



# **COMMUNITY REINVESTMENT ACT PUBLIC FILE**

**REVISED**

March 2026

## LOCATIONS

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### BRANCHES

#### TULSA

Southern Hills Tower  
2431 East 61st Street; Suite 150  
Tulsa, OK 74136  
866-698-5760

**LOBBY HOURS** Monday – Friday: 10AM – 3PM

**DRIVE-THRU** Monday – Friday: 9AM – 5PM

**SERVICES** Full Service

<b>LOCATION</b>	<b>COUNTY</b> Tulsa	<b>CENSUS TRACT</b> 0087.00	<b>INCOME LEVEL</b> Upper	<b>MSA</b> Tulsa, OK
	<b>ESTABLISHED</b> 4/1/2018			

#### OLD PARKLAND

Freedom Place at Old Parkland  
4143 Maple Avenue, Suite 100  
Dallas, TX 75219  
972-698-5760

**LOBBY HOURS** Monday – Friday: 9AM – 4PM

**SERVICES** Full Service

<b>LOCATION</b>	<b>COUNTY</b> Dallas	<b>CENSUS TRACT</b> 0005.02	<b>INCOME LEVEL</b> Upper	<b>MSA</b> Dallas-Plano-Irving, TX
	<b>ESTABLISHED</b> 11/1/2017			

## BRANCHES OPENED OR CLOSED

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Following is a recap of facilities changes for the current and two prior years.

#### RELOCATIONS

*None*

#### LOCATIONS OPENED

*None*

#### LOCATIONS CLOSED

*None*

# PRODUCTS, SERVICES, RATES & FEES

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## COMMERCIAL ACCOUNTS

- Certificates of Deposit
- Checking & Saving Accounts

## CONSUMER ACCOUNTS

- Certificates of Deposit
- Checking & Saving Accounts
- Self-Directed IRA Accounts

## CONSUMER ONLINE & MOBILE BANKING

### PAYMENTS

- ACH Origination
- Bill Pay
- Debit Cards
- Foreign Exchange
- Internal & External Transfers
- USD Domestic & International Wires (Outgoing/Incoming)

### RECEIVABLES

- Desktop Remote Deposit Capture
- Mobile Remote Deposit Capture

### FRAUD MITIGATION

- Stop Payments

### ONLINE SERVICES

- Account Statements
- Alerts
- Check Ordering
- Dual Authorization
- Information Reporting
- Mobile Banking
- Secure Login
- Text Banking
- Travel Notices
- View All Accounts (Balances & Transactions)

## COMMERCIAL ONLINE & MOBILE BANKING

### PAYMENTS

- ACH Origination
- Bill Pay
- Commercial Credit Cards
- Foreign Exchange
- Internal Transfers
- USD Domestic & International Wires (Outgoing/Incoming)

### RECEIVABLES

- ACH Collections
- Desktop & Mobile Remote Deposit Capture
- Lockbox
- Merchant Card Services

### FRAUD MITIGATION

- ACH Blocks & Filters
- ACH & Check Positive Pay Services
- Check Block Services
- Stop Payments

### ONLINE SERVICES

- Account Statements
- Alerts
- Check Ordering
- Dual Authorization
- Information Reporting
- Mobile Banking
- Secure Login
- View All Accounts (Balances & Transactions)

## COMMERCIAL LIQUIDITY SOLUTIONS

- Expanded FDIC Deposit Accounts
- Insured Cash Sweeps
- Investment Sweep
- Loan Sweep
- Zero Balance Account

## RATES & FEES

- See Attached Fee Schedule



# RATE AND FEE SCHEDULE

## For Personal and Business Accounts

DATE LAST UPDATE  
 RATES February 14, 2025  
 FEES February 4, 2025

TREASURY AND COMMERCIAL ANALYSIS CUSTOMERS, PLEASE SEE YOUR MAPLEMARK BANKER FOR PRICING

### RATE SHEET AND SERVICE CHARGE SCHEDULE

	MINIMUM BALANCE TO OPEN	MINIMUM BALANCE <sup>1</sup> TO OBTAIN APY	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	MONTHLY SERVICE CHARGE	MINIMUM BALANCE <sup>1</sup> TO AVOID SERVICE CHARGE
<b>PERSONAL ACCOUNTS</b>						
<b>CHECKING</b>						
CHECKING	\$200	NON INTEREST-BEARING				
GOLD CHECKING	\$5,000	\$.01 AND GREATER	0.05 %	0.05%		
PLATINUM CHECKING	\$25,000	\$25,000 - \$49,999.99 \$50,000 AND GREATER	0.05 % 0.05 %	0.05% 0.05%		
<b>SAVINGS AND MONEY MARKET</b>						
SAVINGS	\$100	\$.01 AND GREATER	0.10%	0.10%		
PLATINUM MONEY MARKET	\$25,000	\$.01 - \$249,999.99 \$250,000 AND GREATER	1.50% 1.50%	1.49% 1.49%		
<b>BUSINESS ACCOUNTS</b>						
<b>CHECKING</b>						
BUSINESS CHECKING	\$500	NON INTEREST-BEARING			\$10	\$500
COMMERCIAL ANALYSIS	\$0	EARNINGS CREDIT			\$30	N/A
<b>SAVINGS AND MONEY MARKET</b>						
SAVINGS	\$100	\$.01 AND GREATER	0.10%	0.10%		
GOLD MONEY MARKET	\$10,000	\$.01 AND GREATER	1.50%	1.49%		
<b>TRADITIONAL CERTIFICATES OF DEPOSIT (CDs)</b>						
MINIMUM BALANCE TO OPEN	IN BRANCH \$1,000	IN BRANCH \$25,000	ONLINE <sup>1</sup> \$25,000			
MINIMUM BALANCE TO OBTAIN APY	\$.01 - \$24,999.99	\$25,000 AND GREATER	\$25,000 AND GREATER			
	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	INTEREST RATE
90 DAYS	0.15%	0.15%	3.00%	2.96%	-	-
6 MONTHS	0.15%	0.15%	4.00%	3.93%	-	-
9 MONTHS	0.15%	0.15%	4.10%	4.02%	-	-
12 MONTHS	0.15%	0.15%	4.15%	4.07%	4.15%	4.07%
18 MONTHS	0.15%	0.15%	3.90%	3.83%	3.90%	3.83%
24 MONTHS	0.15%	0.15%	3.90%	3.83%	3.90%	3.83%
36 MONTHS	0.15%	0.15%	2.50%	2.47%	-	-

<sup>1</sup> The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.  
<sup>2</sup> Daily balance (the amount of principal in the account each day). Interest is compounded and credited monthly.  
<sup>3</sup> Available for consumers only. Accounts may not be opened in the name of a business, trust or other legal entity or by a fiduciary (e.g., executor, conservator, guardians, trustees, etc.).

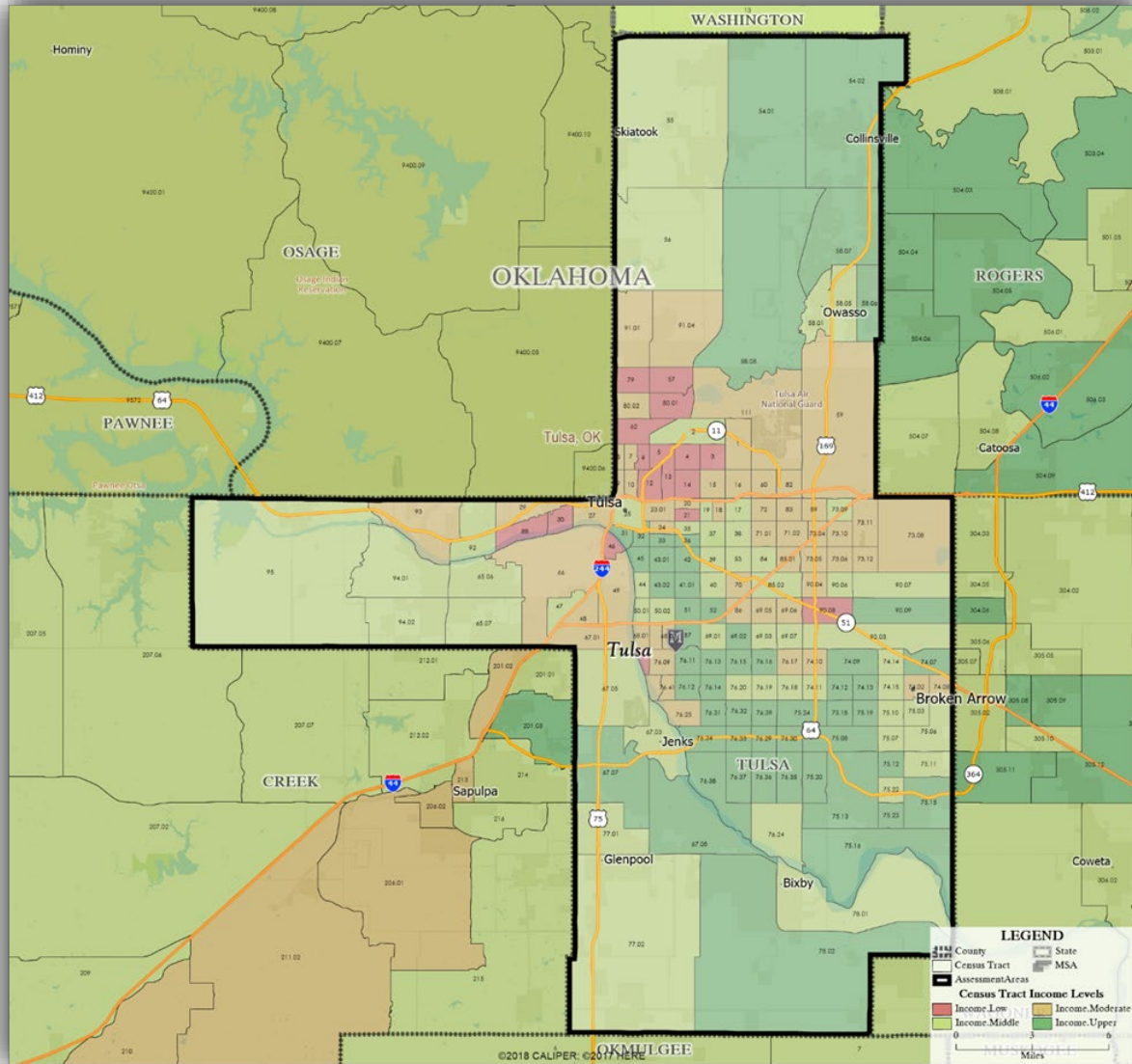
### FEE SCHEDULE

<b>ACCOUNT CLOSURE</b> WITHIN 60 DAYS OF OPENING				<b>INSUFFICIENT FUNDS</b>		PER ITEM
CHECKING OR SAVINGS	\$	10		OVERDRAFT FEE		\$ 35
GOLD CHECKING OR MONEY MARKET	\$	25		The categories of transactions for which an overdraft fee may be imposed are those by any of the following: check, in-person withdrawal, ATM withdrawal, or other electronic means.		
PLATINUM CHECKING OR MONEY MARKET	\$	75		DEPOSIT ITEM RETURN [CHARGEBACK] FEE		\$ 8
<b>ATM AND CARD FEES</b>				<b>BUSINESS CHECKING ACCOUNT FEES</b>		PER TRANSACTION
ATM FOREIGN INQUIRY OR TRANSACTION		COMPLIMENTARY		BUSINESS CHECKING PER ITEM FEE		\$ .35
<b>ACCOUNT SPECIAL HANDLING</b>				<b>WIRE TRANSFERS</b>		COMPLIMENTARY
ACCOUNT DOCUMENTATION REVISIONS - PER REQUEST	\$	50		INCOMING		
ACCOUNT RESEARCH - PER HOUR (1 HOUR MINIMUM)	\$	35		OUTGOING - DOMESTIC	ONLINE \$ 15   MANUAL \$ 20	
ACCOUNT RESEARCH - PER ITEM	\$	1		OUTGOING - INTERNATIONAL	ONLINE \$ 35   MANUAL \$ 45	
COLLECTION AGENCY FEE - PER ITEM	\$	25		OUTGOING - INTERNATIONAL (FX)		\$ 50
COLLECTION ITEM - DOMESTIC - IN OR OUT, PER ITEM	\$	15		STOP PAYMENT FEE		\$ 25
COLLECTION ITEM - INTERNATIONAL ACTUAL COST; MINIMUM	\$	65		DEBIT CARD REPLACEMENT OR RE-PIN		\$ 7.50
LEGAL PROCESS FEE [GARNISHMENT, LEVY OR EQUIVALENT] - PER ITEM	\$	100		CASHIER'S CHECKS OR MONEY ORDERS		\$ 3

# ASSESSMENT AREA MAPS

## TULSA | TULSA COUNTY

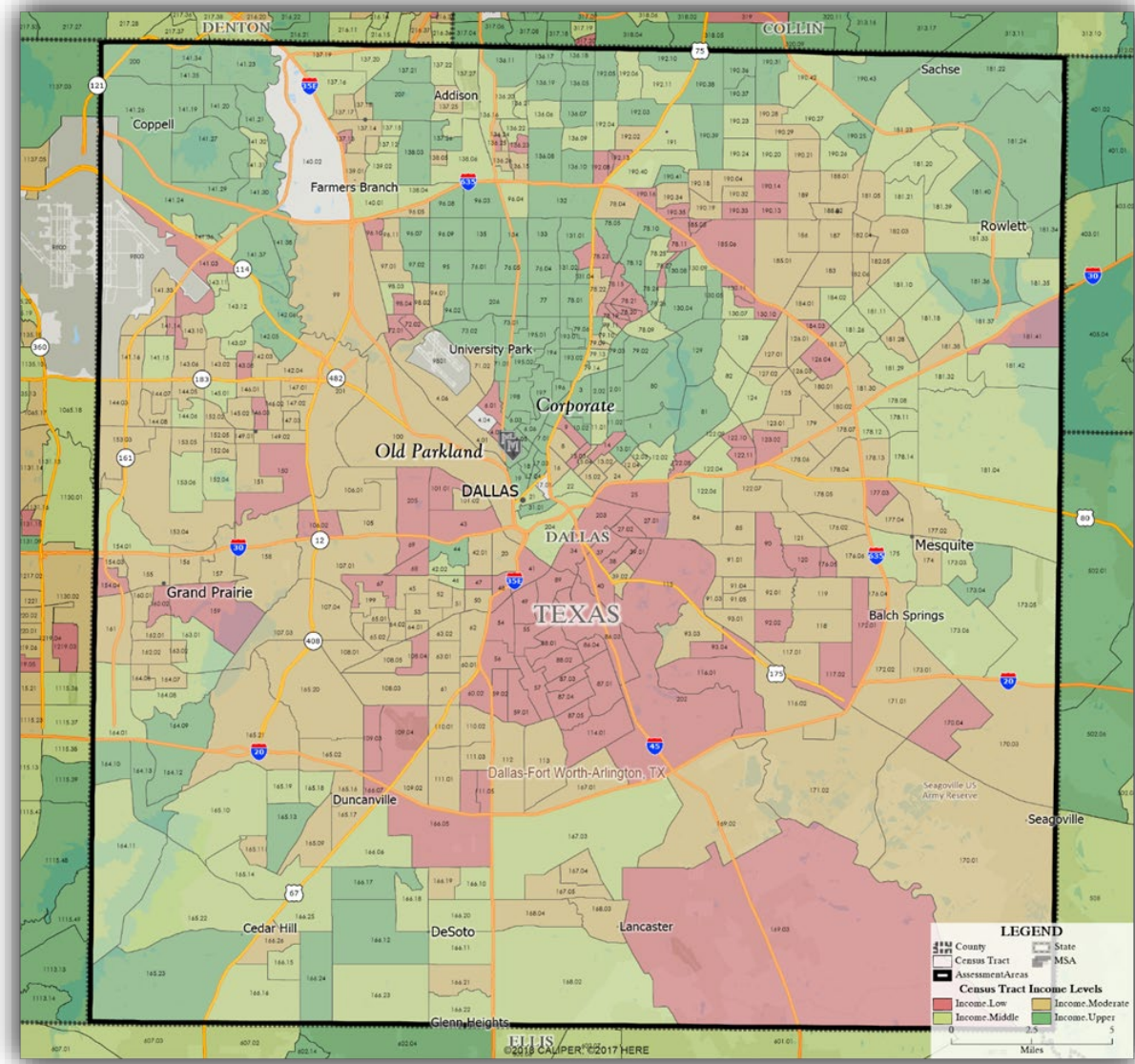
The Tulsa market Assessment Area is comprised of the totality of Tulsa County, Oklahoma.



# ASSESSMENT AREA MAPS

## DALLAS | DALLAS COUNTY

The Dallas market Assessment Area is comprised of the totality of Dallas County, Texas.



## LOAN TO DEPOSIT RATIO

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	2024			
	Q1	Q2	Q3	Q4
LOANS	\$909,698	\$861,815	\$842,806	\$810,519
DEPOSITS	\$986,321	\$929,886	\$927,051	\$854,648
LTD	92%	93%	91%	95%

## HOME MORTGAGE DISCLOSURE ACT

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THE BANK'S HOME MORTGAGE DISCLOSURE ACT DISCLOSURE STATEMENT MAY BE OBTAINED ON THE CONSUMER FINANCIAL PROTECTION BUREAU'S WEBSITE AT:

[WWW.CONSUMERFINANCE.GOV/HMDA](http://WWW.CONSUMERFINANCE.GOV/HMDA)

## WRITTEN CRA COMPLAINTS OR RESPONSES

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THE BANK HAS NOT RECEIVED ANY WRITTEN CRA COMPLAINTS IN THE CURRENT OR PRIOR TWO CALENDAR YEARS.

## CRA PERFORMANCE EVALUATION

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THE BANK'S MOST RECENT CRA EVALUATION WAS COMPLETED IN JULY 2024. THE PUBLIC DISCLOSURE RESULTING FROM THE EXAMINATION IS ATTACHED.