

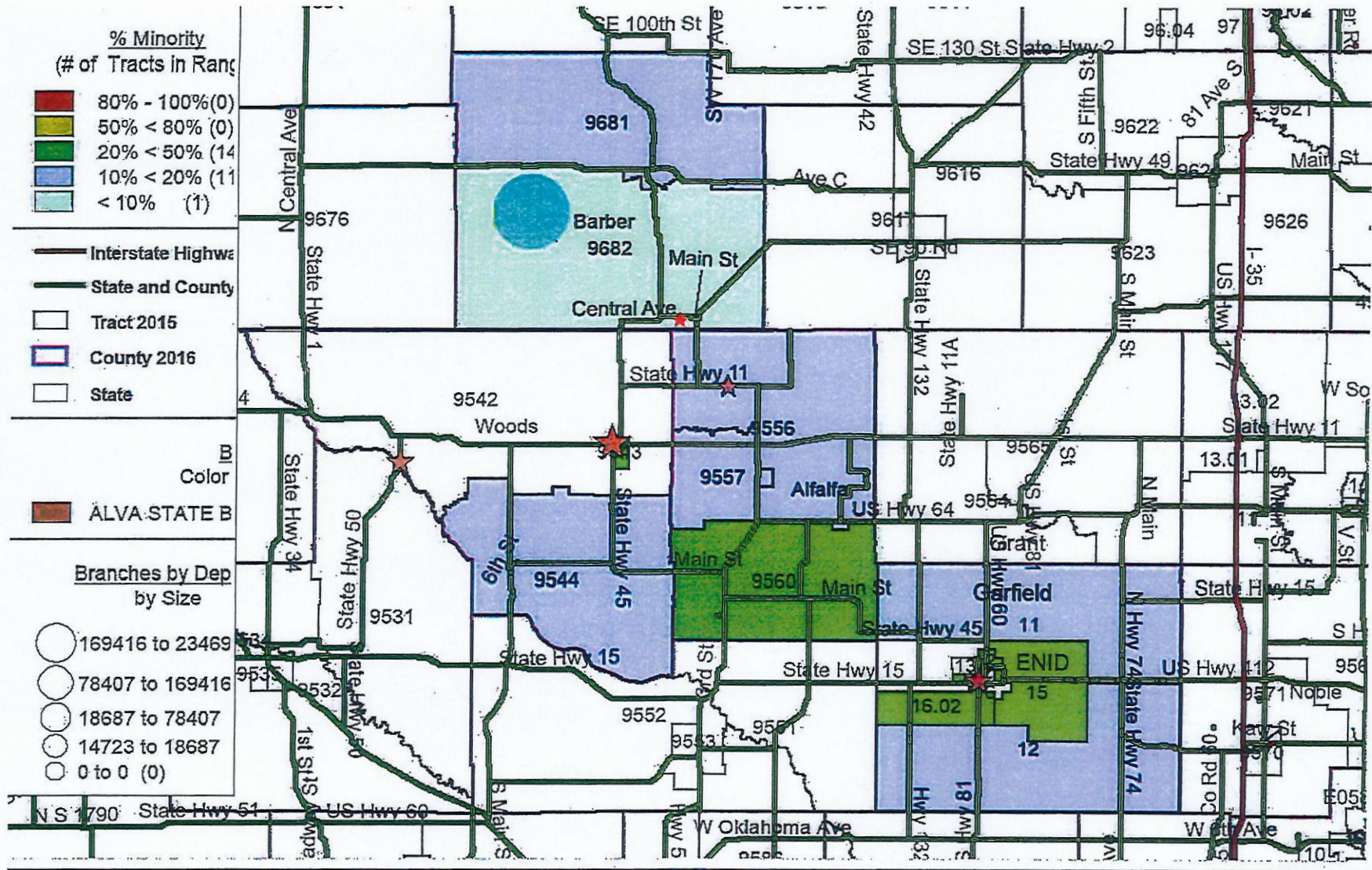
Community Reinvestment Act Statement

January 1, 2026

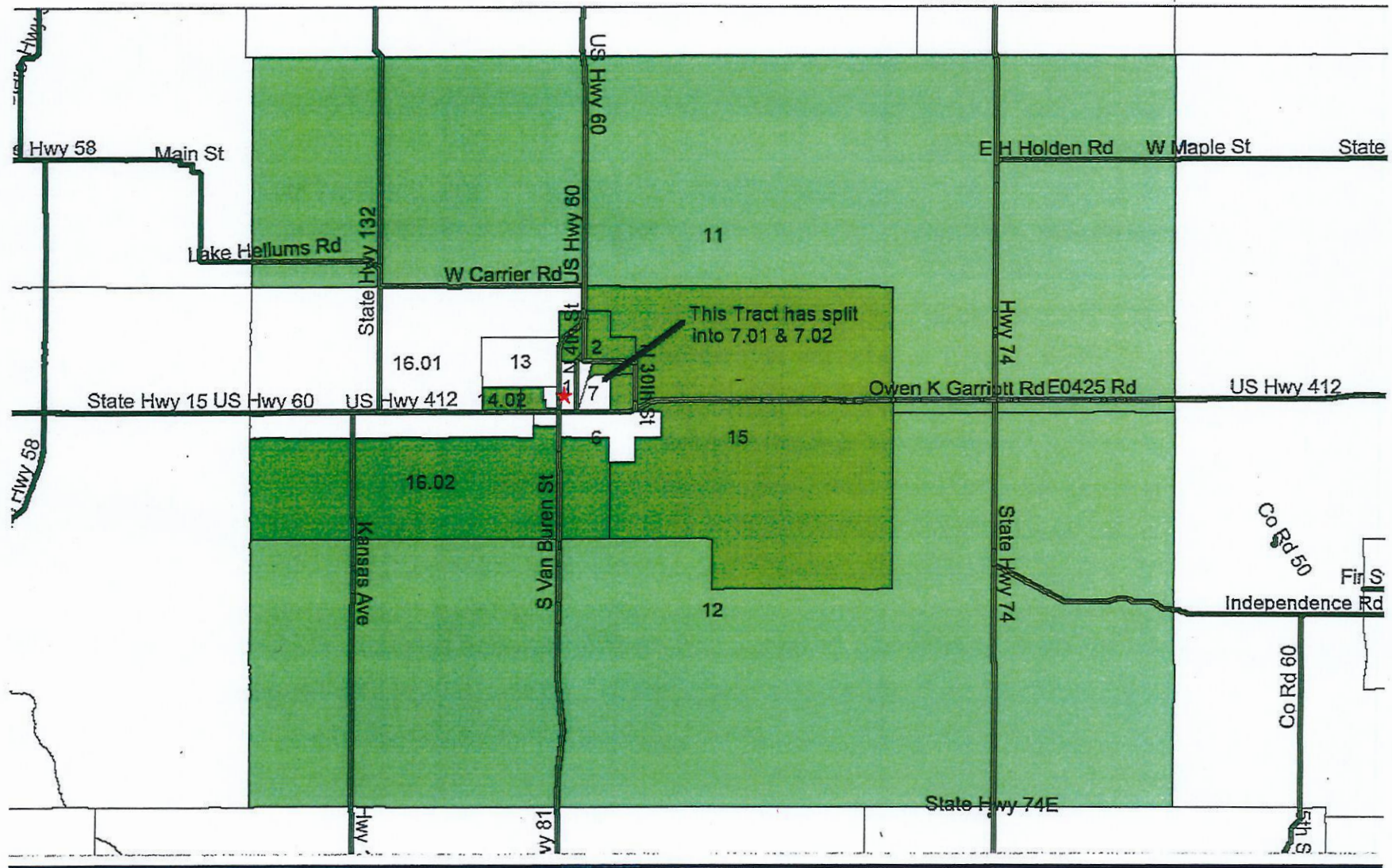
Alva State Bank & Trust Company, Alva, Oklahoma and its branch institutions, Alva State Bank & Trust Company Enid-Chisholm Branch, Enid, Oklahoma, and Alva State Bank & Trust Company-Burlington Branch, Burlington, Oklahoma, Bank of Freedom, a branch of Alva State Bank, Freedom, Oklahoma, First State 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 the 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 organization to help the community that 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 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

Wolters Kluwer Financial Services ©2000, 2023 Bankers Systems™

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 Tracts

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

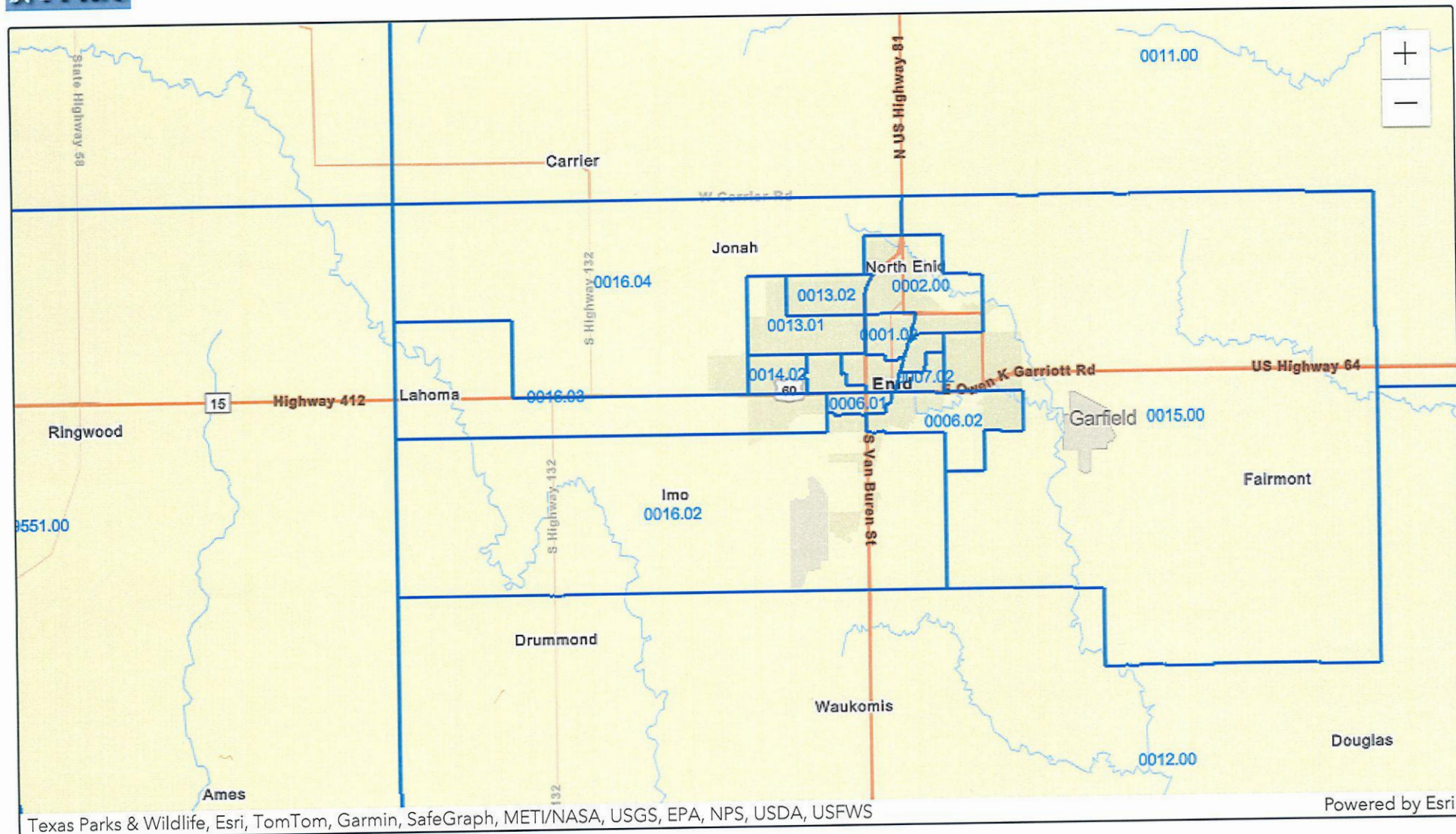
Barber County

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%

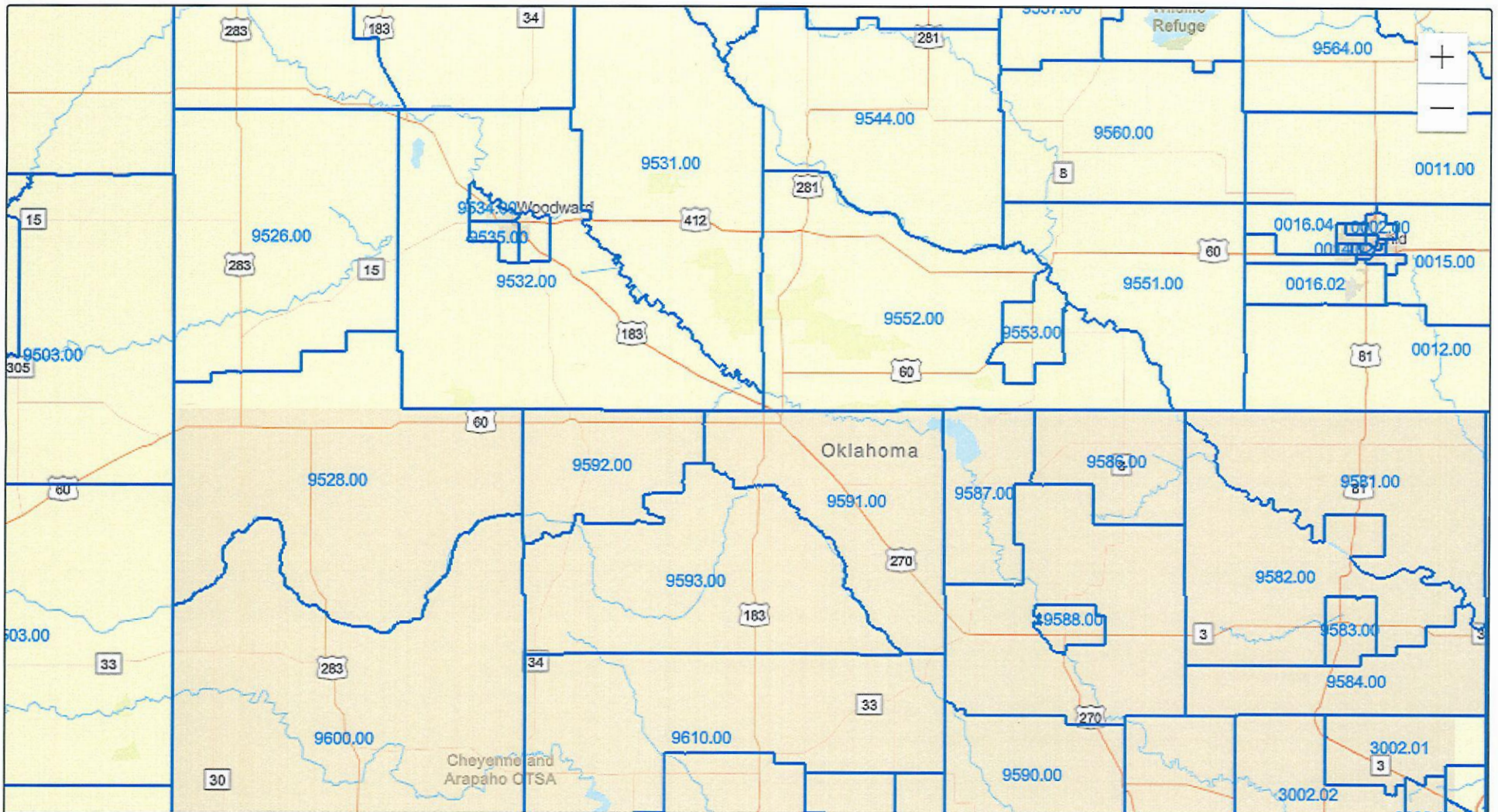


Texas Parks & Wildlife, Esri, TomTom, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, USFWS

Powered by Esri

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

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

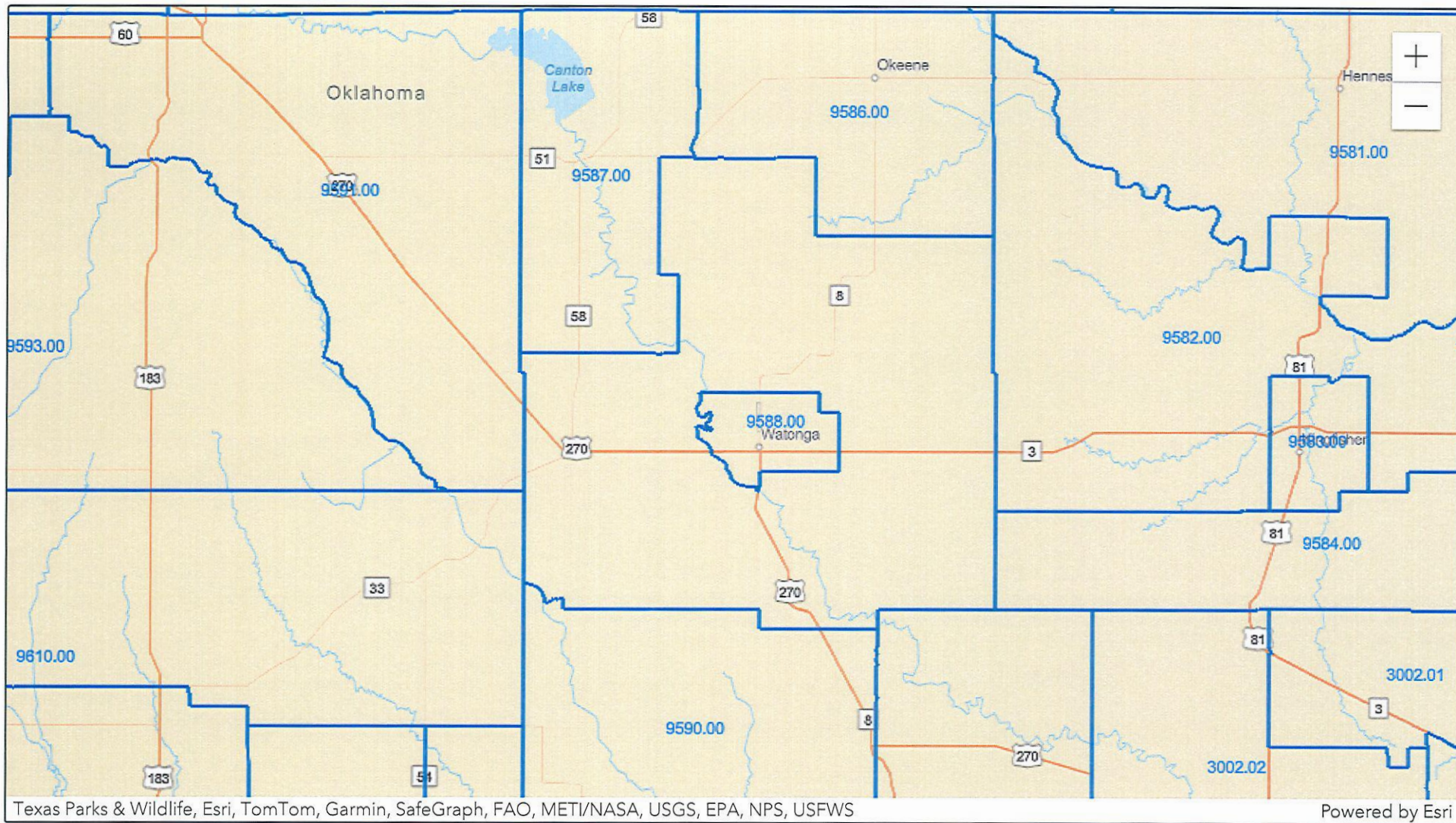


Texas Parks & Wildlife, Esri, TomTom, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, USFWS

Powered by Esri

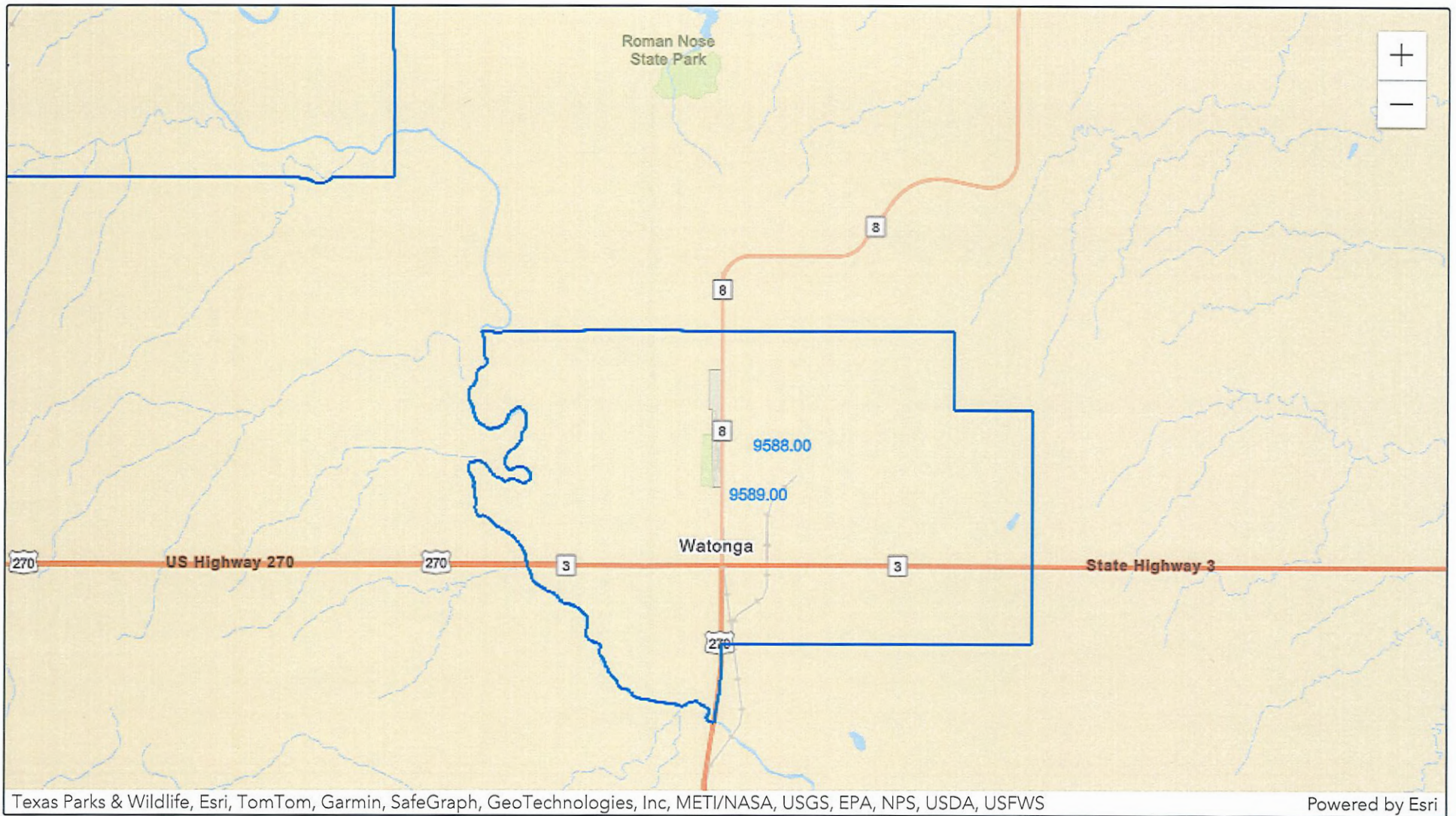
● Matched Address:
MSA: || State: || County: || Tract Code:

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



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

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



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

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

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 003 - ALFALFA COUNTY

All Tracts: 3



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	ALFALFA COUNTY	9556.00	4 - Upper	175.84	No	\$74,200	\$102,986	1445	170	11.76	471	980
OK	ALFALFA COUNTY	9557.00	4 - Upper	126.91	No	\$74,200	\$74,327	1342	186	13.86	386	734
OK	ALFALFA COUNTY	9560.00	3 - Middle	113.12	Yes	\$74,200	\$66,250	2912	641	22.01	636	976
OK	ALFALFA COUNTY	9999.99	4 - Upper	127.35	No	\$74,200	\$74,583	5699	997	17.49	1493	2690

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 011 - BLAINE COUNTY

All Tracts: 5



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	BLAINE COUNTY	9586.00	3 - Middle	93.38	Yes	\$74,200	\$54,688	1400	277	19.79	447	761
OK	BLAINE COUNTY	9587.00	3 - Middle	119.02	Yes	\$74,200	\$69,706	1488	356	23.92	539	1048
OK	BLAINE COUNTY	9588.00	4 - Upper	142.55	No	\$74,200	\$83,487	1135	149	13.13	490	727
OK	BLAINE COUNTY	9589.00	2 - Moderate	73.63	No	\$74,200	\$43,125	3030	1287	42.48	672	1293
OK	BLAINE COUNTY	9590.00	3 - Middle	104.31	Yes	\$74,200	\$61,094	1682	418	24.85	718	1218
OK	BLAINE COUNTY	9999.99	3 - Middle	102.64	No	\$74,200	\$60,114	8735	2487	28.47	2866	5047

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 21420 - ENID, OK

State: OKLAHOMA

County: 047 - GARFIELD COUNTY

All Tracts: 17



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	GARFIELD COUNTY	0001.01	3 - Middle	91.36	No	\$90,500	\$59,990	2500	952	38.08	581	1142
OK	GARFIELD COUNTY	0001.02	2 - Moderate	52.37	No	\$90,500	\$34,394	3244	1388	42.79	688	1258
OK	GARFIELD COUNTY	0002.00	3 - Middle	93.32	No	\$90,500	\$61,278	2740	665	24.27	710	1005
OK	GARFIELD COUNTY	0006.01	4 - Upper	141.14	No	\$90,500	\$92,683	2722	799	29.35	718	1083
OK	GARFIELD COUNTY	0006.02	3 - Middle	111.06	No	\$90,500	\$72,928	3610	1725	47.78	734	1320
OK	GARFIELD COUNTY	0007.01	1 - Low	39.53	No	\$90,500	\$25,959	3189	1865	58.48	499	1702
OK	GARFIELD COUNTY	0007.02	2 - Moderate	55.88	No	\$90,500	\$36,696	3081	1746	56.67	502	1335
OK	GARFIELD COUNTY	0011.00	4 - Upper	155.88	No	\$90,500	\$102,361	3574	466	13.04	1064	1385
OK	GARFIELD COUNTY	0012.00	3 - Middle	119.59	No	\$90,500	\$78,529	3885	645	16.60	1171	1704
OK	GARFIELD COUNTY	0013.01	4 - Upper	122.31	No	\$90,500	\$80,313	5189	1110	21.39	1639	1971
OK	GARFIELD COUNTY	0013.02	4 - Upper	153.51	No	\$90,500	\$100,804	3838	664	17.30	1516	1850
OK	GARFIELD COUNTY	0014.01	3 - Middle	106.89	No	\$90,500	\$70,190	3670	1151	31.36	770	1379
OK	GARFIELD COUNTY	0014.02	3 - Middle	106.09	No	\$90,500	\$69,662	4701	1266	26.93	1389	2031
OK	GARFIELD COUNTY	0015.00	3 - Middle	91.90	No	\$90,500	\$60,347	6471	2701	41.74	1380	2373

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	GARFIELD COUNTY	0016.02	3 - Middle	102.94	No	\$90,500	\$67,596	4628	1469	31.74	1121	1935
OK	GARFIELD COUNTY	0016.03	3 - Middle	93.27	No	\$90,500	\$61,250	3093	728	23.54	566	949
OK	GARFIELD COUNTY	0016.04	4 - Upper	164.77	No	\$90,500	\$108,194	2711	567	20.91	453	719

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 093 - MAJOR COUNTY

All Tracts: 3



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MAJOR COUNTY	9551.00	3 - Middle	113.56	Yes	\$74,200	\$66,510	3067	707	23.05	1025	1425
OK	MAJOR COUNTY	9552.00	4 - Upper	133.69	No	\$74,200	\$78,299	1718	175	10.19	564	862
OK	MAJOR COUNTY	9553.00	3 - Middle	110.98	Yes	\$74,200	\$65,000	2997	421	14.05	885	1317
OK	MAJOR COUNTY	9999.99	3 - Middle	117.92	No	\$74,200	\$69,063	7782	1303	16.74	2474	3604

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 151 - WOODS COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	WOODS COUNTY	9542.01	4 - Upper	148.33	No	\$74,200	\$86,875	2540	429	16.89	756	1341
OK	WOODS COUNTY	9542.02	4 - Upper	126.99	No	\$74,200	\$74,375	1677	372	22.18	353	691
OK	WOODS COUNTY	9543.00	4 - Upper	123.36	No	\$74,200	\$72,250	2822	590	20.91	530	1177
OK	WOODS COUNTY	9544.00	4 - Upper	122.26	No	\$74,200	\$71,607	1585	208	13.12	507	949
OK	WOODS COUNTY	9999.99	4 - Upper	128.14	No	\$74,200	\$75,046	8624	1599	18.54	2146	4158

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: KANSAS

County: 007 - BARBER COUNTY

All Tracts: 2



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	BARBER COUNTY	9681.00	3 - Middle	105.47	Yes	\$84,100	\$68,750	2724	279	10.24	883	1599
KS	BARBER COUNTY	9682.00	3 - Middle	92.88	Yes	\$84,100	\$60,547	1504	135	8.98	549	980
KS	BARBER COUNTY	9999.99	3 - Middle	99.18	No	\$84,100	\$64,653	4228	414	9.79	1432	2579

HOME MORTGAGE Disclosure Act Notice

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at the Website.

Alva State Bank and Trust Company
801 W. Broadway
Enid, Oklahoma 73701
Attn: Jo Goldsmith, Compliance Officer



Alva State Bank & Trust Company

Member Federal Deposit Insurance Corporation
1-800-259-2582

Alva Branch
PO Box 37
Alva, Ok 73717
(580) 327-3300

Burlington Branch
PO Box 80
Burlington, Ok 73722
(580) 431-3300

Enid-Chisholm Branch
801 West Broadway
Enid, Ok 7370
(580) 234-4201

Bank of Freedom
1085 Main St.
Freedom, Ok 73842
(580) 621-3276

First State Bank of Kiowa
546 Main St.
Kiowa, Ks 67070
(620) 825-4147

First Bank in Okeene
124 N. Main St.
Okeene, Ok 73722
(580) 822-3300

January 1, 2026

Alva State Bank & Trust Company has not received any written public comments relating to its performance in meeting the credit needs of its communities under the Community Reinvestment Act during the current year or the prior two calendar years (2024-2026).

Jo Goldsmith
Compliance Officer