

# **Community Reinvestment Act**

## **Public File Contents:**

- 1. All Written Comments Received from the Public**
- 2. Copy of Public Section of Most Recent CRA Performance Evaluation**
- 3. List of Bank's Branches, Addresses & Geographies**
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## Written CRA Comments and Responses

For the period of 2023 through March 1, 2025, there are no public comments related to the Community Reinvestment Act (CRA).



## **PUBLIC DISCLOSURE**

June 10, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The Community State Bank  
RSSD# 706254

1409 North Broadway  
Poteau, OK 74953

Federal Reserve Bank of Kansas City  
1 Memorial Drive  
Kansas City, Missouri 64198

**NOTE:** This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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## INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

The Community State Bank (the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A substantial majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects an excellent distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

## SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics and credit needs. In addition, available aggregate data for the most recent three years (2020, 2021, and 2022) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's single AA. Examiners reviewed the following data:

- The bank's 21-quarter average NLTD ratio,
- A statistical sample of 112 small business loans from a universe of 249 loans originated between January 1, 2023, and December 31, 2023;
- A statistical sample of 101 small farm loans from a universe of 201 loans originated between January 1, 2023, and December 31, 2023; and,
- A statistical sample of 77 residential real estate loans from a universe of 124 loans originated between January 1, 2023, and December 31, 2023.

For this analysis, more consideration was given to the number of loan originations than the dollar amount, as this is more representative of the number of individuals and entities served.

## DESCRIPTION OF INSTITUTION

Community State Bank is a community bank headquartered in Poteau, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of First Poteau Corporation.
- The bank has total assets of \$345.4 million as of December 31, 2023.
- In addition to its main office in Poteau, the bank has five additional offices located in Wister, Spiro, Talihina, Wilburton, and a Wal-Mart in Poteau, Oklahoma. The bank also operates an additional drive-thru location in Poteau.
- The bank operates six full-service automated teller machines (ATM), one at each office within the AA. In addition, the bank operates a deposit-only ATM at the drive-thru location in Poteau.
- As shown in the table below, the bank's primary business focus is commercial, residential, and agricultural lending.

**Table 1**

Composition of Loan Portfolio as of December 31, 2023		
Loan Type	\$(000)	%
Construction and Land Development	27,227	10.7
Farmland	45,502	17.9
1- to 4-Family Residential Real Estate	75,540	29.8
Multifamily Residential Real Estate	1,822	0.7
Nonfarm Nonresidential Real Estate	37,342	14.7
Agricultural	23,743	9.4
Commercial and Industrial	25,154	9.9
Consumer	15,884	6.3
Other	1,378	0.5
Gross Loans	253,592	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its May 13, 2019, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

## DESCRIPTION OF ASSESSMENT AREA

The bank's Southeast Oklahoma AA consists of Latimer and Le Flore Counties in their entirety. (Refer to Appendix A for an AA map and Appendix B for additional demographic data).

- At the previous evaluation the bank had two delineated AAs, the Latimer County AA and the Le Flore County Metropolitan AA, which was inclusive of the Fort Smith, Arkansas Metropolitan Statistical Area (MSA). However, due to MSA designation changes from the Office of Management and Budget (OMB) since the previous evaluation, Le Flore County was removed from the Fort Smith, Arkansas MSA. For this evaluation, the bank has delineated one AA which contains Latimer and Le Flore Counties and is noted as the Southeast Oklahoma AA.
- The composition of the bank's AA includes 3 moderate- and 12 middle-income census tracts based on the most current 2016-2020 American Community Survey (ACS) data. All 3 moderate-income tracts are located in Le Flore County.
- During the previous evaluation, the Le Flore County Metropolitan AA was comprised of three moderate-, eight middle-, and one upper-income tract according to 2011-2015 ACS data. The Latimer County AA was comprised of seven middle-income tracts at the previous evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank ranked 1st of 8 FDIC-insured depository institutions, with a total deposit market share of 32.0 percent.
- To further augment the CRA performance evaluation, an interview with a community member of Le Flore County was conducted to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and for perspective on local economic and demographic characteristics. The community member is a representative of a local economic development association.

**Table 2**

Population Change Assessment Area: Southeast Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Southeast Oklahoma	60,673	57,573	(5.1)
Latimer County, OK	10,774	9,444	(12.3)
Le Flore County, OK	49,899	48,129	(3.5)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA's population experienced a decline between 2015 and 2020 that was greater than other NonMSA Oklahoma areas (rural areas statewide). Conversely, the state of Oklahoma experienced slight population growth over the same period.

- The city of Poteau, where the bank is headquartered, is the most populated town in the AA with 9,205 residents in 2020, comprising approximately 16.0 percent of the AA's total population.
- Approximately 83.6 percent of the AA population resides in Le Flore County.

Table 3

Median Family Income Change Assessment Area: Southeast Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Southeast Oklahoma	50,692	50,887	0.4
Latimer County, OK	54,565	49,727	(8.9)
Le Flore County, OK	49,926	51,405	3.0
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median family income (MFI) in the AA from 2015 to 2020 experienced relatively small growth compared to other rural areas statewide and the state of Oklahoma over the same period.
- Based on MFI, Latimer County is the least affluent county in the AA and experienced an 8.9 percent decrease from 2015 to 2020.
- According to 2016-2020 ACS data, the portion of families in the AA living below the poverty level, at 15.8 percent, was higher than figures for rural areas statewide and the state of Oklahoma, at 13.5 percent and 11.3 percent, respectively.

Table 4

Housing Cost Burden Assessment Area: Southeast Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southeast Oklahoma	61.5	23.6	33.2	43.4	24.1	15.3
Latimer County, OK	60.6	11.7	29.7	27.5	10.7	9.3
Le Flore County, OK	61.8	26.7	33.9	46.9	27.3	16.6
NonMSA Oklahoma	65.0	27.9	34.8	46.6	21.0	14.8
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2016 – 2020 Comprehensive Housing Affordability Strategy						



- The housing cost burden for LMI renters in the AA was lower than the figures for rural areas statewide and the state of Oklahoma. However, the housing cost burden is higher for all owners compared to rural areas statewide and the state of Oklahoma overall. The housing cost burden is primarily driven by moderate-income owners in Le Flore County, where 27.3 percent of owners are considered cost-burdened.
- The AA housing affordability ratio<sup>1</sup> of 46.3 percent was above ratios for rural areas statewide and the state of Oklahoma, at 42.0 percent and 37.8 percent, respectively, which indicates housing is more affordable in the AA compared to other rural areas statewide and the state of Oklahoma overall.
- A community member stated a planned expansion of the Air Force base in Fort Smith, Arkansas is underway and will result in a population increase of 7,000 people in the community. Due to the anticipated population increase, there is growth in the housing industry. Housing prices continue to rise as new homes are built and purchased.

**Table 5**

Unemployment Rates					
Assessment Area: Southeast Oklahoma					
Area	2018	2019	2020	2021	2022
Southeast Oklahoma	4.6	4.7	7.6	5.2	4.0
Latimer County, OK	5.8	6.0	10.4	7.5	5.6
Le Flore County, OK	4.4	4.5	7.1	4.8	3.7
NonMSA Oklahoma	3.5	3.4	6.1	4.0	3.2
Oklahoma	3.3	3.1	6.3	4.0	3.0

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates spiked in 2020 at the onset of the 2019 COVID Disease pandemic (the pandemic); however, unemployment rates in 2022 trended below pre-pandemic levels.
- Major employment sectors in the AA include Health Care and Social Assistance (3,331 employees); Retail Trade (2,743); Manufacturing (2,243); and Public Administration (322).
- A community member noted that there is growth in the housing, restaurant, and retail industries. Many individuals in the AA commute to jobs in Fort Smith, so there has been an increase in employment due to the expansion of the Fort Smith Air Force base.

<sup>1</sup> The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. The conclusion was reached based on a reasonable NLTD ratio, a substantial majority of loans being originated within the bank's AA, a reasonable geographic distribution of loans, and an excellent borrower distribution of loans.

### Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending considering performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, and areas of operation within or near the bank's AAs.

The bank's NLTD ratio is reasonable. The bank's 21-quarter average NLTD ratio was comparable to the range of the four similarly situated institutions with ratios ranging from 59.8 percent to 78.4 percent.

**Table 9**

Comparative NLTD Ratios December 31, 2018 – December 31, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			21 Quarter Average
The Community State Bank	Poteau, OK	345,353	78.6
<b>Similarly Situated Institutions</b>			
FirstBank	Antlers, OK	588,108	76.6
Shamrock Bank N.A.	Coalgate, OK	429,029	65.2
Ameristate Bank	Atoka, OK	421,049	78.4
Farmers State Bank	Quinton, OK	182,027	59.8

### Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a substantial majority of loans, by number and dollar, inside the AA.

**Table 10**

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Residential Loans	76	98.7	\$10,989	99.5	1	1.3	\$60	0.5
Small Business	102	91.1	\$8,236	81.6	10	8.9	\$1,854	16.6
Small Farm	90	89.1	\$4,677	90.2	11	10.9	\$508	9.8
<b>Total Loans</b>	<b>268</b>	<b>92.4</b>	<b>\$23,902</b>	<b>90.8</b>	<b>22</b>	<b>7.6</b>	<b>\$2,422</b>	<b>8.2</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

### Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. There were no lending opportunities in low-income tracts as there are no low-income tracts in the AA.

### Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of home mortgage lending among moderate-income census tracts was comparable to the demographic figure, which represents the percentage of total owner-occupied units in each respective census tract income designation. Additionally, an analysis of lending dispersion was conducted and revealed no conspicuous gaps or lapses.

**Table 11**

Distribution of 2023 Residential Lending By Income Level of Geography Assessment Area: Southeast Oklahoma					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	9	11.8	1,397	12.7	13.2
Middle	67	88.2	9,592	87.3	86.8
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	<b>76</b>	<b>100.0</b>	<b>10,989</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of small business lending among moderate-income census tracts was below the demographic figure, which represents the percentage of total businesses operating in each respective census tract income designation. Three-year average aggregate lending data from institutions required to report CRA small business data was referenced to augment the evaluation and reflected lending in the bank's AA at 10.9 percent by number and 8.8 percent by dollar amount. While these figures are not direct comparators, as the bank does not report CRA small business lending data, these figures indicate limited demand for small business credit in the AA's moderate-income census tracts. Therefore, the bank's lending performance is considered reasonable. Additionally, an analysis of lending dispersion was conducted and revealed no conspicuous gaps or lapses.

**Table 12**

Distribution of 2023 Small Business Lending By Income Level of Geography Assessment Area: Southeast Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	9	8.8	1,083	13.1	20.1
Middle	93	91.2	7,153	86.9	79.9
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	<b>102</b>	<b>100.0</b>	<b>8,236</b>	<b>100.0</b>	<b>100.0</b>
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of small farm lending among moderate-income census tracts was comparable to the demographic figure, which represents the total percentage of farms operating in each respective census tract income designation. Additionally, an analysis of lending dispersion was conducted and revealed no conspicuous gaps or lapses.

Table 13

Distribution of 2023 Small Farm Lending By Income Level of Geography Assessment Area: Southeast Oklahoma					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	5	5.6	296	6.3	4.8
Middle	85	94.4	4,381	93.7	95.2
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0.0
Total	90	100.0	4,677	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

### Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has an excellent distribution among individuals of different income levels and businesses and farms of different sizes.

#### Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The number and dollar amount of lending to low- and moderate-income borrowers is below the demographic figure, which represents the percentage of families by income level in the AA. However, three-year average aggregate lending data from institutions required to report Home Mortgage Disclosure Act (HMDA) data was referenced to augment the evaluation and reflected lending to low-income borrowers in the bank's AA at 5.6 percent by number and 2.9 percent by dollar. In addition, aggregate lending data to moderate-income borrowers was 15.8 percent by number and 11.2 percent by dollar. While these figures are not direct comparators, as the bank does not report HMDA data, these figures indicate limited demand for home mortgage loans by low- and moderate-income borrowers in the AA. Therefore, the bank's lending performance is considered reasonable.

Table 15

Distribution of 2023 Residential Lending By Borrower Income Level Assessment Area: Southeast Oklahoma					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	%	
Low	11	14.5	469	4.3	25.5
Moderate	7	9.2	541	4.9	20.4
Middle	14	18.4	1,706	15.5	21.0
Upper	44	57.9	8,273	75.3	33.1
Unknown	0	0.0	0	0.0	0.0
Total	76	100.0	10,989	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

### Small Business Lending

The borrower distribution of small business lending is excellent. The bank's lending to businesses with gross annual revenues of \$1.0 million or less was comparable to the demographic figure, which represents the percentage of total business in the AA by revenue size. Additionally, three-year average aggregate small business lending data reflected lending to businesses with gross annual revenues of \$1.0 million or less at 39.6 percent by number and 32.4 percent by dollar in the bank's AA. While these figures are not direct comparators, as the bank does not report CRA small business lending data, these figures reflect an excellent ability to meet the credit needs of small businesses in the AA.

Additionally, 79 of the 94 loans to businesses with gross annual revenues of \$1.0 million or less were in amounts of \$100,000 or less, which are amounts typically associated with the credit demands of smaller business entities and demonstrates the bank's willingness to meet the needs of businesses with a limited capacity for credit. Due to this performance context, small business lending is excellent.

Table 16

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Southeast Oklahoma					
	Bank Loans				Total Businesses
	#	##	\$(000)	%	
By Revenue					
\$1 Million or Less	94	92.2	6,603	80.2	89.6
Over \$1 Million	8	7.8	1,633	19.8	7.3
Revenue Unknown	0	0.0	0	0.0	3.0
Total	102	100.0	8,236	100.0	100.0
By Loan Size					
\$100,000 or Less	82	80.4	2,526	30.7	
\$100,001 - \$250,000	11	10.8	1,869	22.7	
\$250,001 - \$1 Million	9	8.8	3,842	46.6	
Total	102	100.0	8,236	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	79	84.0	2,375	36.0	
\$100,001 - \$250,000	8	8.5	1,333	20.2	
\$250,001 - \$1 Million	7	7.4	2,895	43.8	
Total	94	100.0	6,603	100.0	
Source: 2023 FFIEC Census Data					
2023 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

### Small Farm Lending

The borrower distribution of small farm lending is excellent. The bank's lending to farms with gross annual revenues of \$1.0 million or less was comparable to the demographic figure, which represents the percentage of total farms by revenue size in the AA. Additionally, three-year average aggregate small farm lending data reflected lending to farms with gross annual revenues of \$1.0 million or less at 58.7 percent by number and 66.5 percent by dollar in the bank's AA. While these figures are not direct comparators, as the bank does not report CRA small farm lending data, these figures reflect demand in the area for small farm loans. The bank's performance reflects an excellent ability to meet the credit needs of small farms in the AA.

Additionally, 70 of the 89 loans to farms with gross annual revenues of \$1.0 million or less were in amounts of \$100,000 or less, which are amounts typically associated with the credit demands of smaller farming operations and demonstrates the bank's willingness to meet the needs of farms with a limited capacity for credit. Due to this performance context, small farm lending is excellent.

Table 17

Distribution of 2023 Small Farm Lending By Revenue Size of Farms Assessment Area: Southeast Oklahoma					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	89	98.9	4,656	99.6	98.1
Over \$1 Million	1	1.1	20	0.4	1.0
Revenue Unknown	0	0.0	0	0.0	1.0
Total	90	100.0	4,677	100.0	100.0
By Loan Size					
\$100,000 or Less	71	78.9	1,943	41.5	
\$100,001 - \$250,000	19	21.1	2,734	58.5	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	90	100.0	4,677	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	70	78.7	1,922	41.3	
\$100,001 - \$250,000	19	21.3	2,734	58.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	89	100.0	4,656	100.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

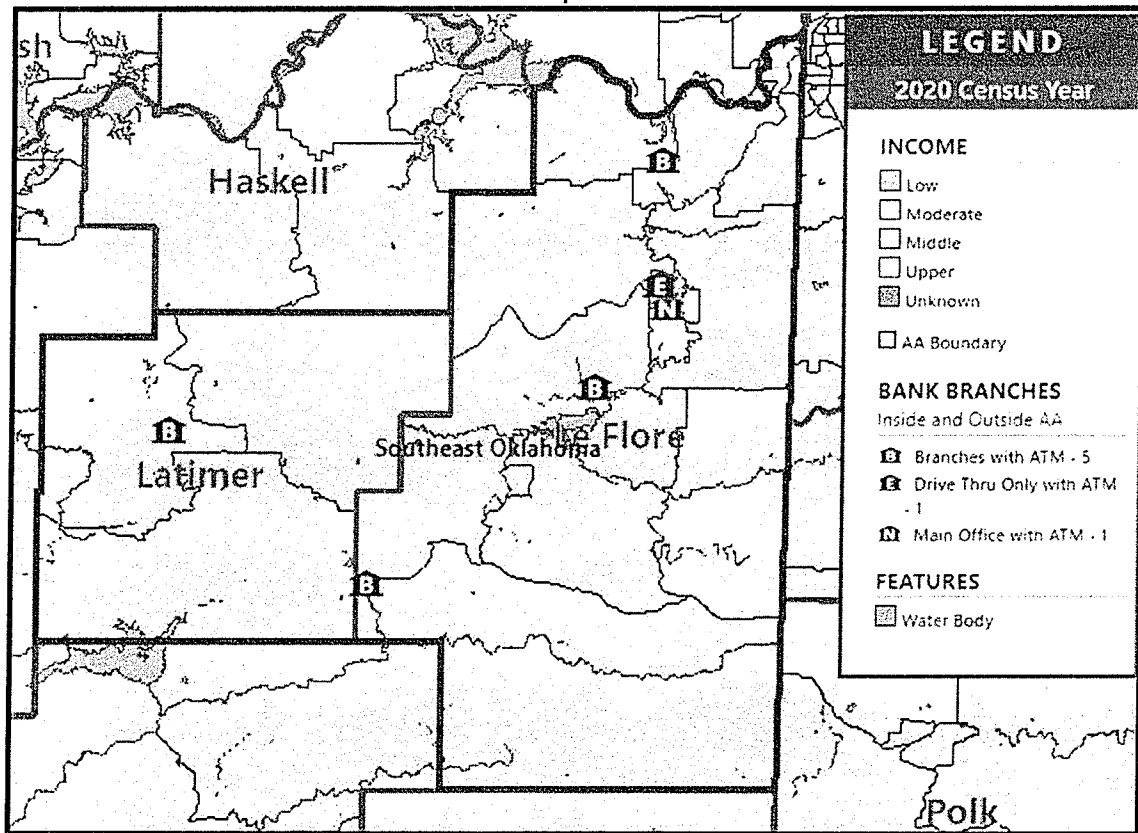
## FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.



APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2023 Southeast Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,006	25.5
Moderate	3	20.0	2,188	13.9	559	25.5	3,197	20.4
Middle	12	80.0	13,499	86.1	1,919	14.2	3,299	21.0
Upper	0	0.0	0	0.0	0	0.0	5,185	33.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	15,687	100.0	2,478	15.8	15,687	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,070	2,111	13.2	51.9	1,229	30.2	730	17.9
Middle	23,126	13,912	86.8	60.2	5,140	22.2	4,074	17.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	27,196	16,023	100.0	58.9	6,369	23.4	4,804	17.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	336	20.1	310	20.7	17	13.8	9	17.6
Middle	1,338	79.9	1,190	79.3	106	86.2	42	82.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,674	100.0	1,500	100.0	123	100.0	51	100.0
Percentage of Total Businesses:				89.6		7.3		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	4.8	5	4.9	0	0.0	0	0.0
Middle	99	95.2	97	95.1	1	100.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	104	100.0	102	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.1		1.0		1.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

## APPENDIX C – 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.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

**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, other secured consumer loans, and other unsecured consumer loans.

**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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which 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).

**Full-scope review:** Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-scope review:** Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**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 percent 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 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan area (NonMSA):** Any area that is not located within an MSA.

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**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.

**Qualified investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

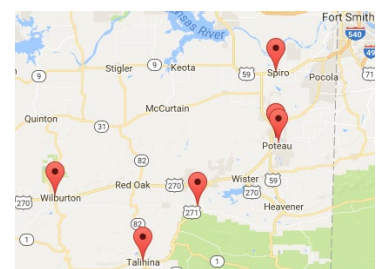
**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

## Hours & Locations

<b>Main Bank – Poteau</b> (ATM Available)			Census Tract: 0404.01
<u>Address</u> 1409 N Broadway Poteau, OK 74953	<u>Lobby Hours</u> Mon-Fri 9am-3pm	<u>Drive Through Hours</u> Mon-Fri 7am-6pm Sat 7am-12pm	
<b>Wal-Mart Supercenter – Poteau</b> (ATM Available)			Census Tract: 0404.01
<u>Address</u> 3108 N Broadway Poteau, OK 74953	<u>Lobby Hours</u> Mon-Thur 8am-6pm Fri 8am-8pm Sat 8am-4pm	<u>Drive Through Hours</u> N/A	
<b>Caboose – Poteau</b> (ATM Available)			Census Tract: 0404.01
<u>Address</u> 3114 N Broadway Poteau, OK 74953	<u>Lobby Hours</u> N/A	<u>Drive Through Hours</u> Mon-Thur 8am-3pm Fri 8am-6pm	
<b>Spiro</b> (ATM Available)			Census Tract: 0402.99
<u>Address</u> 617 W Broadway Spiro, OK 74959	<u>Lobby Hours</u> Mon-Fri 8am-3pm	<u>Drive Through Hours</u> Mon-Thur 8am-4pm Fri 8am-6pm Sat 8am-12pm	
<b>Wister</b> (ATM Available)			Census Tract: 0405.00
<u>Address</u> 405 Hwy 271 Wister, OK 74966	<u>Lobby Hours</u> Mon-Fri 8am-3pm	<u>Drive Through Hours</u> Mon-Thur 8am-4pm Fri 8am-6pm Sat 8am-12pm	
<b>Talihina</b> (ATM Available)			Census Tract: 0407.00
<u>Address</u> 902 Dallas Talihina, OK 74571	<u>Lobby Hours</u> Mon-Fri 8am-3pm	<u>Drive Through Hours</u> Mon-Thur 8am-4pm Fri 8am-6pm Sat 8am-12pm	
<b>Wilburton</b> (ATM Available)			Census Tract: 0872.00
<u>Address</u> 1207 N Hwy 2 Wilburton, OK 74578	<u>Lobby Hours</u> Mon-Fri 8am-3pm	<u>Drive Through Hours</u> Mon-Thur 8am-4pm Fri 8am-6pm Sat 8am-12pm	





**TCSB**

## **Branches Opened or Closed**

**2020: None**

**2021: None**

**2022: None**

**2023: None**

**2024: None**



## Personal Deposit

Account	EZ Checking	*w/ Benefits	Vintage 55	*w/ Benefits	Teen Checking	Rewards Checking	NOW Checking
Minimum Opening Deposit	\$150	\$150	\$150	\$150	\$25	\$150	\$1,500
Interest	No	No	No	No	No	Yes	Yes
Personalized Checks	No	Yes	No	Yes	No	No	No
Unlimited Check Writing	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Monthly Statement	Yes	Yes	Yes	Yes	Yes	Electronic	Yes
Check Images	No	Yes	Yes	Yes	No	No	Yes
Online Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mobile Banking	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bill Pay	Yes	Yes	Yes	Yes	No	Yes	Yes
Debit Card	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age	18+	18+	55+	55+	13-17	18+	18+
Bounce Protection	\$400	\$700	\$400	\$700	-0-	\$400	\$1,000
Monthly Service Charge	\$3.00 (-0- w/ e-statements)	\$10.00	-0-	\$5.00	\$3.00 (-0- w/ e-statements)	-0-	\$10 if balance falls below \$1,500

NOTE: Rewards Checking product will be terminated on 6/30/2025






# Personal Deposit

## Rewards Checking Features (if qualifications are met):


- NOTE: Rewards Checking product will be terminated on 6/30/2025
- Interest-bearing at a tiered rate (ask us about our current rates)
- ATM fee refunds nationwide up to \$25
- Available to personal accounts only (one per individual)
- Qualifications:
  - Have at least 10 debit card purchases post and clear during the qualification cycle. Transactions less than \$3.00 each will not be considered. Transactions may take one or more banking days from the date the transaction was made to post to an account. Intra-bank transfers do not count as qualifying transactions.
  - Have at least 1 automatic payment or direct deposit post and clear
  - Receive e-statements. You must maintain an active NetTeller ID to receive your statements electronically.
  - Accounts not meeting the qualifications for 3 consecutive statement cycles may be converted to an EZ Checking account subject to a service charge.

## Teen Checking Features:

- Teens may open this account as a sole owner, with a signed indemnification agreement from an adult.
  - Teen Checking accounts are full-service; however, the following limitations apply:
    - No Payable on Death (POD) beneficiary may be named
    - No Authorized Signer
  - After turning 18, this account will automatically be converted to an EZ Checking. If the customer wishes for the account to be converted to a different product, he/she can contact the bank to change the type.
- 

## Personal Deposit

### Benefits Account Package:

- Cell Phone Insurance
    - Reimburse the enrolled accountholder for the damage to or theft of eligible cellular wireless telephones up to \$600 per claim subject to a \$50 co-payment and maximum of 2 claims per 12-month period
    - 1<sup>st</sup> 5 lines listed on cellular phone bill covered
    - Payment for the cellular phone bill must come from the account with Club Benefits
    - Coverage will be shared on joint accounts
  - Roadside Assistance
    - Protection by the Nation Safe Drivers Auto Club providing peace-of-mind with service and protection
    - Includes towing up to 15 miles, roadside assistance, delivery of supplies, tire service, battery service, and lockout service
    - 24 hours a day, 7 days a week
    - Maximum of 3 claims per account, per year
  - \$20,000 Accidental Death & Dismemberment Insurance Plus \$1,500 Dependent Children – coverage provided immediately at no additional charge that is split equally between authorized signers.
  - Cyber Scout – Identity Theft Resolution. Victims will be assigned a highly qualified personal advocate who is the single source of contact in problem resolution. [www.idmemberbenefits.com](http://www.idmemberbenefits.com)
  - Telemedicine (provided by Lyric)
    - Visit a doctor by phone, secure video, or on phone app at anytime for \$0 per visit.
    - Prescriptions can be sent to your nearest pharmacy, if medically necessary
    - Registration and activation required.
  - Monthly Statement with Images – check images included with monthly statement
  - Personalized Checks – No charge for Personalized Checks
  - Official Checks & Money Orders – Purchase Fee waived
- 

## Personal Deposit

### Debit Cards: (subject to approval)

- Debit Cards look like a credit card but work like a check. Our debit cards are accepted anywhere MasterCard is accepted, and they can also be used as an ATM card. Our debit cards can be printed at any of our locations and are ready to use within just a few minutes.
  - Due to large amounts of fraud, TCSB blocks internet transactions from foreign countries. When possible, debit card transactions need to be processed via chip readers.

### ATM Cards:

- ATM cards give you added financial flexibility and 24-hour access to your funds

#### MyCardRules:

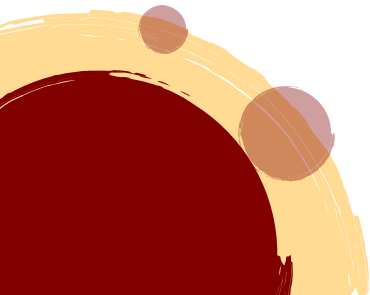
- MyCardRules is an easy-to-use mobile application that lets you turn your cards on or off, set spending limits, and receive transaction alerts, allowing you to take full control of your cards.

### Save-the-Change:

- Enroll in the Save-the-Change program and watch your savings grow! To participate you will need each of the following:
  - Checking Account w/ TCSB
  - Debit Card
  - Savings Account
    - This is a designated TCSB Savings account or alternate TCSB Checking account
- When you make purchases with your TCSB Debit Card, the program will 1) Round up your purchases to the nearest dollar amount, 2) Transfer the difference from your checking to your designated account, and 3) Allow you to track your savings with online banking.

## Personal Savings

Account	Savings	Youth Savings	Health Savings	Money Market	Christmas Club
Minimum Opening Deposit	\$100	\$10	\$150	\$2,500	\$0
Interest	Yes	Yes	Yes	Yes	Yes
Personalized Checks	No	No	No	No	No
Unlimited Check Writing	No	No	Yes	No	No
Statement	Quarterly	Quarterly	Monthly	Monthly	Annually
Check Images	No	No	No	No	No
Online Banking	Yes	Yes	Yes	Yes	Yes
Mobile Banking	Yes	Yes	Yes	Yes	Yes
Bill Pay	Yes	Yes	Yes	Yes	No
Debit Card	ATM only	No	Yes	Yes	No
Age	18+	0-17	18+	18+	18+
Bounce Protection	No	No	No	No	No
Withdraw Limits before \$1 per withdraw charge	6	6	None	6	Withdraws not permitted
Service Charge	-0-	-0-	\$2.00	\$10 monthly if balance falls below \$2,500	-0-



## Personal Savings

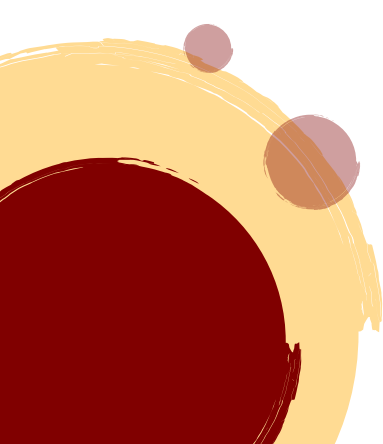
### Youth Savings Features:

- After the minor reaches the age of 18, it is the custodian's responsibility to distribute the funds to the minor by closing the UTMA account. The minor and custodian must both be present. The custodian will need to sign a withdrawal slip to close the account, and an official check will be made payable to the minor.

### Health Savings Features:

- A Health Savings Account (HSA) is established exclusively for the purpose of paying qualified medical expenses for the account beneficiary, spouse, and children who are covered under a high-deductible health plan (HDHP).

### Christmas Club Features:

- This account is designed for customers to make minimal deposits throughout the year to save for holiday expenses.
  - Withdrawals are not permitted.
  - The full account balance plus interest will be paid in November.
  - "Save-the-Change" program is not available with this account.
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## Investments

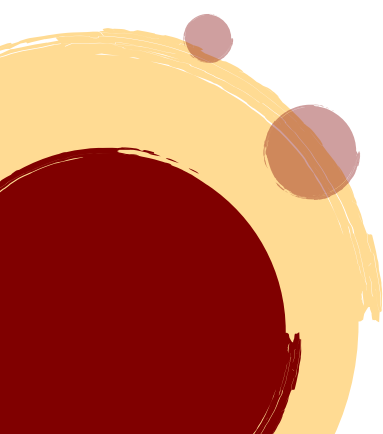
### Certificates of Deposits (CDs)

Account	Minimum Deposit	Interest Payable Frequency	Early Withdrawal Penalty
30-90 Day	\$1,000	At Maturity	30 Days Interest
6 Month	\$1,000	Monthly or At Maturity	30 Days Interest
9 Month	\$1,000	Monthly	30 Days Interest
12 Month	\$1,000	Monthly, Quarterly, or At Maturity	30 Days Interest
18 Month	\$1,000	Monthly, Quarterly, or At Maturity	90 Days Interest

- Interest Payable Methods for all CDs include Adding back to the CD, Deposit to another TCSB account, or by Check.
- All CDs are set up to renew automatically
- All rates are fixed for the Account Term

### Individual Retirement Accounts (IRAs)

Account	Minimum Deposit	Interest Payable Frequency	Early Withdrawal Penalty
Traditional IRA	\$1,000	Quarterly	Subject to IRS Penalties if before 59 ½
Roth IRA	\$1,000	Quarterly	Subject to IRS Penalties if before 59 ½

- Interest Payable Method for all IRAs is Quarterly Compounding
  - All IRAs are set up to renew automatically
  - Traditional IRA allows you to defer taxes on the earnings on your contributions until they are withdrawn
  - Roth IRA regular contributions are not tax deductible, so owners will not pay federal taxes on them.
- 

## Convenience Banking

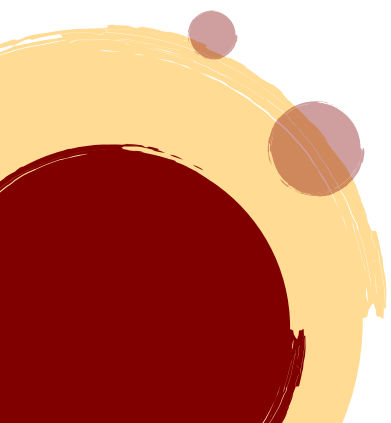
### Online Banking

- Easy to use
- Available 24/7
- Log in from anywhere on any internet-enabled device
- Securely encrypted
- Check balances
- Transfer funds
- Get the latest account information

### Mobile Banking

- Online banking on your Mobile Device through our Mobile App (for iPhone®, Android®, or any web-based phone)
- A free, convenient service
- Access real-time account information
- Transfer funds between accounts
- Pay bills
- Find our locations
- View check images
- Must download the app and have a valid NetTeller ID prior to using the Mobile Banking App

### E-Statements

- Get statements sooner and reduce the chance of identity theft
  - Easy online access 24/7
  - More secure than by mail
  - View past statements with the click of a mouse
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- A decorative graphic is located in the bottom left corner. It features a large, dark red circle partially visible, surrounded by several smaller, hand-painted style circles in shades of yellow and orange, mirroring the style of the TCSB logo.

## Convenience Banking

### Bill Pay

- Pay bills any time of the day or night from any computer
- Quick, easy, and secure
- Track your account balances and payment history
- Make automatic recurring payments
- Receive reminders when a bill is due
- Available within Online Banking

### Person-to-Person (P2P)

- Send money to anyone
- Fast, easy, and secure
- All you need is the person's email address or mobile number
- Available within Online Banking


### Mobile Deposit Anywhere

- Conveniently make secure deposits anytime using the Mobile Banking App
- Deposit checks 24 hours a day, any day
- Deposit by taking a picture of the front and back of the check within the Mobile Banking App

### Reloadable Cards

- Pay with protection and spend only what you load with no links to your other accounts
- Replaceable if lost or stolen
- Accepted everywhere VISA® is accepted
- Convenient features: Transaction Monitoring, Cash Withdrawals from ATMs, Reload Options

### Gift Cards

- Quick, easy, stress-free, one-stop shopping for any gifting occasion
  - Accepted everywhere VISA® is accepted
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## Convenience Banking

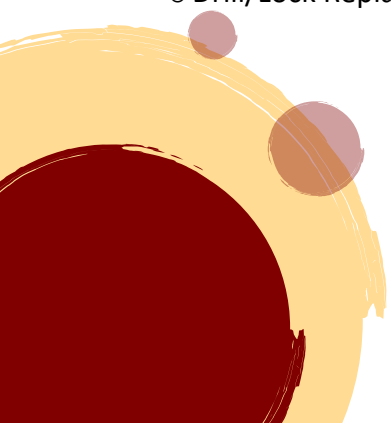
### Bounce Protection

- A Discretionary overdraft service providing a safety net up to an automatically assigned limit
- Available for checks and other transactions made using the checking account (i.e., teller withdrawal, automatic (ACH) payments, automatic bill payment or recurring debit card payment)
- If Opted-in, ATM transfers/withdrawals and everyday debit card purchases can be paid
- Balances displayed as available balances do not include Bounce Protection limits
- For accounts in good standing, Bounce Protection can pay for items when there isn't enough balance in the account to cover them (up to the established limit) with a convenience fee of \$28 per item
- Accounts should be brought to a positive end-of-day balance at least once every 30 calendar days

### Wire Transfers

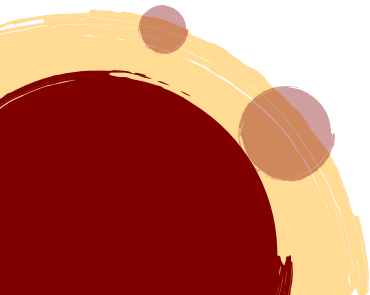
- Direct, digital money transfer between 2 banks, which does not need to be cleared by a 3<sup>rd</sup> party
- Fast and irreversible

### Safe Deposit Boxes

- Safe and secure along with easy access
  - Various sizes available
  - Box contents not insured by Bank or FDIC
  - Annual Fees:
    - 3x5x21: \$22
    - 5x5x21: \$25 (Main Bank only)
    - 3x10x21: \$40 (Main Bank only)
    - 4x10x21: \$45
    - 5x10x21: \$50
    - 10x10x21: \$75
    - Late Fee (after 30 days): \$5
    - Drill/Lock Replacement: \$60
- 

## Business Deposit

Account	Commercial Checking	Small Business	EZ Business	NOW Account Business	Money Market Business
Minimum Opening Deposit	\$500	\$150	\$150	\$1,500	\$2,500
Interest	No	No	No	Yes	Yes
Ideal for	Over 200 monthly transactions	Under 200 monthly transactions	Limited transaction business	Sole Proprietorship DBA (Doing Business As)	Very limited transaction business
Earns Interest	No	No	No	Yes	Yes
Personalized Checks	1 <sup>st</sup> free up to \$25	1 <sup>st</sup> free up to \$25	No	Yes	No
Item Limit (Debit / Credit / POS / ACH)	Unlimited	Unlimited	\$0.25 per item in excess of 20 debits	Unlimited	\$1 charge for each withdrawal after the 6 <sup>th</sup>
Statement	Monthly	Monthly	Monthly	Monthly	Monthly
Check Images	Yes	Yes	No	Yes	Yes
Online Banking	Yes	Yes	Yes	Yes	Yes
Mobile Banking	Yes	Yes	Yes	Yes	Yes
Mobile Deposit	Yes	Yes	Yes	Yes	Yes
Bill Pay	Yes	Yes	Yes	Yes	Yes
Debit Card	Yes	Yes	Yes	Yes	Yes
Monthly Service Charge	\$18 w/ e-statements \$20 w/ paper statements	\$8 w/ e-statements \$10 w/ paper statements	-0- w/ e-statements \$3 w/ paper statements	\$10 if balance falls below \$1,500	\$10 if balance falls below \$2,500



## Business Deposit

### Cash Management Services:

- ACH Originations – ACH file uploads. Electronically collecting recurring receipts such as payments, memberships, dues, regular charitable contributions, and periodic subscription fees.
- ACH Electronic Payroll – ACH file uploads. Pay your employees via direct deposit to their account.

### Remote Deposit Capture:

- Deposit checks electronically from your office any time of day.
- Utilizes a desktop scanner, software, PC, and internet connection
- \$65 monthly fee that includes equipment rental and scanner maintenance

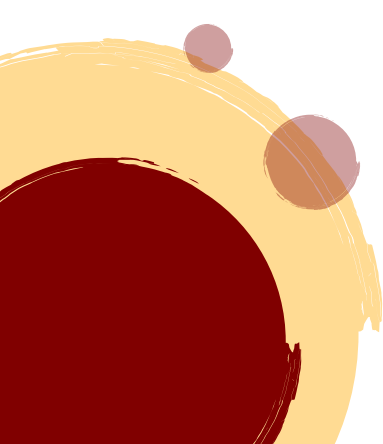
### Merchant Card Services:

- Accept all major credit cards
- Competitive rates with no hidden costs
- State of the art electronic payment terminals with quick equipment replacement and terminal updates

### Credit Cards

- Flexible MasterCard Business Credit Card to help manage business cash flows, limit spending for each employee, and track expenses.
- Underwritten and issues by TIB (The Independent BankersBank, N.A.) under the expressed written consent of The Community State Bank

### Positive Pay

- A line of defense against check fraud. Checks presented against an enrolled account will be compared against a list of approved items provided by the business to the bank.
- 
- In the bottom left corner, there are decorative brush strokes in yellow and red, mirroring the style of the top right logo.

## Loans

### Personal:

- Auto Loans – New or Used – fixed rate installments – competitive rates – no prepayment penalty
- Recreational – Motorcycle, Boat, Travel Trailer, Motor Home, Jet Ski, UTV, ATM, etc. – fixed competitive rates – no prepayment penalty
- Debt Consolidation – Personal loan to combine debt into one manageable installment – fixed competitive rates – no prepayment penalty
- Unsecured – fixed rate installments – competitive rates – no prepayment penalty
- CD Secured – Loan secured by CD(s) – CD continues to accrue interest – loan rate tied to CD rate – no prepayment penalty

### Business:

- Equipment – Purchase or Refinance – Construction, Industrial vehicles, general-purpose machines
- Working Capital – cash to operate a business – helps maintain daily operations in a business cycle
- Letters of Credit – finance short-term borrowing needs – borrow and repay without a fixed schedule
- Letters of Credit – contract between the bank, our customer, and the beneficiary as a guaranty of the work to be completed or payment will be received

### Real Estate:

- Personal – Purchase/Refinance/Home Improvement/Construction/Vacant Land – competitive rates – no prepayment penalty – in-house approvals, underwriting, and servicing
- Business – Commercial Property Purchase/Refinance/Construction/Development – competitive rates – no prepayment penalty – in-house approvals, underwriting, and servicing
- Agriculture – Farmland Purchase/Refinance/Construction – competitive rates – no prepayment penalty – in-house approvals, underwriting, and servicing

## Loans

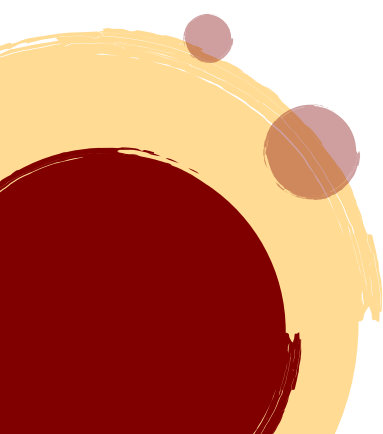
### Agriculture:

- Equipment – Purchase or Refinance – competitive rates – no prepayment penalty – flexible payment options
- Working Capital –Cash to operate a farm – competitive rates – no prepayment penalty – flexible payment options
- Cattle – Cow/Calf Operations & Stocker Cattle – competitive rates – no prepayment penalty – flexible payment options
- Lines of Credit – Finance short-term borrowing needs – competitive rates – no prepayment penalty – borrow and repay without a fixed schedule
- FSA Programs – We work with Farm Service Agency for loan programs to help farmers and ranchers to obtain loans at reasonable terms

### Credit Cards:

- Business or Personal cards available
- Low rates or rewards, choose the card that's right for you
- No annual fee
- A world of advantages with MasterCard<sup>®</sup>
- Underwritten and issues by TIB (The Independent BankersBank, N.A.) under the expressed written consent of The Community State Bank

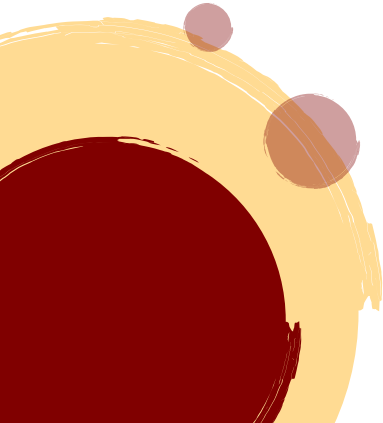
### Online Payment Portal:

- Make a payment from a non-TCSB account
  - One-Time quick payments without signing in OR create an account to make payments (even recurring), view payment history, or manage payment accounts
- 
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## Additional Fees

Return Item Debit Fee/Charged Back Items	4.00
Coin Processing (Non-Customer)	10%
Collection Fee	5.00
Non-Customer	10.00
Computer Printout	1.00
Copies (each)	1.00
Fax (each page)	1.00
NSF Returned Item Charge	28.00
Paid Item O/D Fee	28.00
Legal Processing (Garnishment/Levy)	50.00
Official Checks	
Non-Benefit Account Customer	2.00
Non-Customer	5.00
Night Deposit Bag w/ Lock & Key	10.00
Zipper Deposit Bag	5.00
Notary Service	2.00
Non-Customer	5.00
Research	20.00/hour – 10.00 minimum
Special Request/Duplicate Statement	5.00
Statement Reconciliation	20.00/hour 10.00 minimum
Stop Payments (each)	28.00
Telephone Transfer	1.00
Temporary Checks (each page)	1.00
Temporary Statement	2.00
Wire Transfers (Incoming)	15.00
Domestic (Outgoing)	25.00
Foreign (Outgoing)	75.00
New Account Closed Fee (within 60 days of opening)	15.00
Money Orders	
Non-Benefit Account Customer	2.00
Non-Customer	5.00
Dormant Accounts per month 3 years no activity	2.00

We reserve the right to change fees for all services

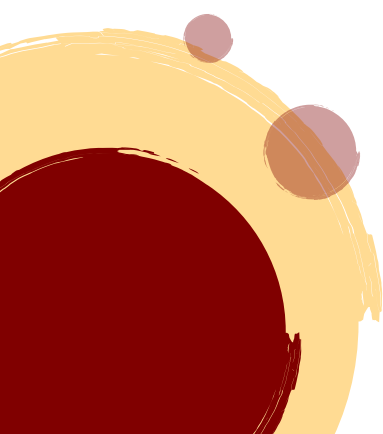


## Education

### **Banzai – Online Financial Wellness:**

- Saving Money
  - Basic Saving, Planning for an Emergency, Saving for a Vacation, Opening a Checking Account
- Insurance
  - Health Insurance, Paying for Health Care
- Retirement
  - Planning for Retirement, Saving for Retirement
- Taxes
  - Taxes
- Life Changes
  - Managing Crisis, Fraud and Security, Growing Family, Losing a Job, Getting a New Car, Starting a New Job, Getting Married, Estate Planning, Managing Illness, Moving, Managing a Divorce, Paying for College, Elder Fraud, Going to College
- Housing
  - Owning a Home, Selling a Home, Renting a Place to Live
- Borrowing & Credit
  - Buying a Home, Managing Debt, Greenpath Financial Wellness, Building Credit, Paying Student Loans, Using Credit Cards
- Investing
  - Begin Investing, Building a Portfolio, Giving to Charity
- Budgeting
  - Learning to Budget
- Running a Business
  - Raising Capital for your Business, Starting a Business, Managing Employee Benefits, Bookkeeping
- Teaching Kids Finances

All courses are free and offered by age groups for kids, teens, and adults

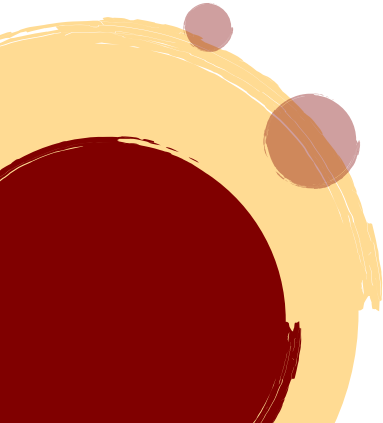
A decorative graphic in the bottom left corner of the page. It features a large, dark red circle with a hand-painted texture, partially overlapping a larger, light yellow circle that also has a hand-painted texture. There are also several smaller, solid-colored circles in shades of red and yellow scattered around the main shapes.

## Facility-Based Assessment Area

LeFlore County: Comprised of twelve (12) block numbering areas (BNAs)

- 0401.02
- 0401.98
- 0402.99
- 0403.01
- 0403.02
- 0403.03
- 0404.01
- 0404.02
- 0405.00
- 0406.01
- 0406.02
- 0407.00

Latimer County: Comprised of three (3) block numbering areas (BNAs)

- 0871.00
  - 0872.00
  - 0873.00
- 
- In the bottom left corner, there are decorative brushstrokes consisting of a large dark red circle and several smaller, overlapping circles in shades of yellow and light red.



## Facility-Based Assessment Area

2024 FFIEC Census Report - Summary Census Demographic Information  
State: 40 - OKLAHOMA (OK)  
County: 079 - LE FLORE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	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
40	079	0401.02	Middle	Yes	94.75	\$69,000	\$65,378	\$55,496	4632	27.55	1276	1298	1883
40	079	0401.98	Moderate	No	62.86	\$69,000	\$43,373	\$36,818	1930	25.28	488	449	850
40	079	0402.99	Middle	Yes	90.78	\$69,000	\$62,638	\$53,170	3533	30.31	1071	956	1688
40	079	0403.01	Middle	Yes	90.87	\$69,000	\$62,700	\$53,220	5545	28.71	1592	1639	2609
40	079	0403.02	Middle	Yes	104.07	\$69,000	\$71,808	\$60,952	3482	26.02	906	1124	1671
40	079	0403.03	Middle	Yes	98.76	\$69,000	\$68,144	\$57,841	3471	35.26	1224	1132	1689
40	079	0404.01	Middle	Yes	100.06	\$69,000	\$69,041	\$58,602	5483	37.26	2043	1098	1977
40	079	0404.02	Moderate	No	73.53	\$69,000	\$50,736	\$43,068	3722	38.82	1445	722	1508
40	079	0405.00	Middle	Yes	88.93	\$69,000	\$61,362	\$52,083	5108	31.26	1597	1632	2298
40	079	0406.01	Moderate	No	65.78	\$69,000	\$45,388	\$38,527	3333	42.93	1431	940	1496
40	079	0406.02	Middle	Yes	85.70	\$69,000	\$59,133	\$50,195	5096	38.42	1958	1139	2067
40	079	0407.00	Middle	Yes	86.03	\$69,000	\$59,361	\$50,385	2794	42.16	1178	1000	1744

2024 FFIEC Census Report - Summary Census Demographic Information  
State: 40 - OKLAHOMA (OK)  
County: 077 - LATIMER COUNTY



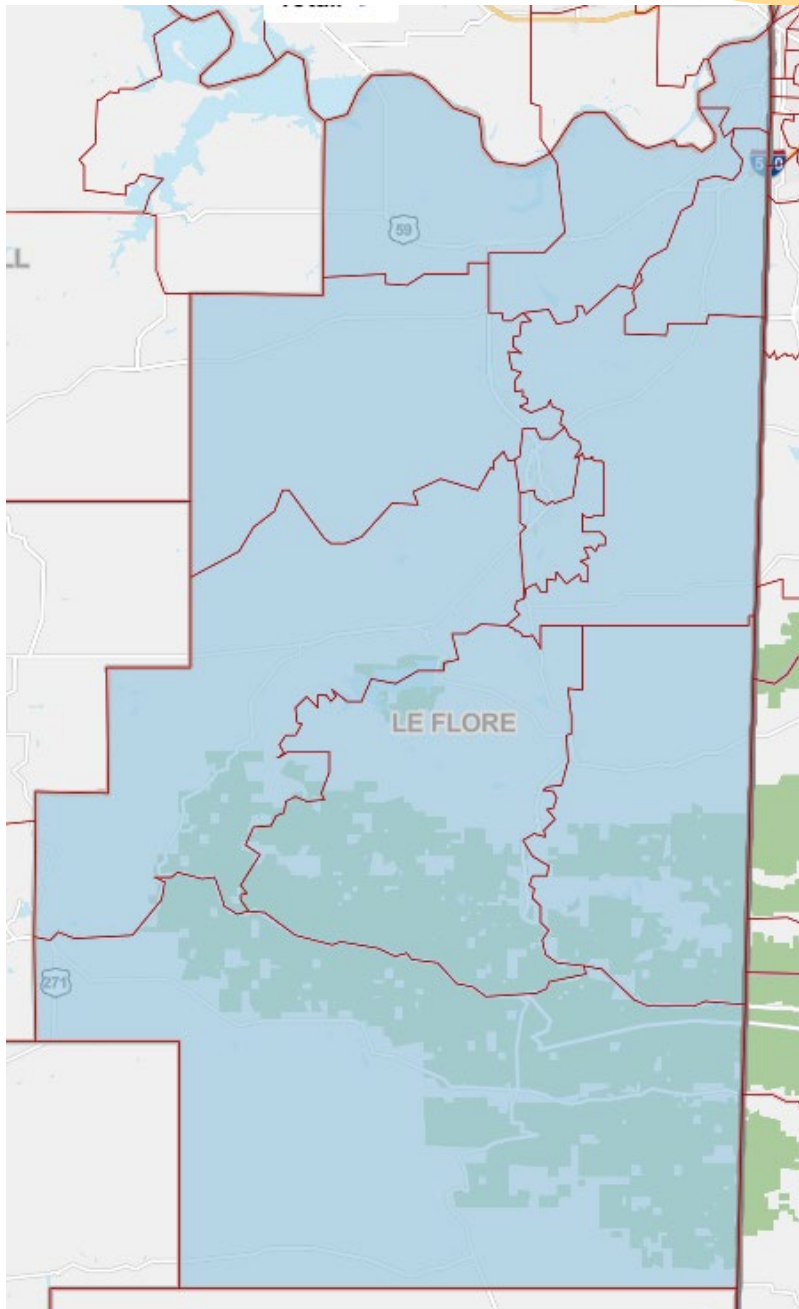
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
40	077	0871.00	Middle	Yes*	91.63	\$69,000	\$63,225	\$53,667	2056	37.31	767	757	1176
40	077	0872.00	Middle	Yes*	80.17	\$69,000	\$55,317	\$46,952	4876	36.46	1778	1382	2388
40	077	0873.00	Middle	Yes*	89.27	\$69,000	\$61,596	\$52,283	2512	43.03	1081	755	1396
40	077	9999.99	Middle	No	84.90	\$69,000	\$58,581	\$49,727	9444	38.39	3626	2894	4960

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

<http://www.ffiec.gov/census/default.aspx>

# TCSB

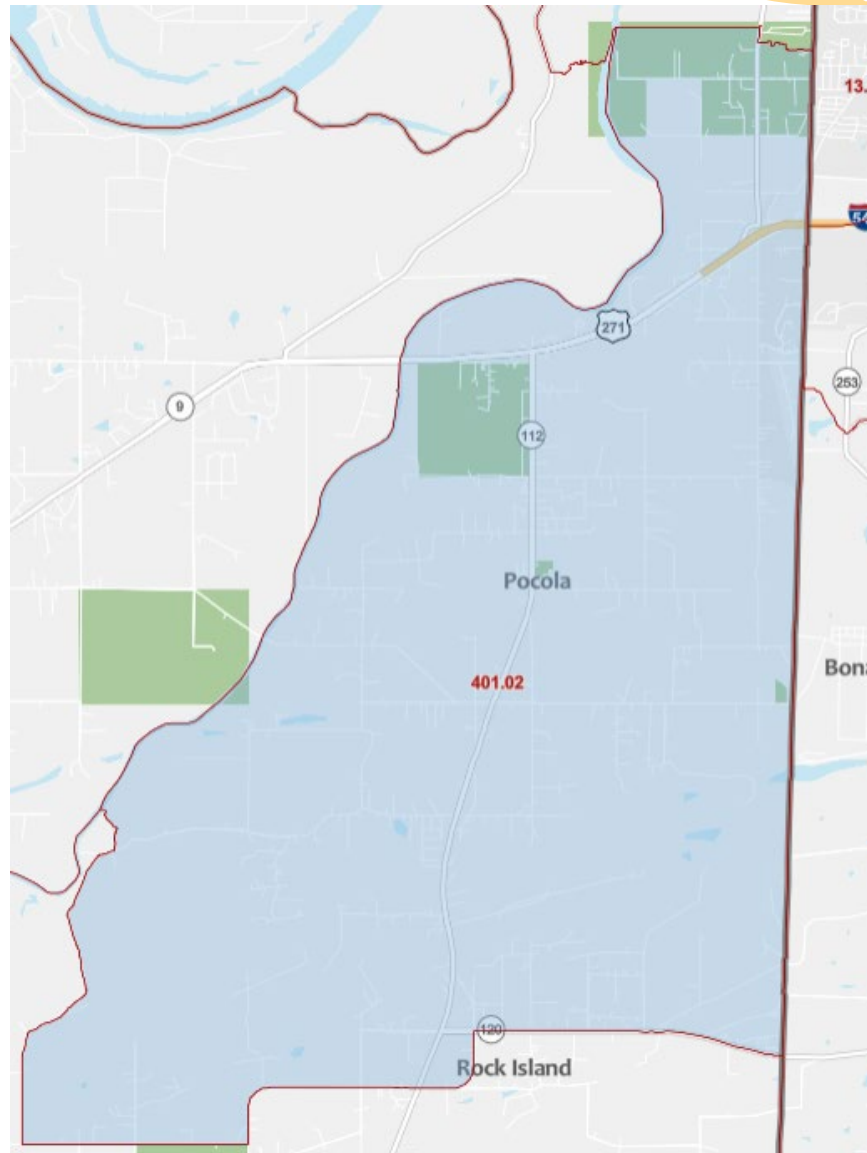
## Facility-Based Assessment Area



\*Le Flore County by United States Census Bureau

## Facility-Based Assessment Area

Census Tract 0401.02

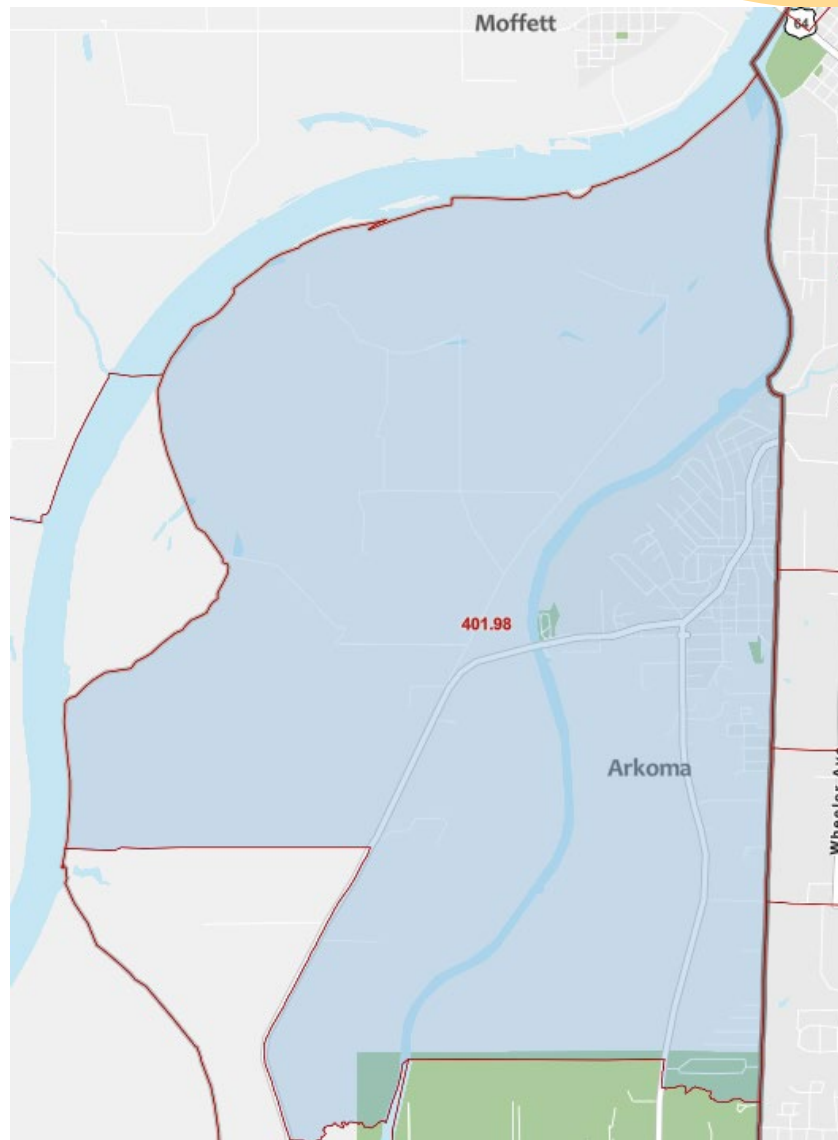


\*Census Tract 0401.02 by United States Census Bureau

**TCSB**

# Facility-Based Assessment Area

Census Tract 0401.98

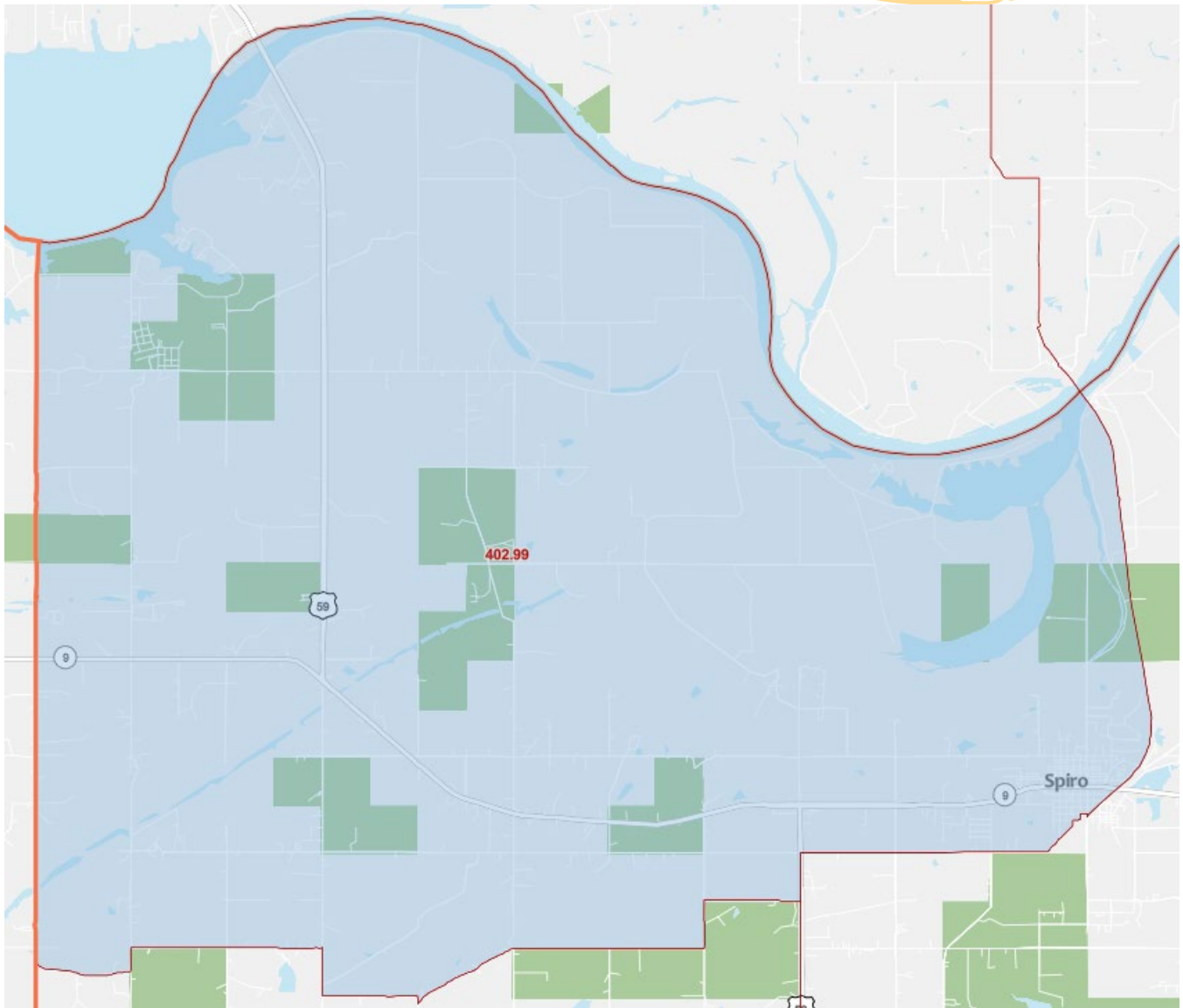


\*Census Tract 0401.98 by United States Census Bureau

**TCSB**

## Facility-Based Assessment Area

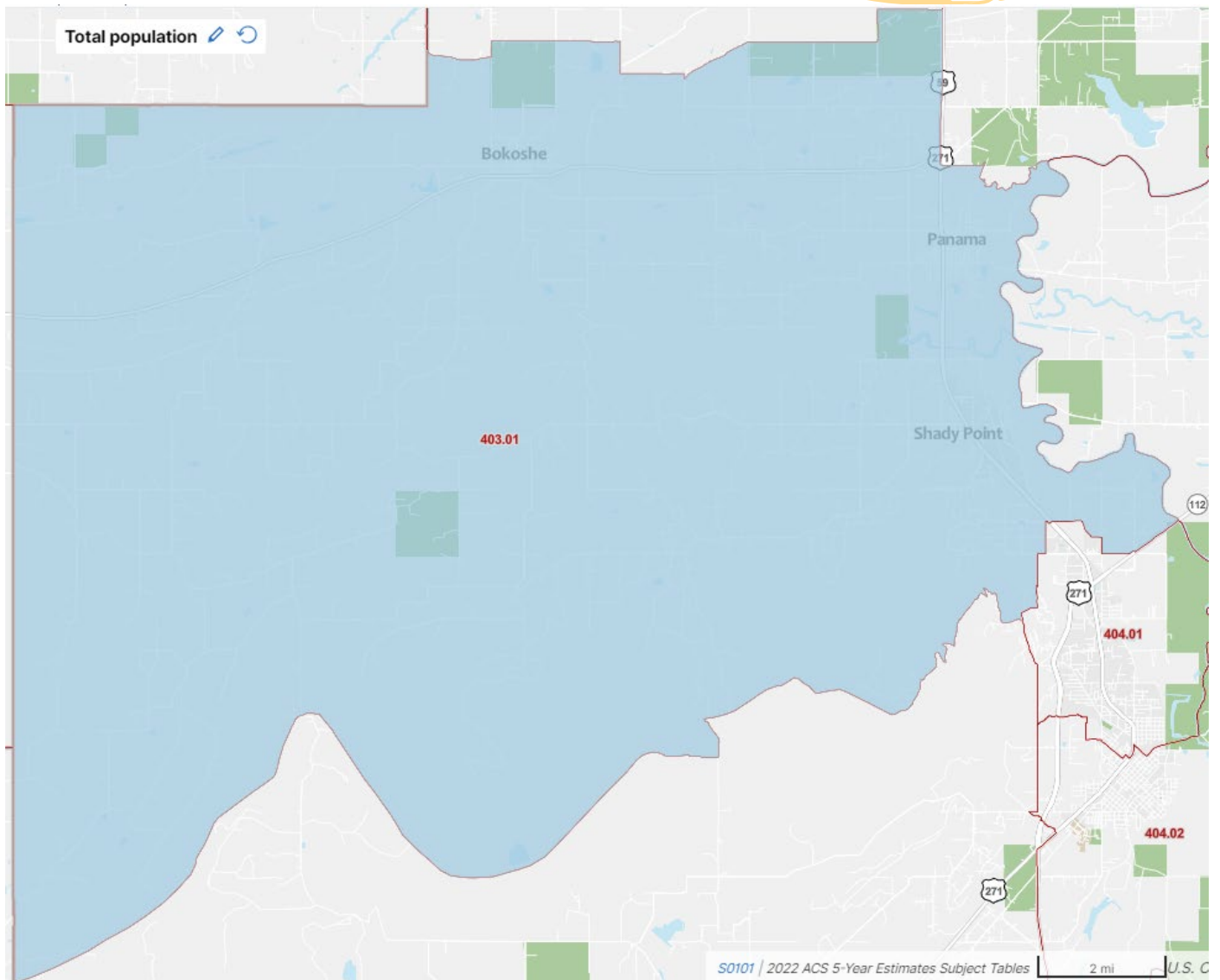
Census Tract 0402.99



\*Census Tract 0402.99 by United States Census Bureau

## Facility-Based Assessment Area

Census Tract 0403.01

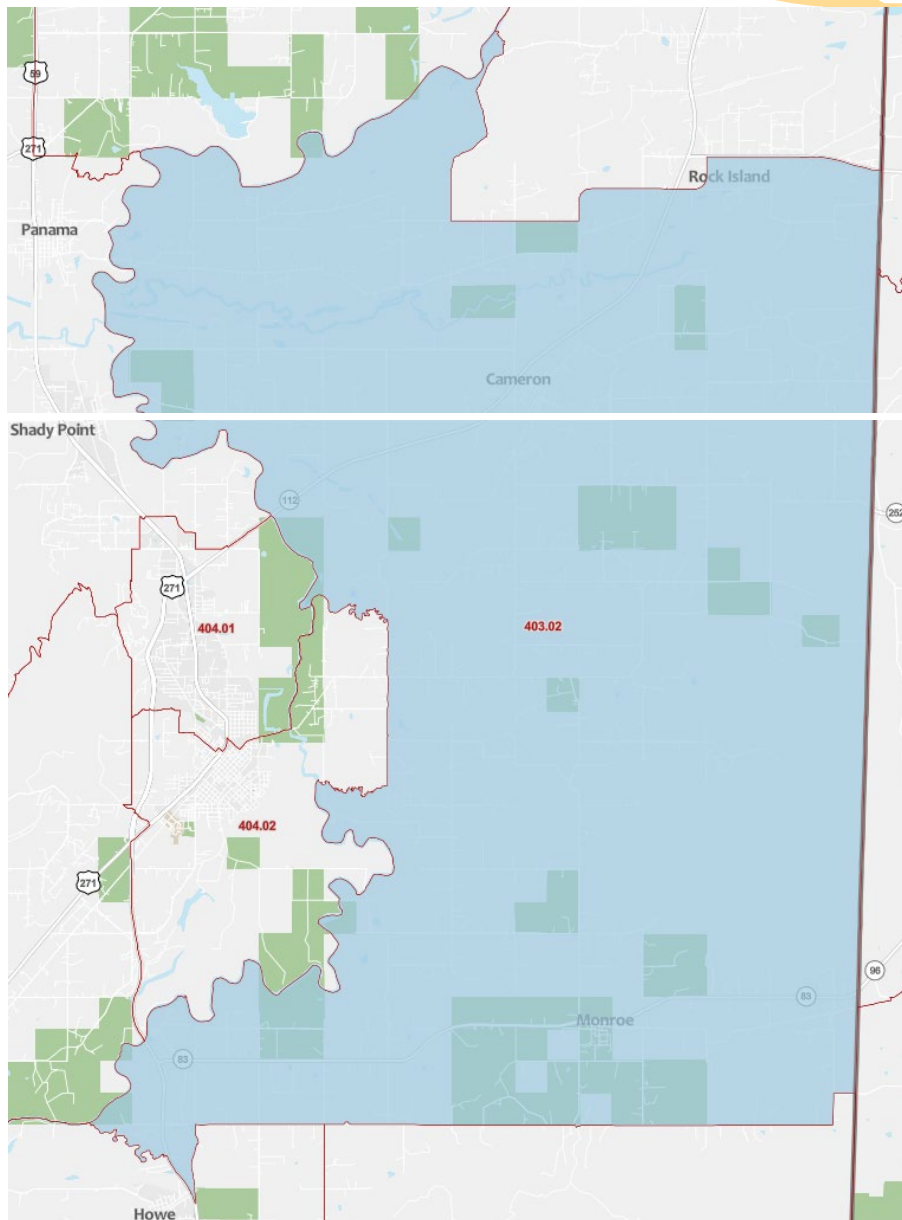


\*Census Tract 0403.01 by United States Census Bureau



## Facility-Based Assessment Area

Census Tract 0403.02

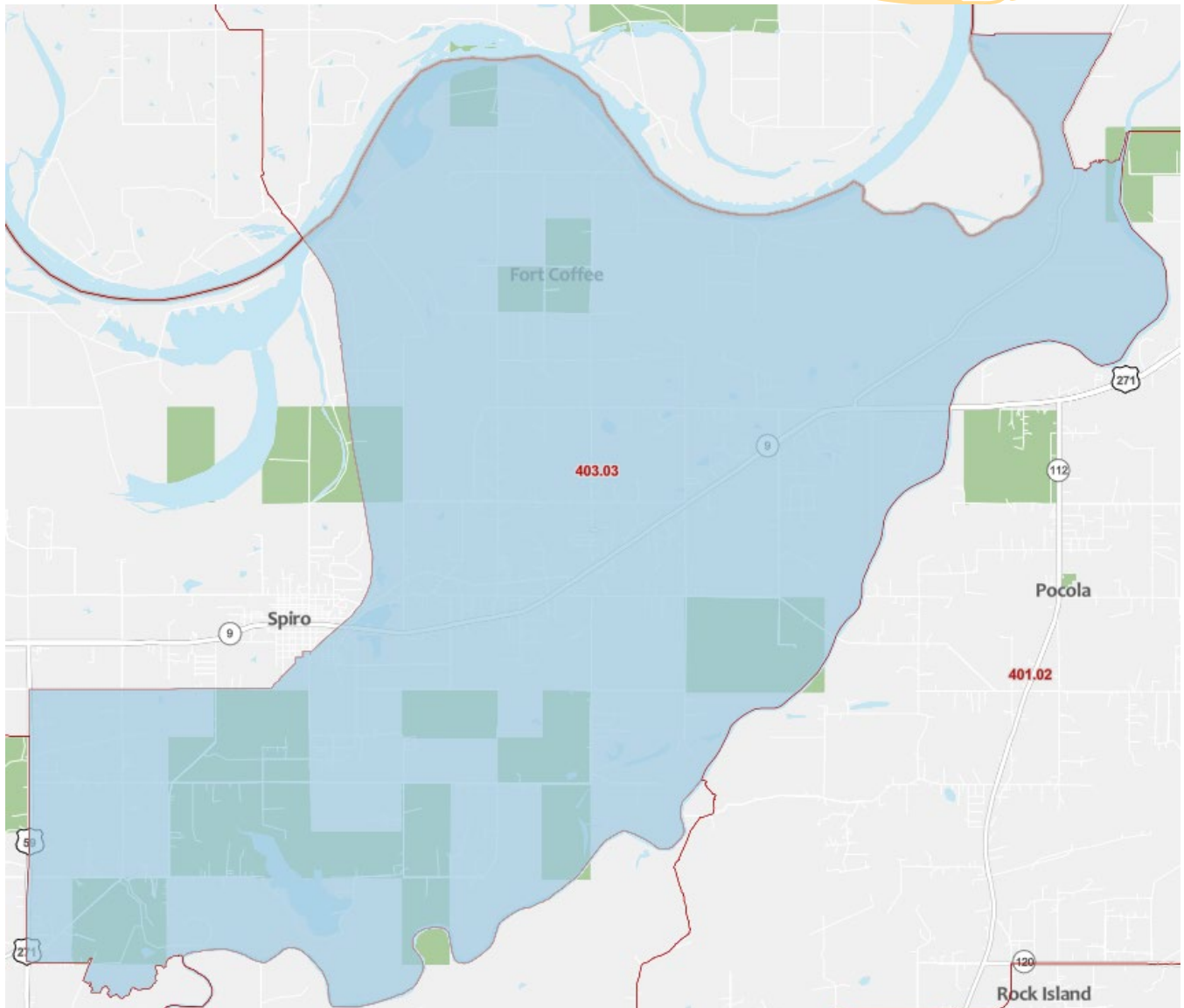


\*Census Tract 0403.02 by United States Census Bureau

# TCSB

## Facility-Based Assessment Area

Census Tract 0403.03



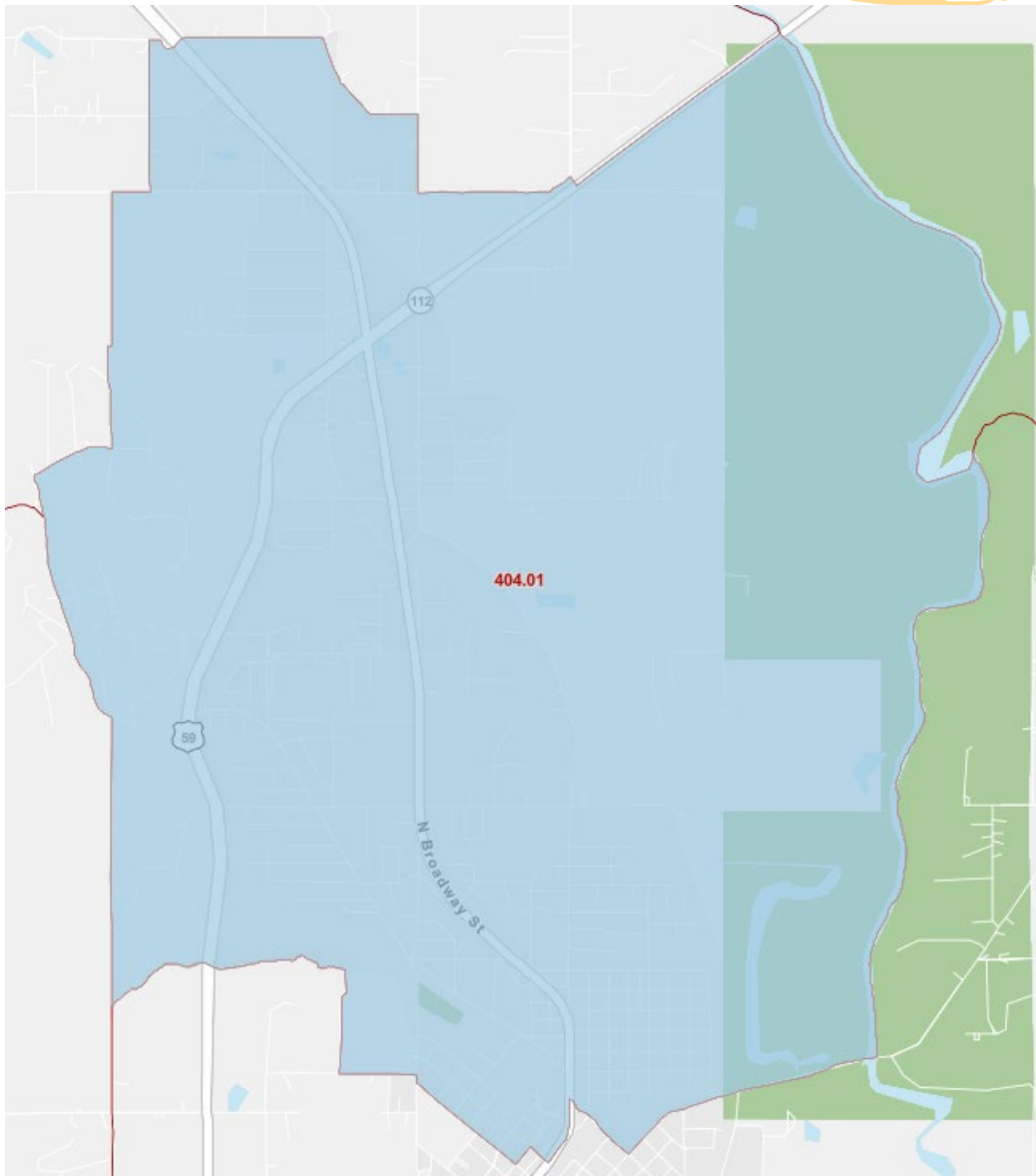
\*Census Tract 0403.03 by United States Census Bureau



**TCSB**

# Facility-Based Assessment Area

Census Tract 0404.01

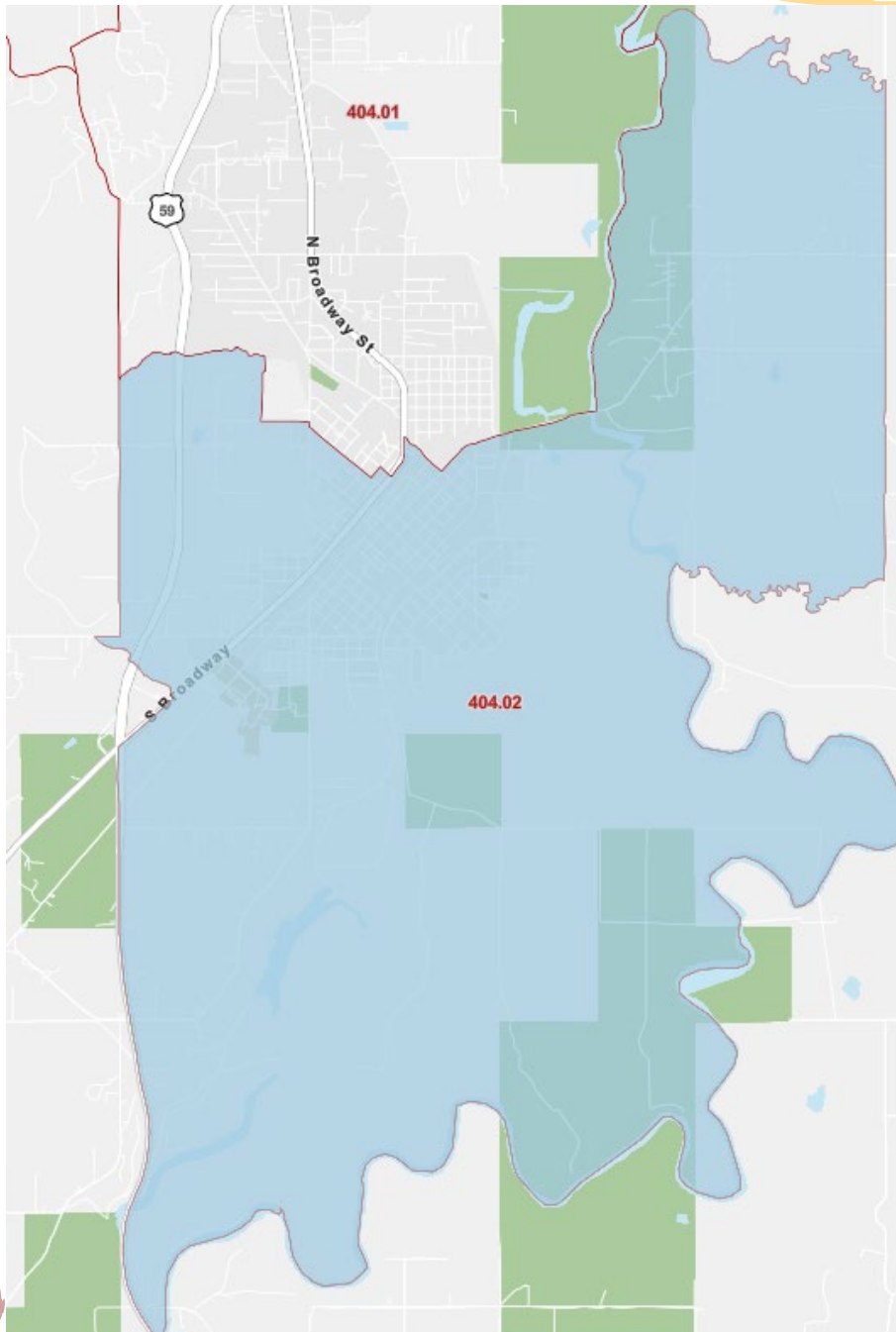


\*Census Tract 0404.01 by United States Census Bureau

**TCSB**

## Facility-Based Assessment Area

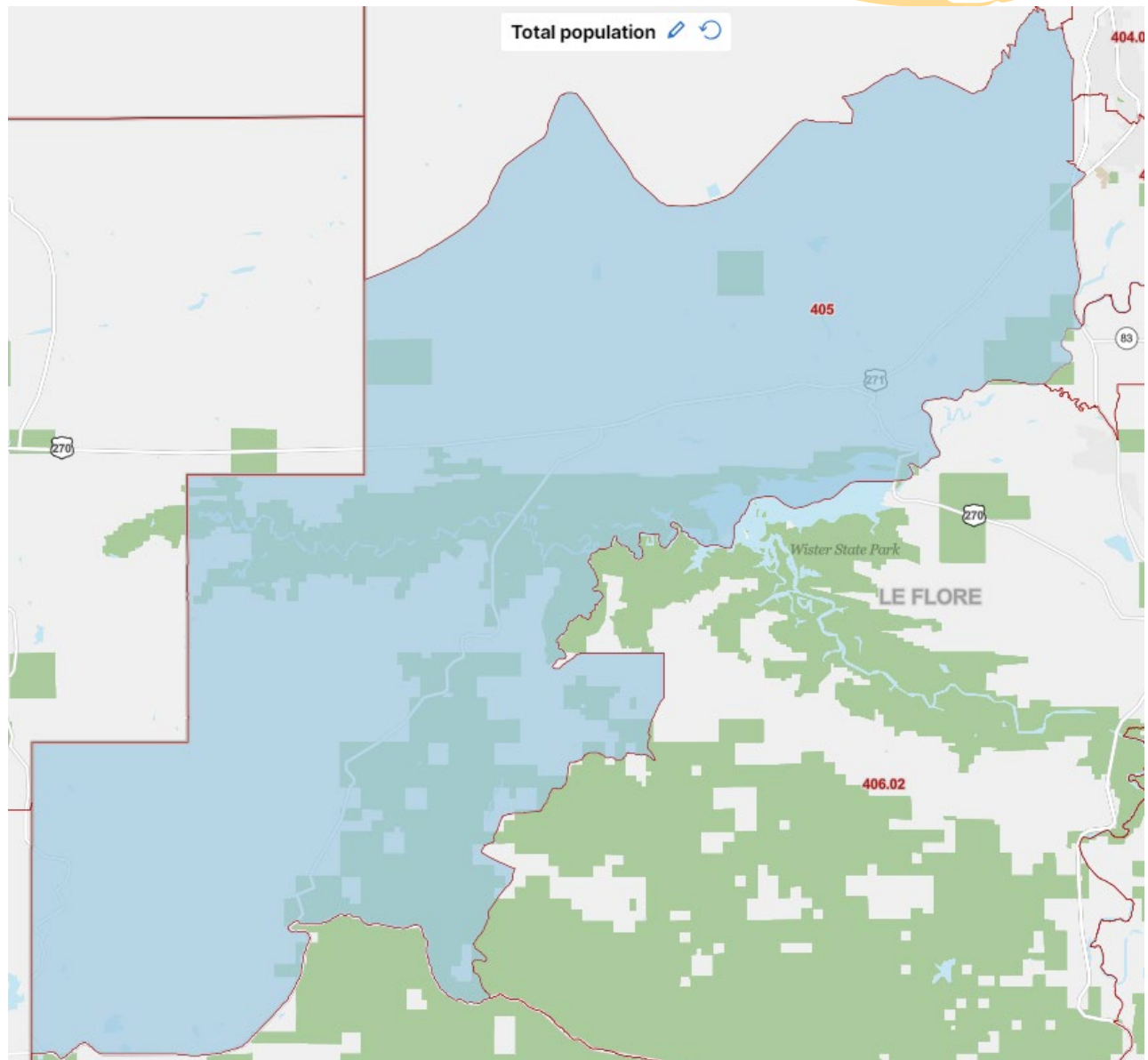
Census Tract 0404.02



\*Census Tract 0404.02 by United States Census Bureau

## Facility-Based Assessment Area

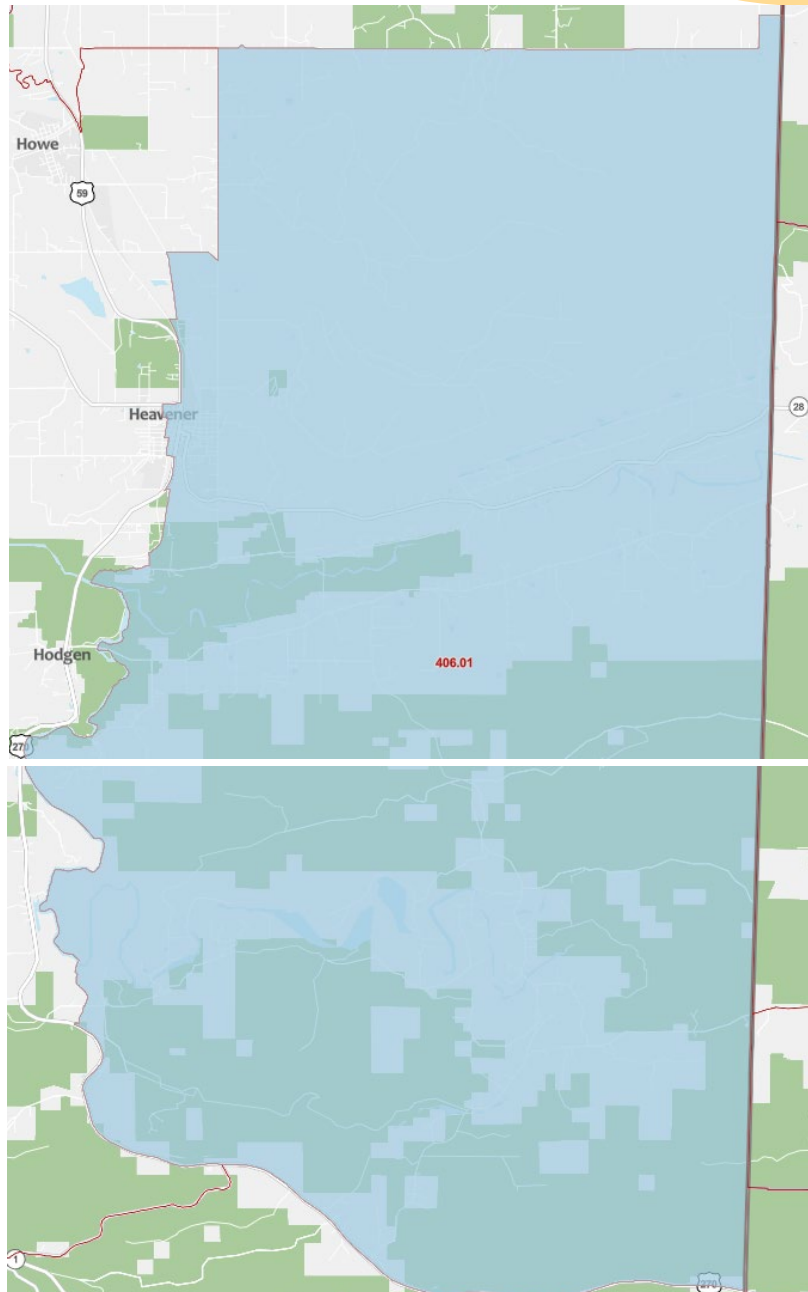
Census Tract 0405.00



\*Census Tract 0405.00 by United States Census Bureau

## Facility-Based Assessment Area

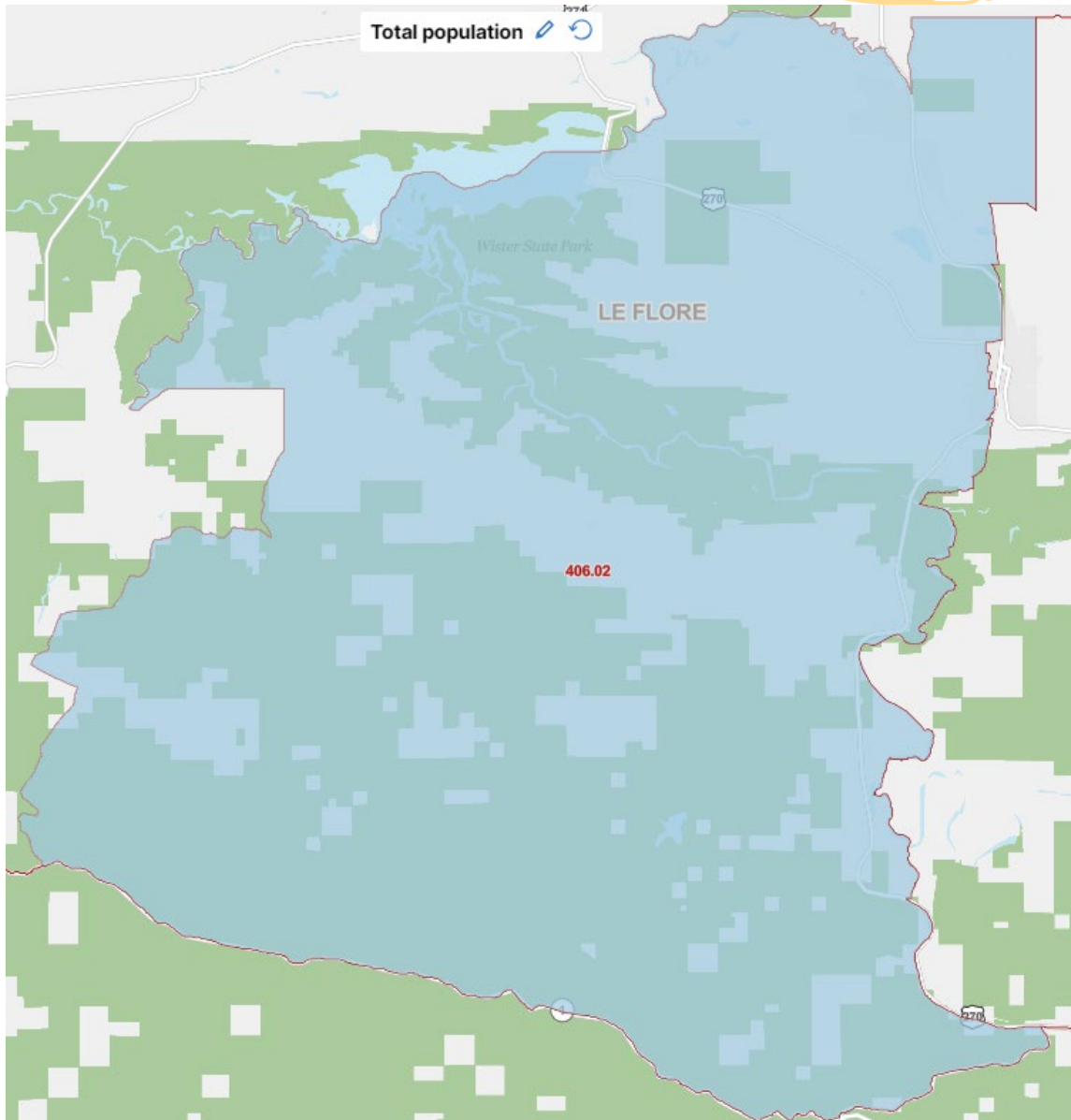
Census Tract 0406.01



\*Census Tract 0406.01 by United States Census Bureau

## Facility-Based Assessment Area

Census Tract 0406.02

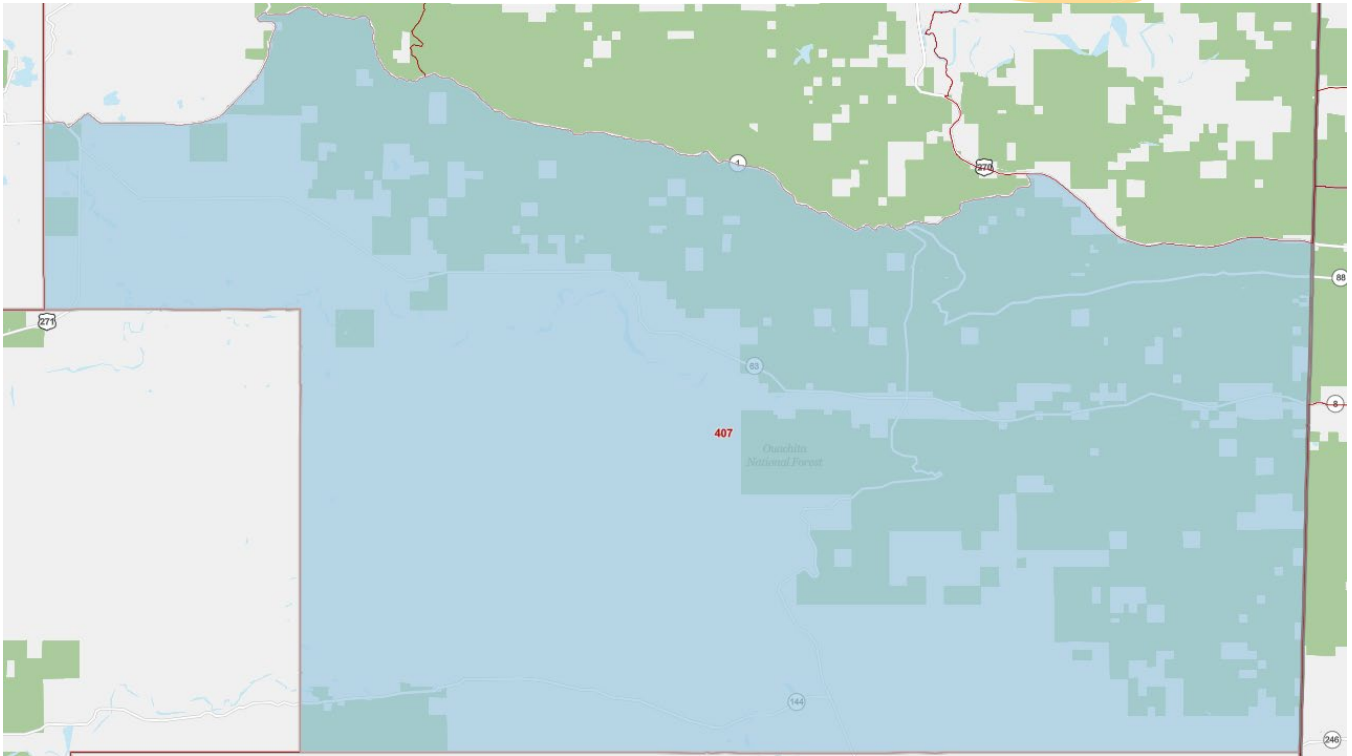


\*Census Tract 0406.02 by United States Census Bureau

**TCSB**

## Facility-Based Assessment Area

Census Tract 0407.00



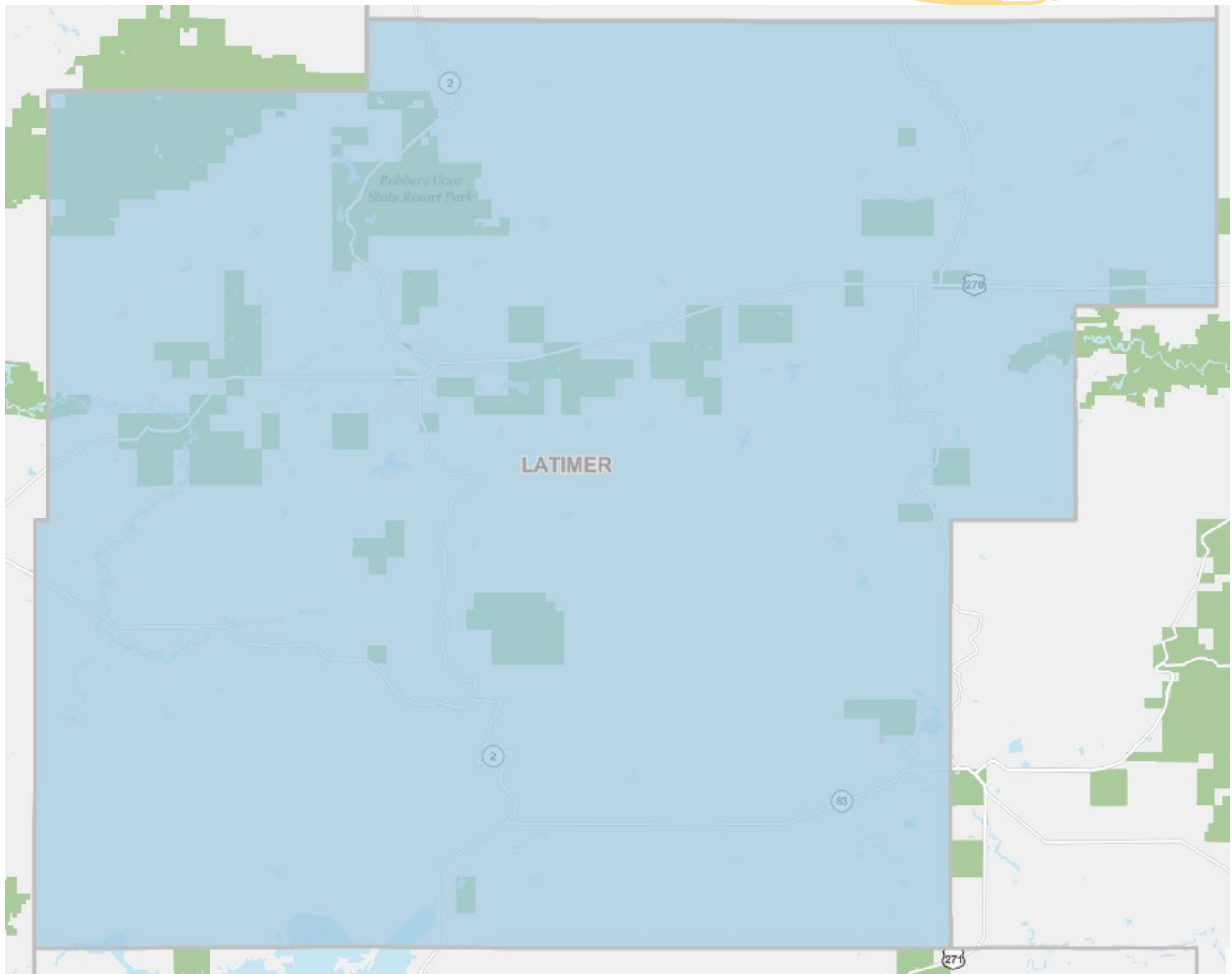
\*Census Tract 0407.00 by United States Census Bureau



# TCSB

## Facility-Based Assessment Area

Latimer County

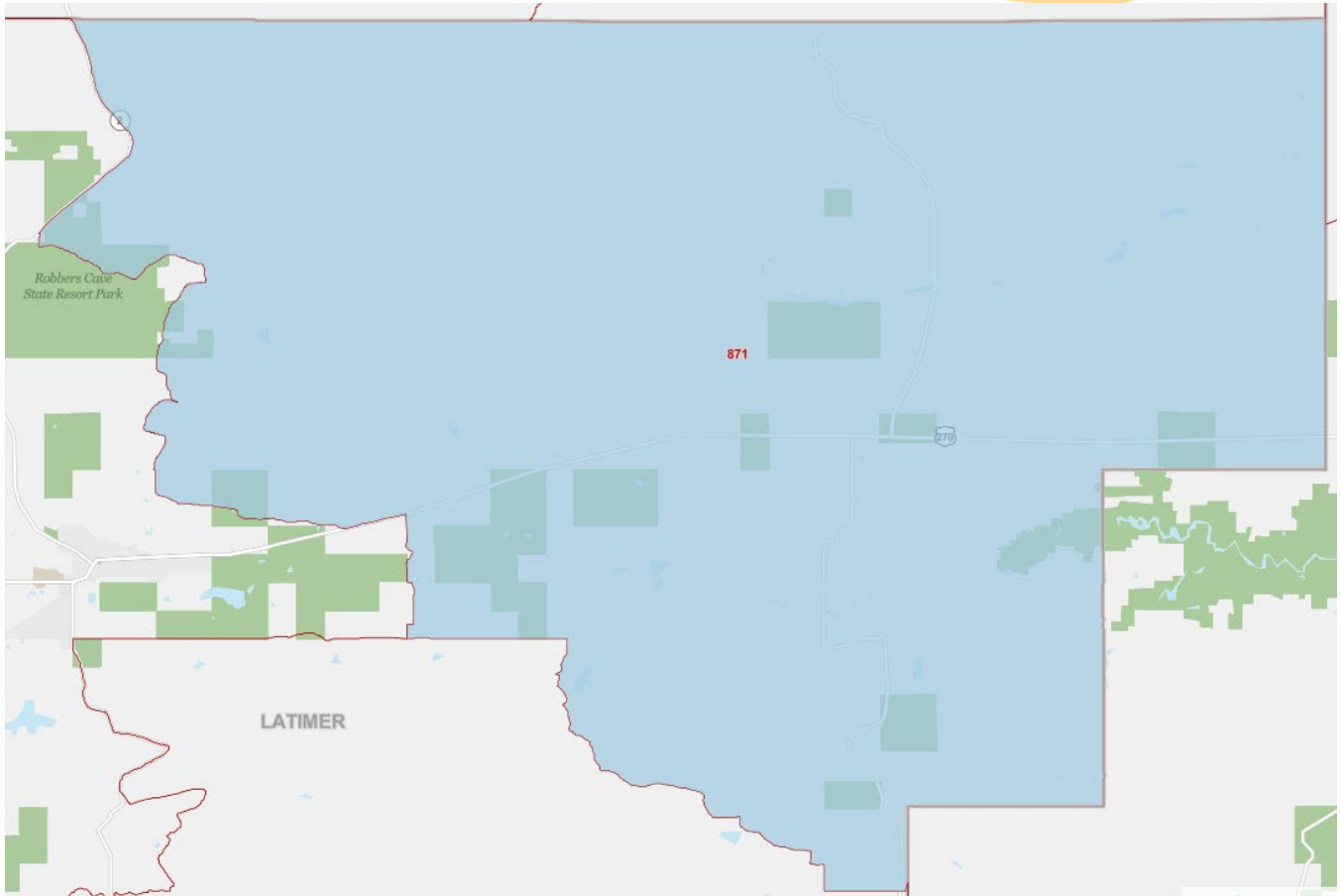


\*Latimer County by United States Census Bureau

**TCSB**

## Facility-Based Assessment Area

Census Tract 0871.00



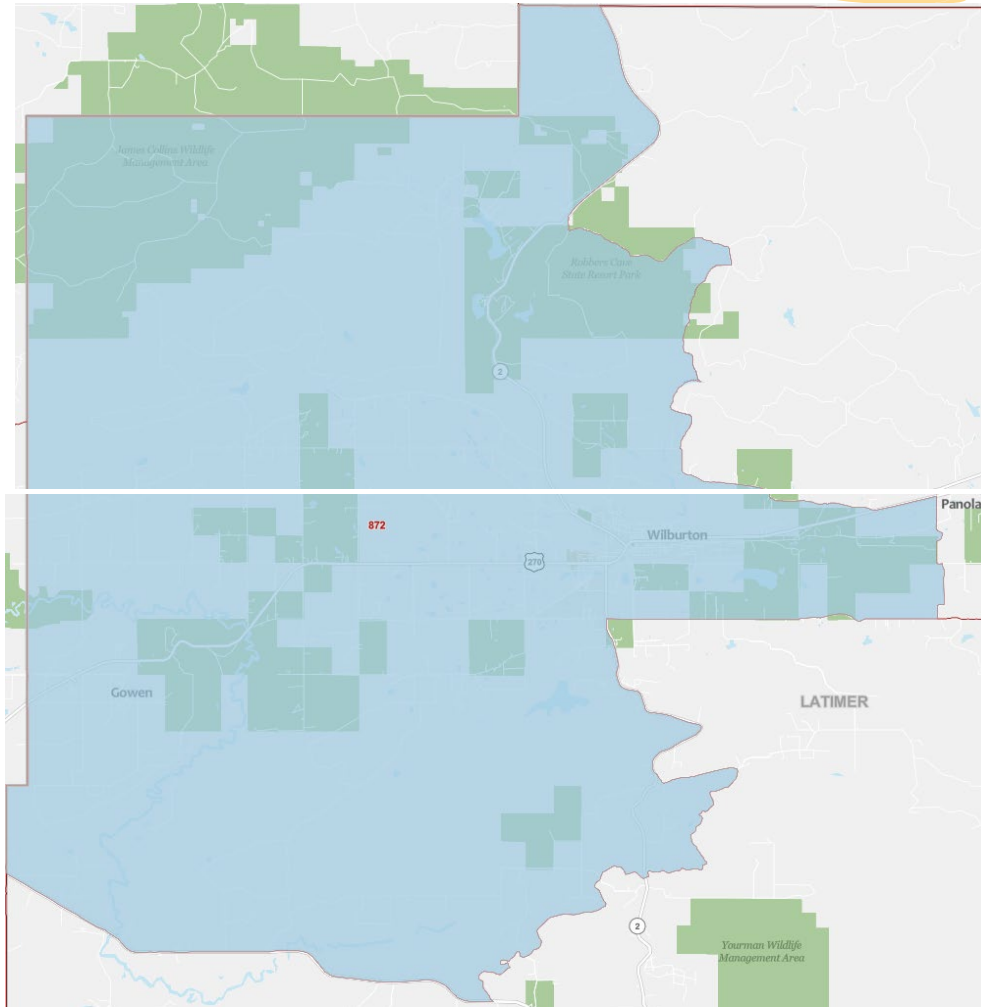
\*Census Tract 0871.00 by United States Census Bureau



# TCSB

## Facility-Based Assessment Area

Census Tract 0872.00

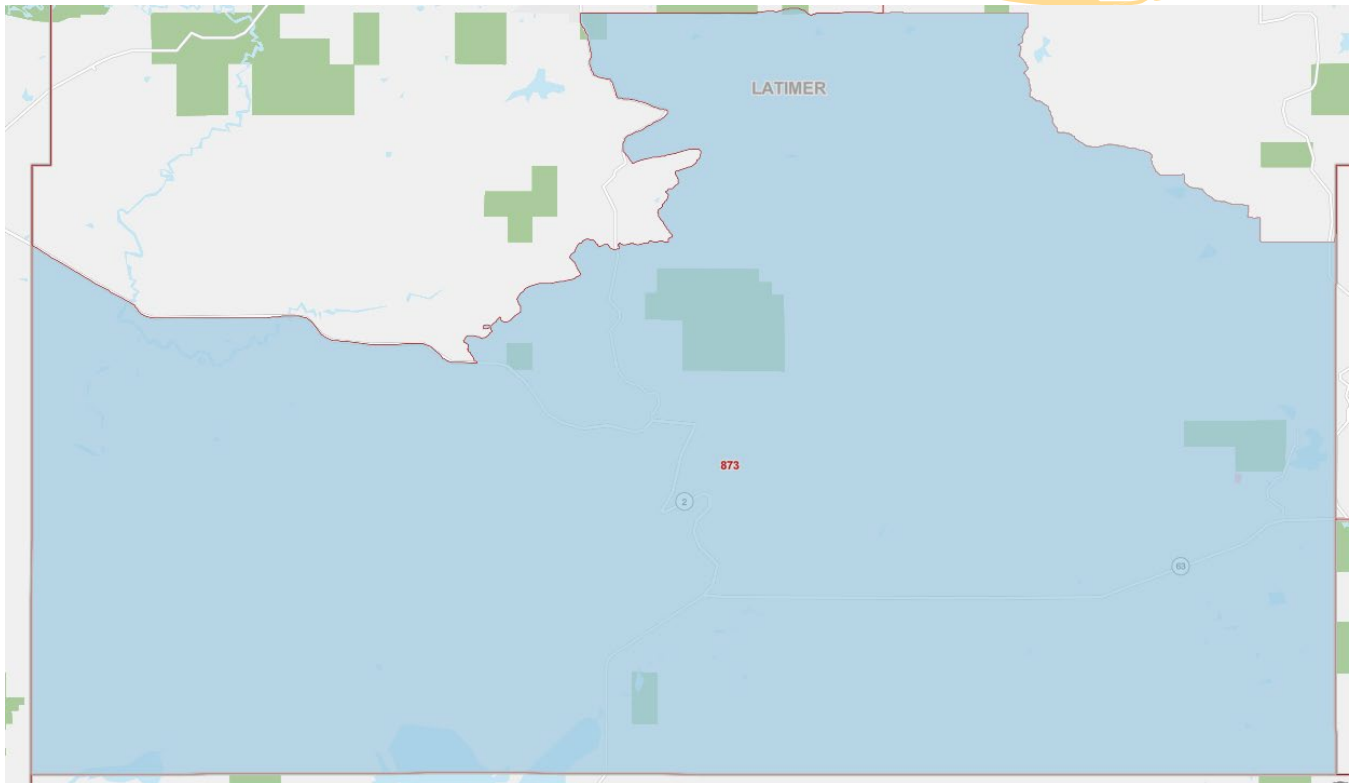


\*Census Tract 0872.00 by United States Census Bureau

**TCSB**

## Facility-Based Assessment Area

Census Tract 0873.00



\*Census Tract 0873.00 by United States Census Bureau



## HMDA Data

As of year 2019, TCSB is exempt from HMDA reporting requirements.

If anyone requests a copy of any of this data, a copy of the requested document(s) will be delivered with a charge of a copy fee only.

## Loan-to-Deposit Ratios

**First Quarter 2023:** 75.11%

**Second Quarter 2023:** 77.21%

**Third Quarter 2023:** 81.52%

**Fourth Quarter 2023:** 84.29%

**First Quarter 2024:** 80.32%

**Second Quarter 2024:** 81.69%

**Third Quarter 2024:** 81.94%

**Fourth Quarter 2024:** 79.33%



**2024 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies**

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts REMOTE RURAL	STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS				
LEFLORE	OK					40	079	0401.02
LEFLORE	OK					40	079	0401.98
LEFLORE	OK					40	079	0402.99
LEFLORE	OK					40	079	0403.01
LEFLORE	OK					40	079	0403.02
LEFLORE	OK					40	079	0403.03
LEFLORE	OK					40	079	0404.01
LEFLORE	OK					40	079	0404.02
LEFLORE	OK					40	079	0405.00
LEFLORE	OK					40	079	0406.01
LEFLORE	OK					40	079	0406.02
LEFLORE	OK					40	079	0407.00
LATIMER	OK	X				40	077	0871.00
LATIMER	OK	X				40	077	0872.00
LATIMER	OK	X				40	077	0873.00

Both LeFlore and Latimer Counties qualified as distressed in 2023