

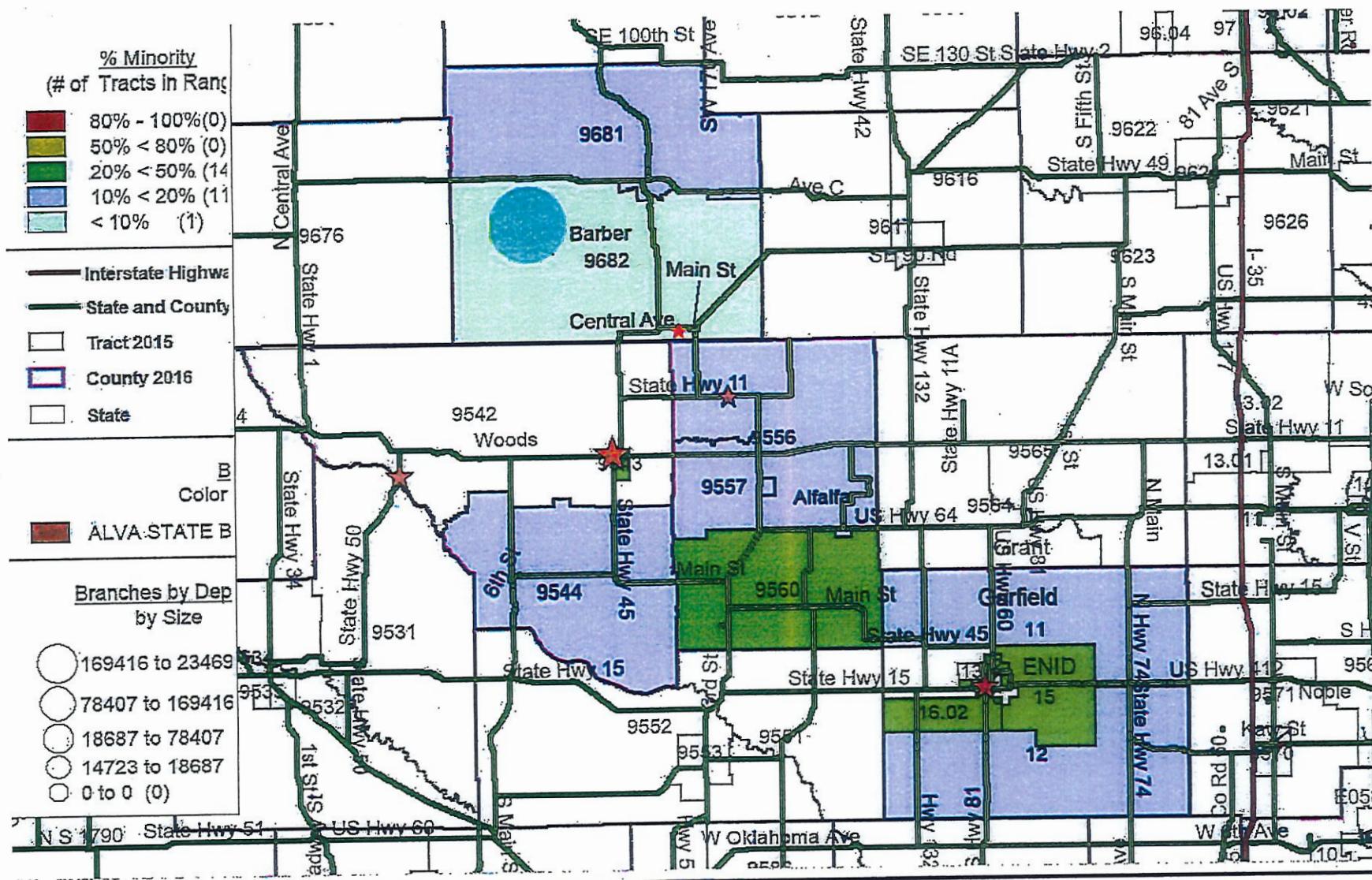
Community Reinvestment Act Statement

January 1, 2025

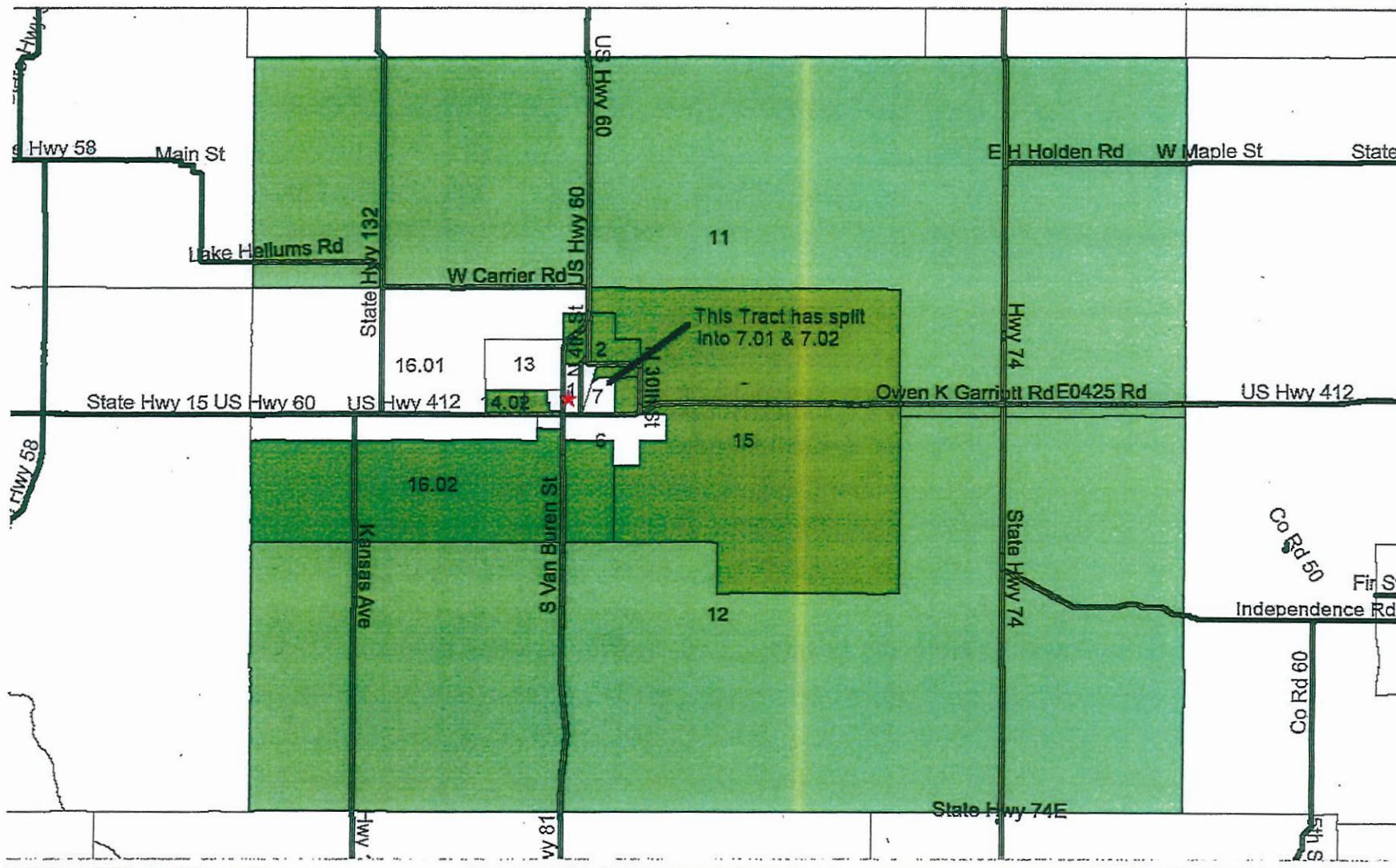
Alva State Bank & Trust Company, Alva, Oklahoma and its branch institutions, Alva State Bank & Trust Company Enid-Chisholm Branch, Enid, Oklahoma, and Alva State Bank & Trust Company-Burlington Branch, Burlington, Oklahoma, Bank of Freedom, a branch of Alva State Bank, Freedom, Oklahoma, First State Bank, Kiowa, Kansas, a branch of Alva State Bank & Trust Company and First Bank in Okeene, Oklahoma, 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.

Alva State Bank and Trust Co 2023 updated Map



Garfield Co Enid Oklahoma MMCT Map. Tract 7 split and is now 7.01 & 7.02 in the 50 to 79 percent minority level.



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	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

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 OR
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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Page 1

TEMPORARY CHECKS

\$5.00 PER SET OF 24, PRINTED ONSITE

SAFE DEPOSIT BOX RENT

\$9.00 - \$100.00 ANNUAL FEE DEPENDING ON THE SIZE OF THE BOX

SAFE DEPOSIT BOX-FORCED ENTRY AND NEW LOCK \$125.00

STATEMENT COPY FEE

\$5.00 PER STATEMENT

STATEMENT TO ALTERNATIVE ADDRESS

\$5.00 PER STATEMENT PER MONTH

STOP PAYMENT REQUEST \$15.00

PER REQUEST

TAX LEVY FEE \$35.00

WIRE FEES - INCOMING FREE

WIRE FEES - OUTGOING 15.00

PER WIRE

WIRE FEES - FOREIGN \$50.00

PER WIRE

KASASA EXECUTIVE PACKAGE - KASASA CLUB \$5.00 PER MONTH

INCLUDES: 5 MONEY ORDERS PER MONTH, 25 COPIES/FAXES PER MONTH, 2 BOXES OF STANDARD CHECKS PER YEAR, IN BRANCH STATEMENT PRINTING

KASASA PROTECT

\$8.00 FOR KASASA ACCOUNT

\$10.00 FOR REGULAR CHECKING

INCLUDES: 24/7 CREDIT MONITORING, ALERTS AND NOTIFICATIONS, 24/7 DARK WEB MONITORING

Copy of ATM CARD-REPLACEMENT CARD \$5.00

PER CARD

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

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 *

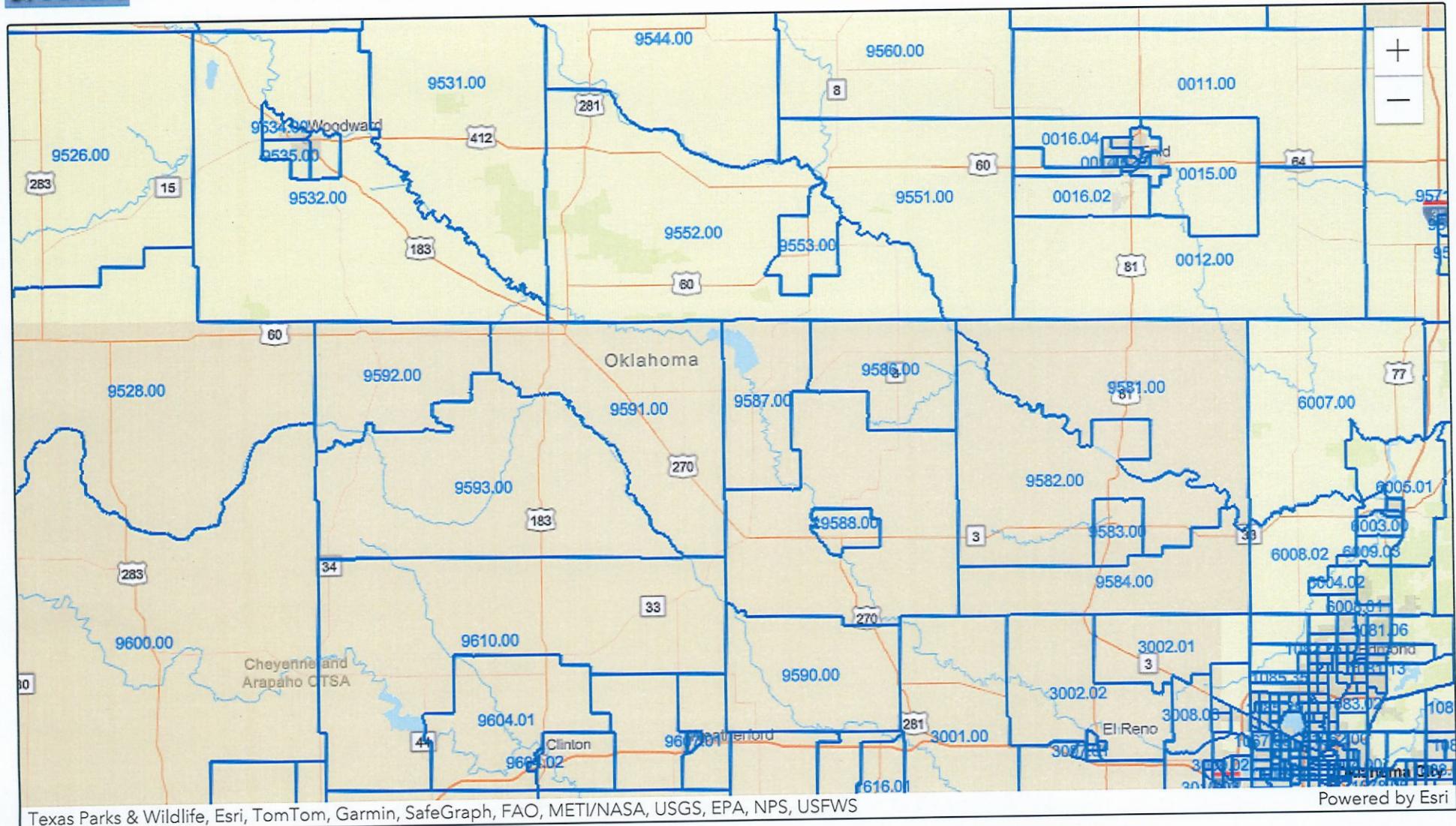
9682.00 *

9999.99

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

Loan to Deposit Ratio

Date	Loans	Deposits	Ratio
09/30/2022	210,140,319.11	361,926,213.93	58%
12/31/2022	242,650,426.90	361,665,530.14	67%
03/31/2023	243,056,689.00	379,117,477.00	64%
06/30/2023	234,254,617.00	358,272,752.00	65%
09/30/2023	238,260,900.00	385,202,629.00	62%
12/31/2023	257,659,938.00	411,952,374.00	63%
03/30/2024	259,282,819.00	422,836,991.00	61%
06/30/2024	238,681,067.00	405,914,783.00	59%
09/30/2024	239,514,866.88	411,512,186.08	58%
12/31/2024	306,419,390.00	482,757,839.00	63%
03/31/2025	299,686,419.15	473,240,822.00	63%
06/30/2025	279,055,136.00	467,558,512.00	60%
09/30/2025	284,160,000.00	481,763,000.00	59%

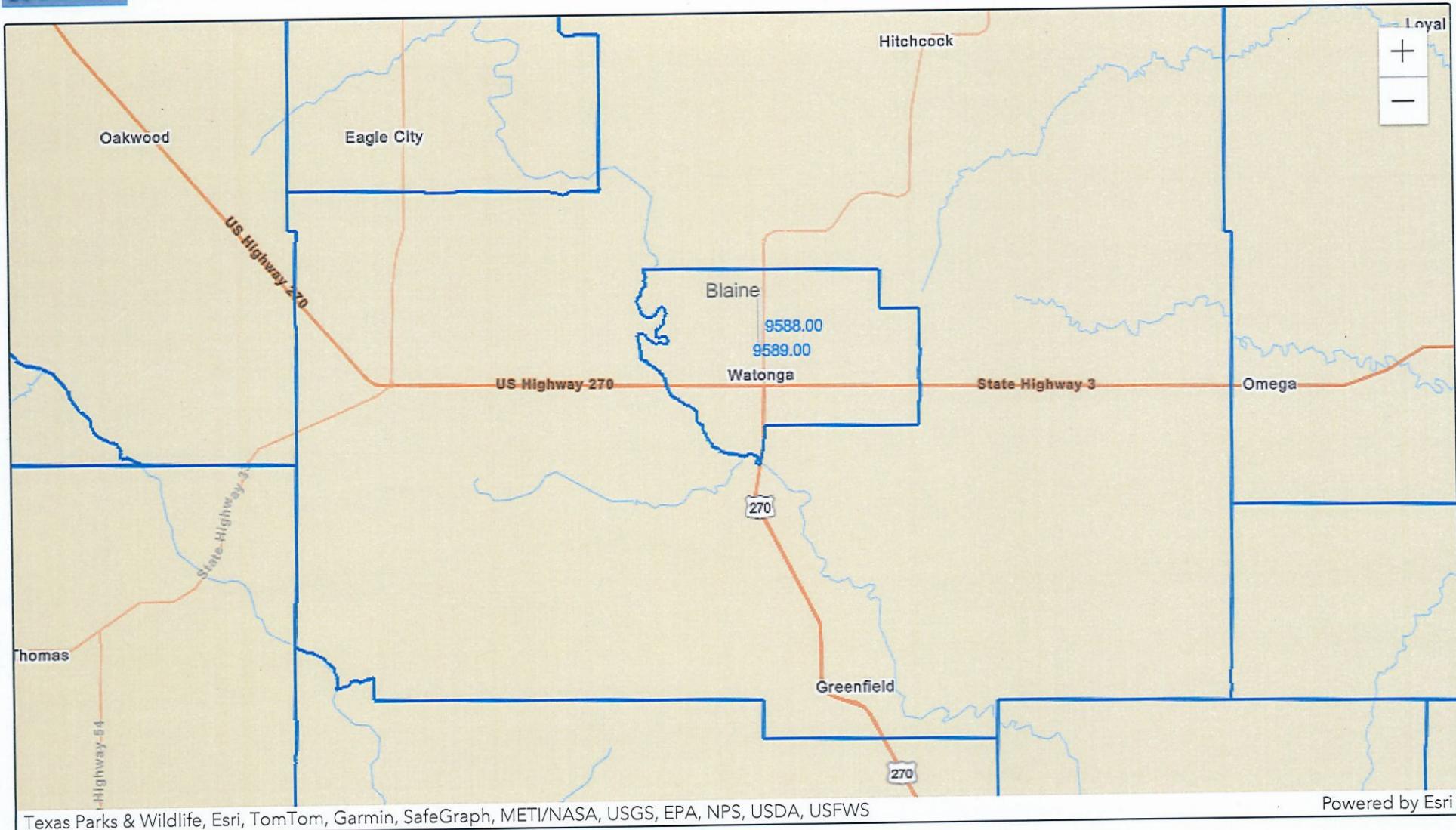


Texas Parks & Wildlife, Esri, TomTom, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, USFWS

Powered by Esri

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

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

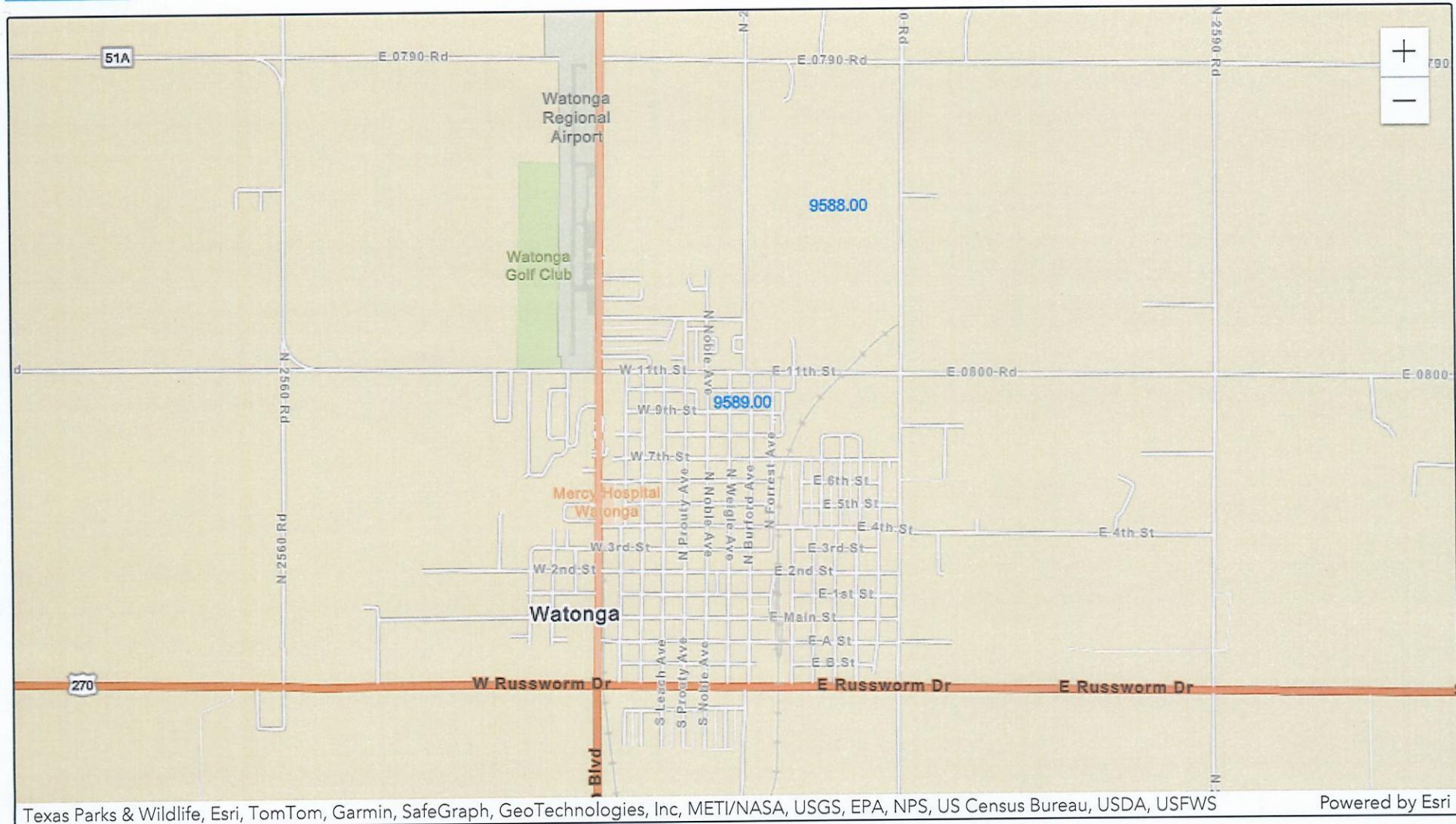


Matched Address:

MSA: || State: || County: || Tract Code:

Selected Tract

MSA: || State: || County: || Tract Code:



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

Powered by Esri

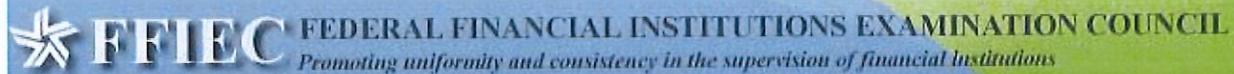
● Matched Address:

MSA: || State: || County: || Tract Code:

● Selected Tract

MSA: || State: || County: || Tract Code:

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)
County: 003 - ALFALFA COUNTY
Tract: ALL TRACTS

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		2020		Tract Minority %		Owner Occupied Family Units	1- to 4- Family Units
			Tract Median Family %	MSA/MD non-MSA/MD Median Family %	Median Family Income	Est. Tract Median Family Income	Tract Median Family Income	Population	Tract Median Family Income	Population	Tract Minority %	Tract Minority Population		
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: 011 - BLAINE COUNTY

Tract: ALL TRACTS

Records 1 through 6 of 6

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		Tract Median Family Income	Tract Minority %	Tract Minority Population	Owner Occupied Family Units	1- to 4-Family Units
			Median Family MSA/MD %	Median Family MSA/MD	Est. Tract Median Family	Est. Tract Median Family Income					
9586.00	Middle	No	93.38	\$69,000	\$64,432	\$54,688	1400	19.79	277	447	761
9587.00	Middle	No	119.02	\$69,000	\$82,124	\$69,706	1488	23.92	356	539	1048
9588.00	Upper	No	142.55	\$69,000	\$98,360	\$83,487	1135	13.13	149	490	727
9589.00	Moderate	No	73.63	\$69,000	\$50,805	\$43,125	3030	42.48	1287	672	1293
9590.00	Middle	No	104.31	\$69,000	\$71,974	\$61,094	1682	24.85	418	718	1218
9999.99	Middle	No	102.64	\$69,000	\$70,822	\$60,114	8735	28.47	2487	2866	5047

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 047 - GARFIELD COUNTY

Tract: ALL TRACTS

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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		2020 Tract Median Family Income	Tract Population	Tract Minority %	Tract Minority Population	Owner Occupied Family Units	1- to 4-Family Units
			Tract Median Family Income %	MSA/MD Median Family Income						
0001.01	Middle	No	91.36	\$66,500	\$60,754	\$59,990	2500	38.08	952	581
0001.02	Moderate	No	52.37	\$66,500	\$34,826	\$34,394	3244	42.79	1388	688
0002.00	Middle	No	93.32	\$66,500	\$62,058	\$61,278	2740	24.27	665	710
0006.01	Upper	No	141.14	\$66,500	\$93,858	\$92,683	2722	29.35	799	718
0006.02	Middle	No	111.06	\$66,500	\$73,855	\$72,928	3610	47.78	1725	734
0007.01	Low	No	39.53	\$66,500	\$26,287	\$25,959	3189	58.48	1865	499
0007.02	Moderate	No	55.88	\$66,500	\$37,160	\$36,696	3081	56.67	1746	502
0011.00	Upper	No	155.88	\$66,500	\$103,660	\$102,361	3574	13.04	466	1064
0012.00	Middle	No	119.59	\$66,500	\$79,527	\$78,529	3885	16.60	645	1171
0013.01	Upper	No	122.31	\$66,500	\$81,336	\$80,313	5189	21.39	1110	1639
0013.02	Upper	No	153.51	\$66,500	\$102,084	\$100,804	3838	17.30	664	1516
0014.01	Middle	No	106.89	\$66,500	\$71,082	\$70,190	3670	31.36	1151	770
0014.02	Middle	No	106.09	\$66,500	\$70,550	\$69,662	4701	26.93	1266	1389
0015.00	Middle	No	91.90	\$66,500	\$61,114	\$60,347	6471	41.74	2701	1380
0016.02	Middle	No	102.94	\$66,500	\$68,455	\$67,596	4628	31.74	1469	1121
0016.03	Middle	No	93.27	\$66,500	\$62,025	\$61,250	3093	23.54	728	566
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: 40 - OKLAHOMA (OK)

County: 093 - MAJOR COUNTY

Tract: ALL TRACTS

Data Report Links

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

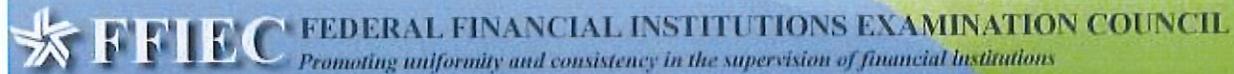
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Tract Code	Tract Income Level	Distressed or Under-served Tract	2024 FFIEC		2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Tract Minority Population	Owner Occupied Family Units	1- to 4-Family Units
			Median MSA/MD Family Income %	Median MSA/MD Family Income							
9551.00	Middle	No	113.56	\$69,000	\$78,356	\$66,510	3067	23.05	707	1025	1425
9552.00	Upper	No	133.69	\$69,000	\$92,246	\$78,299	1718	10.19	175	564	862
9553.00	Middle	No	110.98	\$69,000	\$76,576	\$65,000	2997	14.05	421	885	1317
9999.99	Middle	No	117.92	\$69,000	\$81,365	\$69,063	7782	16.74	1303	2474	3604

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 151 - WOODS COUNTY

Tract: ALL TRACTS

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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		2020		Tract Minority %	Tract Minority Population	Owner Occupied Family Units	1- to 4-Family Units
			Tract Median Family Income	MSA/MD %	Est.	Tract Median Family Income	Est.	Tract Median Family Income				
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: 20 - KANSAS (KS)

County: 007 - BARBER COUNTY

Tract: ALL TRACTS

Data Report Links

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

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

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Tract Code	Tract Income Level	Distressed or Under-served Tract	2024 FFIEC		2024		Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Tract Minority Population	Owner Occupied Family Units	1- to 4-Family Units
			Median MSA/MD Family %	non-MSA/MD Median Family Income	Est. Tract Median Family Income	Est. Tract 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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