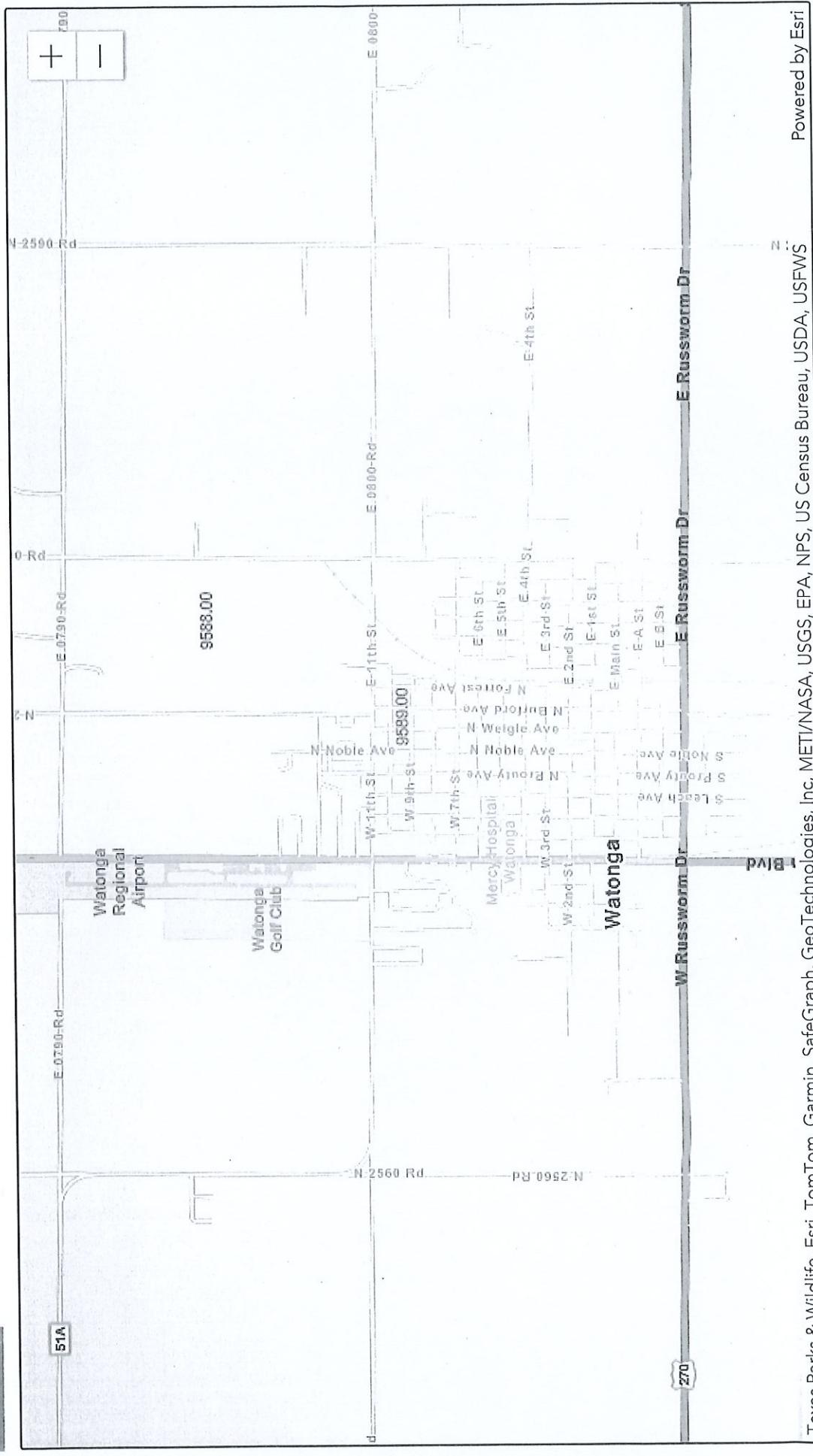
Matched Address: MSA: || State: || County: || Tract Code:

● Selected Tract
MSA: || State: || County: || Tract Code:



Texas Parks & Wildlife, Esri, TomTom, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, USFWS

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Texas Parks & Wildlife, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc., METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS

Matched Address:

● Selected Tract
MSA: || State: || County: || Tract Code: