All Capital Bank

BRANCH LISTING

2025

Main Branch

124 E Main St

Locust Grove, OK 74352

TRACT #0405.02

Second Branch

4500 W Houston St Suite 200

Broken Arrow, OK 74012

All Capital Bank

Branches Opened or Closed

2025

All Capital Bank opened the Broken Arrow location in 2024

All Capital Bank has not closed any branches in the prior two years

All Capital Bank

Business Hours

Locust Grove location:

Lobby Hours

Monday-Friday	9:00 am – 4:00 pm
Saturday	Closed

Drive-Thru Hours

Monday-Friday	8:30 am – 6:00 pm
Saturday	8:30 am – 12:00 pm

Broken Arrow Location:

Monday – Friday	9:00 am – 4:00 pm

210 E Main Street
Locust Grove, OK 74352
Phone 918.479.8226

4500 West Houston St. Suite 200
Broken Arrow, OK 74012
Phone 918.664.1084

P.O. Box 219
Locust Grove, OK 74352
Fax 918.479.8787

All Capital Bank

Deposit Products

- Certificate of Deposits
- Individual Retirement Accounts
- Interest bearing Business and Personal accounts
- Money Market Checking Accounts
- Personal and Business Checking Accounts
- Savings Accounts

Loan Products

- Agriculture Loans and Lines of Credit
- Aircraft Loans
- Auto Loans
- Business Lines of Credit
- CD Secured Loans
- Commercial RE Loans
- Consumer Mortgages
- Equipment and Machinery Loans
- Personal Loans
- Small Business Administration Loans
- Unsecured Loans
- USDA Business and Industry Loans

Additional Services

- 24/7 ATM Access
- Account Balancing Assistance
- ACH Origination
- ATM / Debit Card – Consumer and Business
- Business Cash Management, ACH Origination, Remote Deposit Capture, Positive Pay, Wire Service
- Cashier Checks and Money Orders
- Cash Management Services
- Check Imaging
- Credit Cards – Consumer and Business
- Credit Life and Disability Insurance
- Internet and Mobile Banking
- Safe Deposit Boxes

All Capital
Bank

CRA Assessment Area

All Capital Bank

Mayes County

Tulsa County

Delaware County

Cherokee County

210 E Main Street
Locust Grove, OK 74352

Phone 918.479.5225

4500 West Houston St. Suite 200
Broken Arrow, OK 74012

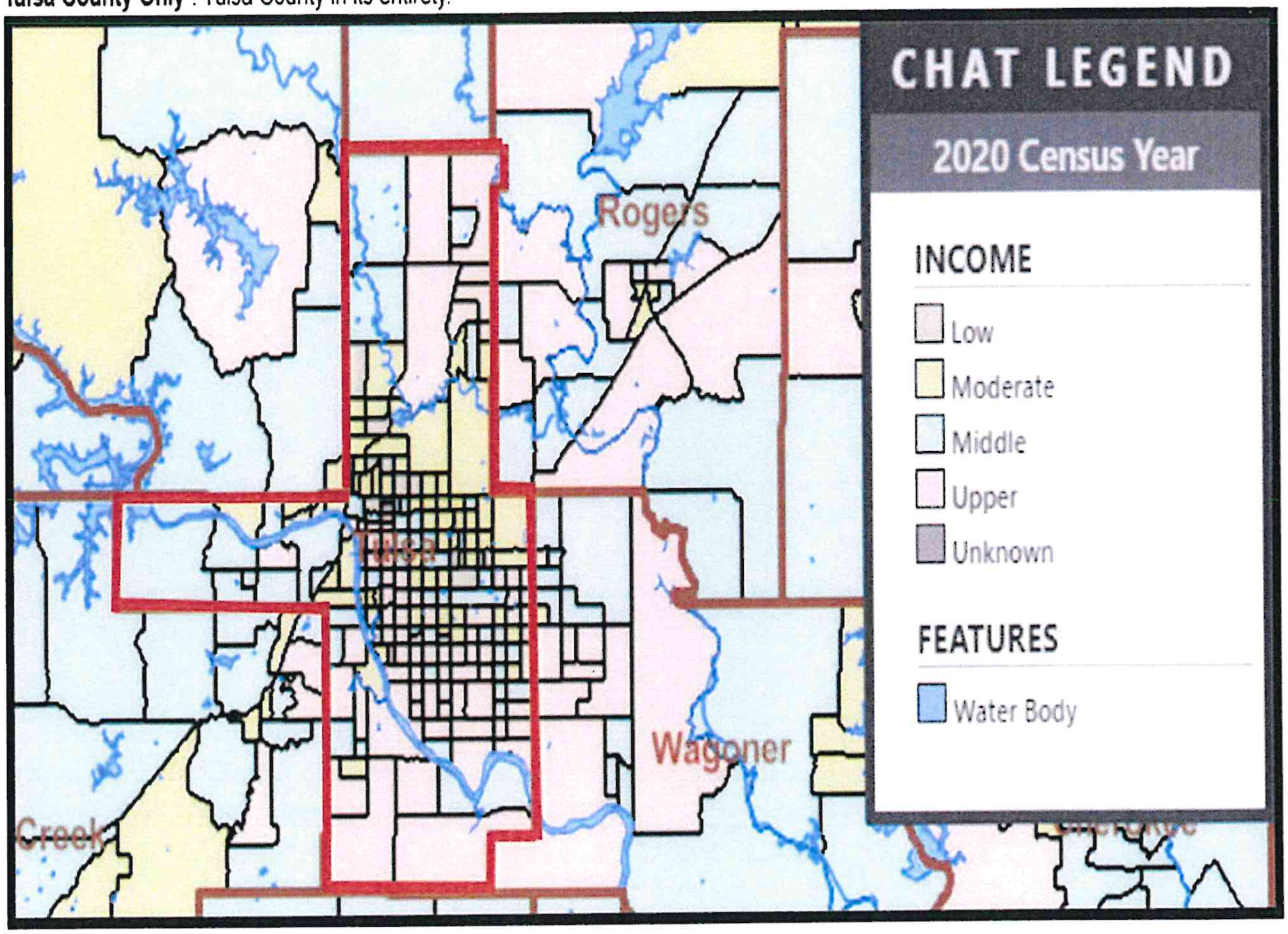
Phone 918.994.1084

PO Box 219
Locust Grove, OK 74352

Fax 918.479.8787

All Capital Bank

Tulsa County Only : Tulsa County in its entirety.



210 E Main Street
Locust Grove, OK 74352

Phone 918.479.5225

4500 West Houston St. Suite 200
Broken Arrow, OK 74012

Phone 918.954.1094

PO Box 219
Locust Grove, OK 74352

Fax 918.479.8787

2024 FFIEC Census Report - Summary Census Demographic Information
State: 40 - OKLAHOMA (OK)
County: 143 - TULSA COUNTY
Tract: All Tracts

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	143	0002.00	Moderate	No	67.02	$85,300	$57,168	$48,393	1380	93.41	1289	422	694
40	143	0003.00	Moderate	No	56.28	$85,300	$48,007	$40,640	3986	81.69	3256	636	1329
40	143	0004.00	Low	No	44.60	$85,300	$38,044	$32,208	4340	78.46	3405	561	1434
40	143	0005.00	Low	No	32.89	$85,300	$28,055	$23,750	2331	91.93	2143	296	987
40	143	0008.00	Moderate	No	77.24	$85,300	$65,886	$55,772	1342	80.18	1076	450	770
40	143	0009.00	Middle	No	104.30	$85,300	$88,968	$75,313	1205	67.55	814	428	725
40	143	0010.00	Moderate	No	62.43	$85,300	$53,253	$45,083	1366	89.82	1227	231	423
40	143	0012.00	Moderate	No	52.33	$85,300	$44,637	$37,788	1730	80.69	1396	216	1053
40	143	0013.00	Moderate	No	55.50	$85,300	$47,342	$40,074	2172	72.84	1582	341	833
40	143	0014.00	Moderate	No	60.06	$85,300	$51,231	$43,368	5409	73.41	3971	776	1962
40	143	0015.00	Low	No	47.99	$85,300	$40,935	$34,657	4241	59.92	2541	778	1796
40	143	0016.00	Low	No	47.14	$85,300	$40,210	$34,043	5424	71.77	3893	961	1972
40	143	0017.00	Moderate	No	76.52	$85,300	$65,272	$55,250	2521	39.31	991	758	1160
40	143	0018.00	Middle	No	89.12	$85,300	$76,019	$64,351	1918	41.19	790	547	1001
40	143	0019.00	Middle	No	82.75	$85,300	$70,586	$59,750	1600	34.81	557	454	815
40	143	0020.00	Middle	No	80.16	$85,300	$68,376	$57,885	1792	44.64	800	316	730
40	143	0021.00	Unknown	No	0.00	$85,300	$0	$0	3130	44.76	1401	104	354
40	143	0023.01	Low	No	43.28	$85,300	$36,918	$31,250	2356	53.48	1260	409	1102
40	143	0025.00	Middle	No	102.01	$85,300	$87,015	$73,661	4984	41.49	2068	144	200
40	143	0027.00	Moderate	No	63.40	$85,300	$54,080	$45,781	2836	46.09	1307	685	1344
40	143	0029.00	Moderate	No	71.77	$85,300	$61,220	$51,823	2689	35.59	957	546	1011
40	143	0030.00	Moderate	No	53.47	$85,300	$45,610	$38,611	1818	39.22	713	406	882
40	143	0031.00	Upper	No	130.49	$85,300	$111,308	$94,219	2468	27.51	679	396	652
40	143	0032.00	Upper	No	225.40	$85,300	$192,266	$162,750	1479	23.87	353	486	708
40	143	0033.00	Upper	No	172.54	$85,300	$147,177	$124,583	1978	24.47	484	501	999
40	143	0034.00	Middle	No	83.38	$85,300	$71,123	$60,208	2309	37.46	865	377	897

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40	143	0035.00	Upper	No	129.47	$85,300	$110,438	$93,487	2044	28.47	582	462	1116
40	143	0036.00	Upper	No	135.46	$85,300	$115,547	$97,813	2041	22.83	466	845	1152
40	143	0037.00	Middle	No	104.07	$85,300	$88,772	$75,147	2527	27.42	693	820	1408
40	143	0038.00	Middle	No	95.63	$85,300	$81,572	$69,048	1854	38.08	706	448	912
40	143	0039.00	Middle	No	89.20	$85,300	$76,088	$64,412	4040	32.90	1329	962	1877
40	143	0040.00	Middle	No	116.07	$85,300	$99,008	$83,813	4209	28.91	1217	1217	1846
40	143	0041.01	Upper	No	321.31	$85,300	$274,077	$232,000	2292	17.41	399	976	1108
40	143	0042.00	Upper	No	180.69	$85,300	$154,129	$130,469	2879	18.76	540	1008	1218
40	143	0043.01	Upper	No	346.24	$85,300	$295,343	$250,001	2214	14.59	323	828	953
40	143	0043.02	Upper	No	226.64	$85,300	$193,324	$163,646	3414	17.14	585	1190	1865
40	143	0044.00	Middle	No	100.21	$85,300	$85,479	$72,357	2102	25.31	532	463	981
40	143	0045.00	Upper	No	227.89	$85,300	$194,390	$164,545	2524	17.75	448	1026	1146
40	143	0046.00	Low	No	28.60	$85,300	$24,396	$20,653	3190	65.80	2099	139	592
40	143	0047.00	Middle	No	82.11	$85,300	$70,040	$59,286	1962	36.65	719	505	878
40	143	0048.00	Moderate	No	63.60	$85,300	$54,251	$45,923	4384	38.69	1696	886	1900
40	143	0049.00	Moderate	No	63.45	$85,300	$54,123	$45,813	1666	46.16	769	427	740
40	143	0050.01	Moderate	No	76.86	$85,300	$65,562	$55,500	1899	30.91	587	441	989
40	143	0050.02	Middle	No	92.14	$85,300	$78,595	$66,532	3475	32.69	1136	801	1329
40	143	0051.00	Upper	No	189.28	$85,300	$161,456	$136,667	1952	25.05	489	603	724
40	143	0052.00	Upper	No	162.24	$85,300	$138,391	$117,143	2984	31.80	949	892	1174
40	143	0053.00	Middle	No	104.19	$85,300	$88,874	$75,234	4618	34.02	1571	1512	2046
40	143	0054.01	Upper	No	152.92	$85,300	$130,441	$110,417	3520	35.14	1237	982	1226
40	143	0054.03	Middle	No	89.19	$85,300	$76,079	$64,402	4143	32.73	1356	1143	1742
40	143	0054.04	Upper	No	121.94	$85,300	$104,015	$88,049	4835	34.73	1679	1419	1752
40	143	0055.00	Middle	No	91.10	$85,300	$77,708	$65,781	3564	28.76	1025	975	1618
40	143	0056.00	Middle	No	83.47	$85,300	$71,200	$60,274	2479	35.09	870	626	1067
40	143	0057.00	Moderate	No	58.66	$85,300	$50,037	$42,356	2229	88.87	1981	553	1026
40	143	0058.01	Moderate	No	75.82	$85,300	$64,674	$54,750	4114	38.11	1568	922	1519
40	143	0058.05	Middle	No	85.40	$85,300	$72,846	$61,667	7369	35.62	2625	1647	2488

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40	143	0058.08	Upper	No	149.60	$85,300	$127,609	$108,018	4154	32.84	1364	1296	1509
40	143	0058.09	Upper	No	129.95	$85,300	$110,847	$93,833	8362	31.05	2596	2187	2580
40	143	0058.10	Upper	No	121.33	$85,300	$103,494	$87,604	3660	36.23	1326	794	1008
40	143	0058.11	Upper	No	136.55	$85,300	$116,477	$98,594	4668	34.79	1624	1051	1387
40	143	0058.12	Upper	No	162.86	$85,300	$138,920	$117,596	3439	27.62	950	1035	1166
40	143	0058.13	Moderate	No	61.98	$85,300	$52,869	$44,755	2946	37.00	1090	389	431
40	143	0059.00	Moderate	No	55.47	$85,300	$47,316	$40,052	2693	68.70	1850	278	819
40	143	0060.00	Moderate	No	62.63	$85,300	$53,423	$45,224	5167	71.67	3703	896	1877
40	143	0062.00	Moderate	No	50.33	$85,300	$42,931	$36,343	2687	90.58	2434	472	1288
40	143	0065.06	Upper	No	127.87	$85,300	$109,073	$92,333	2391	27.27	652	656	858
40	143	0065.07	Middle	No	119.70	$85,300	$102,104	$86,429	1698	31.68	538	608	744
40	143	0066.00	Middle	No	98.10	$85,300	$83,679	$70,833	2694	32.26	869	820	1125
40	143	0067.01	Moderate	No	57.52	$85,300	$49,065	$41,536	3089	58.04	1793	528	1080
40	143	0067.03	Moderate	No	76.02	$85,300	$64,845	$54,890	4587	37.45	1718	653	1254
40	143	0067.08	Upper	No	162.38	$85,300	$138,510	$117,250	9430	27.82	2623	2526	2887
40	143	0067.09	Upper	No	157.78	$85,300	$134,586	$113,925	8244	37.64	3103	2058	2586
40	143	0067.10	Upper	No	147.61	$85,300	$125,911	$106,579	4533	43.68	1980	1106	1347
40	143	0067.11	Middle	No	99.89	$85,300	$85,206	$72,125	3450	45.04	1554	858	982
40	143	0067.12	Upper	No	291.56	$85,300	$248,701	$210,521	1877	27.12	509	305	392
40	143	0067.13	Middle	No	92.66	$85,300	$79,039	$66,905	2488	33.04	822	228	420
40	143	0068.01	Moderate	No	57.13	$85,300	$48,732	$41,250	3106	57.92	1799	412	802
40	143	0068.03	Moderate	No	64.18	$85,300	$54,746	$46,346	3068	49.87	1530	422	825
40	143	0068.04	Moderate	No	68.49	$85,300	$58,422	$49,457	2708	51.92	1406	380	1053
40	143	0069.01	Upper	No	138.80	$85,300	$118,396	$100,218	4144	27.49	1139	1048	1481
40	143	0069.02	Upper	No	170.95	$85,300	$145,820	$123,438	1559	23.41	365	618	674
40	143	0069.03	Middle	No	111.57	$85,300	$95,169	$80,560	3790	36.57	1386	1221	1764
40	143	0069.05	Moderate	No	66.02	$85,300	$56,315	$47,674	4543	65.00	2953	192	729
40	143	0069.06	Moderate	No	69.63	$85,300	$59,394	$50,282	1956	60.02	1174	449	672

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40	143	0069.07	Middle	No	102.66	$85,300	$87,569	$74,125	3126	54.00	1688	456	743
40	143	0070.00	Moderate	No	54.53	$85,300	$46,514	$39,375	2835	45.29	1284	403	1001
40	143	0071.01	Moderate	No	71.51	$85,300	$60,998	$51,635	3608	55.24	1993	728	1137
40	143	0071.02	Moderate	No	60.16	$85,300	$51,316	$43,438	2493	63.66	1587	289	662
40	143	0072.00	Moderate	No	68.27	$85,300	$58,234	$49,297	4093	57.49	2353	837	1602
40	143	0073.04	Moderate	No	59.56	$85,300	$50,805	$43,008	3588	64.99	2332	705	1286
40	143	0073.06	Moderate	No	64.75	$85,300	$55,232	$46,758	6037	78.12	4716	836	1563
40	143	0073.08	Moderate	No	75.27	$85,300	$64,205	$54,350	3360	43.51	1462	870	1364
40	143	0073.09	Middle	No	80.90	$85,300	$69,008	$58,417	1657	62.58	1037	399	571
40	143	0073.10	Moderate	No	77.12	$85,300	$65,783	$55,688	3961	72.00	2852	761	1296
40	143	0073.11	Moderate	No	54.96	$85,300	$46,881	$39,688	2885	70.54	2035	649	1122
40	143	0073.12	Moderate	No	62.17	$85,300	$53,031	$44,890	4980	69.84	3478	1016	1643
40	143	0073.13	Middle	No	103.00	$85,300	$87,859	$74,375	2565	72.32	1855	500	760
40	143	0073.14	Moderate	No	65.22	$85,300	$55,633	$47,097	3758	66.29	2491	568	1036
40	143	0074.02	Moderate	No	76.88	$85,300	$65,579	$55,511	2689	31.50	847	414	1043
40	143	0074.08	Low	No	40.00	$85,300	$34,120	$28,887	1304	34.97	456	1107	1290
40	143	0074.09	Upper	No	120.41	$85,300	$102,710	$86,944	4302	53.77	2313	1193	1516
40	143	0074.10	Moderate	No	76.39	$85,300	$65,161	$55,156	2954	62.90	1858	257	420
40	143	0074.11	Moderate	No	67.37	$85,300	$57,467	$48,646	3791	53.07	2012	155	287
40	143	0074.12	Upper	No	170.23	$85,300	$145,206	$122,917	3748	42.18	1581	1063	1183
40	143	0074.13	Middle	No	102.09	$85,300	$87,083	$73,713	3926	35.94	1411	978	1299
40	143	0074.14	Moderate	No	77.70	$85,300	$66,278	$56,103	2763	41.22	1139	483	785
40	143	0074.15	Middle	No	105.29	$85,300	$89,812	$76,029	1711	38.69	662	392	600
40	143	0074.16	Upper	No	136.14	$85,300	$116,127	$98,300	1657	30.84	511	469	502
40	143	0074.17	Upper	No	145.68	$85,300	$124,265	$105,188	1357	38.17	518	348	435
40	143	0075.03	Middle	No	89.37	$85,300	$76,233	$64,531	2628	33.18	872	565	873
40	143	0075.07	Middle	No	96.32	$85,300	$82,161	$69,550	3806	36.31	1382	1038	1429
40	143	0075.10	Middle	No	97.06	$85,300	$82,792	$70,083	5463	35.99	1966	1276	1734
40	143	0075.11	Middle	No	104.39	$85,300	$89,045	$75,375	3308	36.09	1194	908	1214

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40	143	0075.12	Middle	No	91.88	$85,300	$78,374	$66,346	4445	31.47	1399	1144	1592
40	143	0075.18	Upper	No	153.47	$85,300	$130,910	$110,816	3642	42.97	1565	1123	1192
40	143	0075.19	Upper	No	135.45	$85,300	$115,539	$97,803	3698	37.91	1402	1046	1193
40	143	0075.20	Upper	No	144.12	$85,300	$122,934	$104,063	4347	27.31	1187	1475	1737
40	143	0075.22	Middle	No	119.74	$85,300	$102,138	$86,458	2456	34.73	853	508	695
40	143	0075.23	Upper	No	140.94	$85,300	$120,222	$101,765	2622	27.35	717	778	976
40	143	0075.25	Moderate	No	71.88	$85,300	$61,314	$51,905	1931	33.82	653	414	604
40	143	0075.26	Upper	No	148.03	$85,300	$126,270	$106,888	1982	32.29	640	564	684
40	143	0075.27	Upper	No	131.82	$85,300	$112,442	$95,179	1291	32.61	421	462	498
40	143	0075.28	Upper	No	136.45	$85,300	$116,392	$98,523	2134	39.50	843	394	499
40	143	0075.29	Upper	No	135.69	$85,300	$115,744	$97,974	4068	31.66	1288	1020	1395
40	143	0075.30	Upper	No	160.13	$85,300	$136,591	$115,625	2560	34.30	878	781	813
40	143	0075.31	Upper	No	143.16	$85,300	$122,115	$103,370	3859	27.39	1057	1063	1309
40	143	0075.32	Upper	No	144.55	$85,300	$123,301	$104,375	3556	28.77	1023	1005	1110
40	143	0075.33	Upper	No	149.63	$85,300	$127,634	$108,042	2772	26.01	721	911	954
40	143	0075.34	Upper	No	144.09	$85,300	$122,909	$104,044	2740	30.55	837	705	902
40	143	0075.35	Upper	No	124.72	$85,300	$106,386	$90,054	2609	30.93	807	546	692
40	143	0075.36	Upper	No	164.81	$85,300	$140,583	$119,000	2864	27.41	785	736	926
40	143	0076.08	Low	No	34.50	$85,300	$29,429	$24,911	2425	66.93	1623	51	272
40	143	0076.11	Upper	No	164.61	$85,300	$140,412	$118,854	1252	31.87	399	345	416
40	143	0076.12	Upper	No	151.38	$85,300	$129,127	$109,306	3867	40.47	1565	591	747
40	143	0076.13	Upper	No	161.72	$85,300	$137,947	$116,768	3260	30.43	992	1069	1310
40	143	0076.14	Upper	No	184.13	$85,300	$157,063	$132,950	2479	27.23	675	719	924
40	143	0076.15	Moderate	No	78.55	$85,300	$67,003	$56,719	2332	30.32	707	401	428
40	143	0076.16	Upper	No	176.71	$85,300	$150,734	$127,596	3478	31.83	1107	1254	1765
40	143	0076.17	Moderate	No	59.06	$85,300	$50,378	$42,647	3899	52.47	2046	302	589
40	143	0076.19	Middle	No	110.61	$85,300	$94,350	$79,866	3945	35.54	1402	1094	1408
40	143	0076.29	Middle	No	119.78	$85,300	$102,172	$86,487	3728	36.51	1361	918	1159

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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	143	0076.30	Upper	No	128.90	$85,300	$109,952	$93,070	4983	42.77	2131	1224	1519
40	143	0076.31	Upper	No	163.47	$85,300	$139,440	$118,036	3240	23.73	769	1134	1264
40	143	0076.32	Upper	No	184.37	$85,300	$157,268	$133,125	3027	29.40	890	783	906
40	143	0076.33	Upper	No	145.61	$85,300	$124,205	$105,139	2754	28.79	793	835	990
40	143	0076.34	Upper	No	122.22	$85,300	$104,254	$88,250	3881	35.51	1378	609	830
40	143	0076.36	Upper	No	162.54	$85,300	$138,647	$117,361	4313	26.50	1143	1112	1212
40	143	0076.38	Upper	No	264.18	$85,300	$225,346	$190,746	4713	23.25	1096	1381	1545
40	143	0076.39	Upper	No	149.57	$85,300	$127,583	$108,000	4902	34.07	1670	1219	1482
40	143	0076.41	Low	No	48.91	$85,300	$41,720	$35,317	4584	69.52	3187	52	340
40	143	0076.42	Moderate	No	62.32	$85,300	$53,159	$45,000	1996	61.82	1234	123	298
40	143	0076.43	Moderate	No	60.99	$85,300	$52,024	$44,038	1071	53.31	571	136	232
40	143	0076.44	Moderate	No	67.84	$85,300	$57,868	$48,984	3608	60.06	2167	546	919
40	143	0076.45	Middle	No	109.93	$85,300	$93,770	$79,375	4003	47.56	1904	444	730
40	143	0076.46	Moderate	No	75.40	$85,300	$64,316	$54,444	3058	55.00	1682	631	786
40	143	0076.47	Upper	No	161.71	$85,300	$137,939	$116,765	2784	32.36	901	773	874
40	143	0076.48	Middle	No	96.75	$85,300	$82,528	$69,861	2723	42.56	1159	256	622
40	143	0076.49	Upper	No	153.37	$85,300	$130,825	$110,744	2233	29.02	648	916	833
40	143	0076.50	Moderate	No	61.93	$85,300	$52,826	$44,722	3082	57.14	1761	23	305
40	143	0076.51	Upper	No	137.08	$85,300	$116,929	$98,981	2718	22.96	624	807	972
40	143	0076.52	Upper	No	206.73	$85,300	$176,341	$149,271	3539	25.06	887	1171	1245
40	143	0076.53	Upper	No	227.80	$85,300	$194,313	$164,485	2042	17.19	351	630	668
40	143	0076.54	Upper	No	259.20	$85,300	$221,098	$187,153	3714	23.26	864	1152	1210
40	143	0076.55	Middle	No	107.24	$85,300	$91,476	$77,432	3321	37.55	1247	616	925
40	143	0076.56	Upper	No	141.41	$85,300	$120,623	$102,105	3642	33.47	1219	854	973
40	143	0077.03	Upper	No	146.41	$85,300	$124,888	$105,714	2872	31.23	897	764	920
40	143	0077.04	Moderate	No	79.52	$85,300	$67,831	$57,418	4425	49.58	2194	861	1293
40	143	0077.05	Upper	No	133.26	$85,300	$113,671	$96,220	2579	38.15	984	699	867
40	143	0077.06	Middle	No	107.18	$85,300	$91,425	$77,389	3212	38.11	1224	902	1073
40	143	0077.07	Middle	No	89.15	$85,300	$76,045	$64,375	3420	37.95	1298	801	1114

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

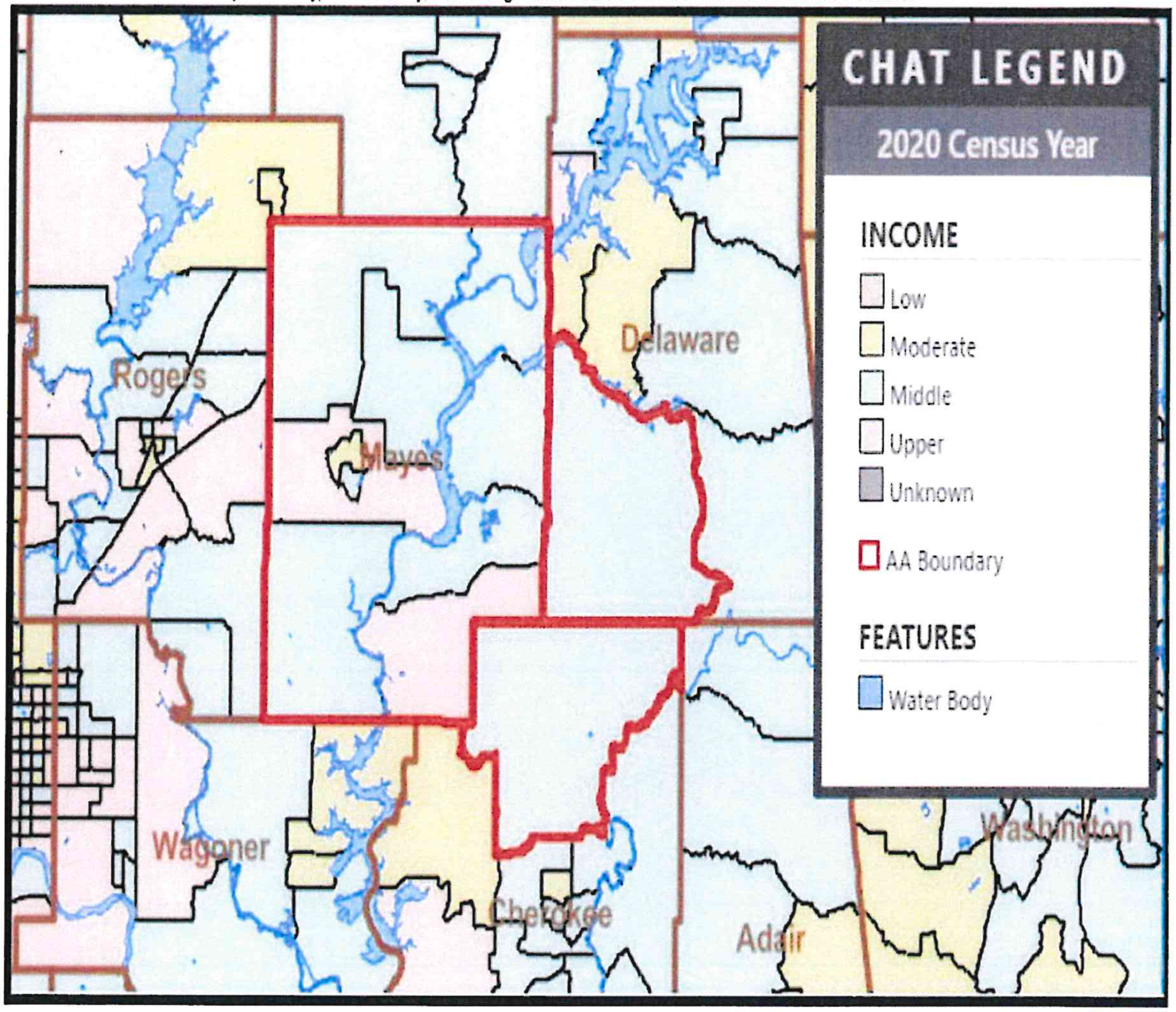
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
40	143	0078.01	Middle	No	88.52	$85,300	$75,508	$63,917	3187	37.56	1197	691	1303
40	143	0078.03	Upper	No	169.81	$85,300	$144,848	$122,614	4388	30.79	1351	1135	1254
40	143	0078.04	Upper	No	137.38	$85,300	$117,185	$99,199	2704	27.92	755	996	1156
40	143	0079.00	Moderate	No	55.95	$85,300	$47,725	$40,404	4649	90.11	4189	754	2064
40	143	0080.01	Low	No	13.73	$85,300	$11,712	$9,919	1975	69.67	1376	141	528
40	143	0080.02	Moderate	No	54.09	$85,300	$46,139	$39,056	2724	88.55	2412	574	1153
40	143	0082.00	Moderate	No	69.46	$85,300	$59,249	$50,156	2488	73.11	1819	490	813
40	143	0083.00	Moderate	No	73.79	$85,300	$62,943	$53,281	1416	60.17	852	225	466
40	143	0084.00	Middle	No	86.75	$85,300	$73,998	$62,639	3477	43.43	1510	978	1455
40	143	0085.01	Moderate	No	66.25	$85,300	$56,511	$47,839	2772	54.18	1502	425	929
40	143	0085.02	Middle	No	95.63	$85,300	$81,572	$69,048	4854	47.98	2329	1696	2144
40	143	0086.00	Moderate	No	77.42	$85,300	$66,039	$55,903	3823	49.73	1901	505	938
40	143	0087.00	Upper	No	165.20	$85,300	$140,916	$119,286	3216	27.21	875	842	1227
40	143	0088.00	Moderate	No	55.74	$85,300	$47,546	$40,250	2045	40.54	829	477	1054
40	143	0089.00	Moderate	No	64.34	$85,300	$54,882	$46,458	3579	69.74	2496	588	1024
40	143	0090.06	Moderate	No	74.79	$85,300	$63,796	$54,004	7010	74.74	5239	1134	1881
40	143	0090.08	Low	No	48.50	$85,300	$41,371	$35,023	3836	77.55	2975	185	451
40	143	0090.10	Middle	No	82.84	$85,300	$70,663	$59,815	3930	73.64	2894	715	1083
40	143	0090.11	Low	No	48.64	$85,300	$41,490	$35,125	2235	74.63	1668	229	347
40	143	0090.12	Moderate	No	57.13	$85,300	$48,732	$41,250	3211	82.68	2655	341	671
40	143	0090.13	Moderate	No	78.63	$85,300	$67,071	$56,774	2272	58.32	1325	280	452
40	143	0090.14	Upper	No	126.37	$85,300	$107,794	$91,250	1924	65.33	1257	575	656
40	143	0090.15	Upper	No	143.57	$85,300	$122,465	$103,667	4268	41.87	1787	1061	1195
40	143	0090.16	Upper	No	234.29	$85,300	$199,849	$169,167	3695	28.77	1063	990	1101
40	143	0090.17	Middle	No	100.72	$85,300	$85,914	$72,727	2417	67.11	1622	248	471
40	143	0090.18	Upper	No	174.31	$85,300	$148,686	$125,863	1982	33.96	673	590	681
40	143	0090.19	Middle	No	93.68	$85,300	$79,909	$67,642	3808	42.49	1618	544	763
40	143	0090.20	Upper	No	126.10	$85,300	$107,563	$91,055	2963	37.73	1118	472	730

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

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/ML non-MSA/MD Median Family Income	024 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	143	0090.21	Middle	No	117.81	$85,300	$100,492	$85,063	2675	40.45	1082	409	627
40	143	0091.01	Low	No	47.52	$85,300	$40,535	$34,311	2495	75.15	1875	549	1224
40	143	0091.04	Moderate	No	74.95	$85,300	$63,932	$54,118	2440	49.63	1211	546	1083
40	143	0092.00	Middle	No	91.01	$85,300	$77,632	$65,714	3530	29.32	1035	866	1412
40	143	0093.00	Moderate	No	75.69	$85,300	$64,564	$54,657	3821	30.28	1157	1042	1804
40	143	0094.01	Middle	No	109.22	$85,300	$93,165	$78,864	4959	27.65	1371	1634	2008
40	143	0094.03	Middle	No	92.81	$85,300	$79,167	$67,014	3566	29.44	1050	1156	1403
40	143	0094.04	Middle	No	89.08	$85,300	$75,985	$64,324	2464	27.27	672	932	1036
40	143	0095.00	Middle	No	117.86	$85,300	$100,535	$85,104	5140	28.21	1450	1735	2192
40	143	0113.00	Moderate	No	73.57	$85,300	$62,755	$53,125	2735	63.62	1740	846	1338
40	143	0114.00	Moderate	No	55.70	$85,300	$47,512	$40,221	3115	92.49	2881	601	1440

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

Eastern Oklahoma AA : Mayes County, in its entirety, and a single tract in each of Delaware and Cherokee Counties.



2024 FFIEC Census Report - Summary Census Demographic Information
State: 40 - OKLAHOMA (OK)
County: 097 - MAYES COUNTY
Tract: All Tracts

FFIEC Federal Financial Instit. Examination Council

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	097	0401.00	Moderate	No	77.24	$69,000	$53,296	$45,240	4486	41.53	1863	920	1920
40	097	0402.00	Middle	No	93.21	$69,000	$64,315	$54,590	5132	38.21	1961	1121	2006
40	097	0403.00	Upper	No	129.19	$69,000	$89,141	$75,662	4180	38.83	1623	1394	1855
40	097	0404.00	Middle	No	105.96	$69,000	$73,112	$62,059	5351	35.62	1906	1678	2343
40	097	0405.01	Upper	No	123.36	$69,000	$85,118	$72,250	2899	43.29	1255	1148	1686
40	097	0405.02	Middle	No	98.60	$69,000	$68,034	$57,750	3814	46.51	1774	1117	1812
40	097	0406.00	Middle	No	94.53	$69,000	$65,226	$55,365	3783	49.41	1869	1170	2088
40	097	0407.00	Middle	No	92.13	$69,000	$63,570	$53,958	3313	37.37	1238	1199	2179
40	097	0408.01	Middle	No	115.33	$69,000	$79,578	$67,548	3294	32.85	1082	1050	1441
40	097	0408.02	Middle	No	103.90	$69,000	$71,691	$60,850	2794	34.32	959	1229	1512

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

2024 FFIEC Census Report - Summary Census Demographic Information
State: 40 - OKLAHOMA (OK)
County: 041 - DELAWARE COUNTY
Tract: 3761.00

FFIEC Federal Financial Insti. Examination Council

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	041	3761.00	Middle	No	87.36	$69,000	$60,278	$51,164	4429	61.68	2732	1531	2192

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

2024 FFIEC Census Report - Summary Census Demographic Information
State: 40 - OKLAHOMA (OK)
County: 021 - CHEROKEE COUNTY
Tract: 9776.00

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	021	9776.00	Middle	Yes	111.90	$69,000	$77,211	$65,540	5307	55.29	2934	1681	2327

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

TRUTH IN SAVINGS
6 MONTH CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 3.680% with an annual percentage yield of 3.75%. You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account. You must maintain a minimum daily balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 10/09/2026.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 1 month of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
6 MONTH JUMBO CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 3.820% with an annual percentage yield of 3.89%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $100,000.00 to open this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 10/09/2026.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

TRUTH IN SAVINGS
12 MONTH CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 3.250% with an annual percentage yield of 3.30%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 04/09/2027.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
12 MONTH JUMBO CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 3.500% with an annual percentage yield of 3.56%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $100,000.00 to open this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 04/09/2027.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 1 month of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
18 MONTH CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 2.810% with an annual percentage yield of 2.85%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account.

You must maintain a minimum daily balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 10/09/2027.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
18 MONTH IRA

All Capital Bank

RATE INFORMATION. The interest rate on your account is 2.700% with an annual percentage yield of 2.74%.
You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account quarterly.
The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $250.00 to open this account.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until maturity.

INDIVIDUAL RETIREMENT ACCOUNT. Individual Retirement Accounts (IRAs) are subject to limitations and/or penalties imposed by the Internal Revenue Service. Please see your IRA Agreement or your tax advisor for additional information.

MATURITY DATE. Your account will mature 10/09/2027.

EARLY WITHDRAWAL PROVISIONS. We will impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.
If you close the IRA during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
24 MONTH CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 2.960% with an annual percentage yield of 3.01%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account.

You must maintain a minimum daily balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 04/09/2028.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the principal before the maturity date. The fee imposed will equal 3 months of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
36 MONTH CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 2.960% with an annual percentage yield of 3.01%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account.

You must maintain a minimum daily balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 04/09/2029.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 3 months of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
91 DAY CD

All Capital Bank

RATE INFORMATION. The interest rate on your account is 3.650% with an annual percentage yield of 3.71%.

You will be paid this interest rate until maturity.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account every 30 days.

The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If interest is credited to another account or paid to you by check, this may reduce earnings and may negate the effect of interest compounding. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit $500.00 to open this account.

You must maintain a minimum daily balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may not make deposits into or withdrawals from your account until the maturity date.

MATURITY DATE. Your account will mature 07/09/2026.

EARLY WITHDRAWAL PROVISIONS. We may impose a penalty if you withdraw any or all of the deposited funds before the maturity date. The fee imposed will equal 1 month of interest.

RENEWAL POLICIES. Your account will automatically renew at maturity. You will have a grace period of 10 calendar days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.

If you close the CD during the 10 day grace period, you will forfeit the interest accrued during that time.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

TRUTH IN SAVINGS
BASIC BUSINESS CHECKING

All Capital Bank

MINIMUM BALANCE REQUIREMENTS. A monthly maintenance fee of $10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below $1,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

A charge of $0.45 per item for each item over 300 during the statement cycle applies to this account. This includes credits, debits, and items deposited.

Check printing price will vary based upon the style, design, and quantity selected.
There will be a $5.00 per month statement printing fee if eStatements are declined.

TRUTH IN SAVINGS
BUSINESS CHECK WITH INTEREST

AllCapital Bank

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Equal to or Below $50,000.00	0.000%	0.00%
2	Greater than $50,000.00 but less than or equal to $500,000.00	1.690%	1.70%
3	Greater than $500,000.00 but less than or equal to $1,000,000.00	1.940%	1.96%
4	Greater than $1,000,000.00 but less than or equal to $100,000,000,000.00	2.190%	2.21%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A Monthly Maintenance Fee of $12.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below $25,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

$0.30 activity fee for credits and debits
$0.15 activity fee for deposited items

Check printing price will vary based upon the style, design, and quantity selected.
There will be a $5.00 per month statement printing fee if eStatements are declined.

TRUTH IN SAVINGS
CONSUMER MONEY MARKET

All Capital Bank

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below $50,000.00	0.250%	0.25%
2	Equal to or greater than $50,000.00 but less than $500,000.00	2.690%	2.73%
3	Equal to or greater than $500,000.00 but less than $1,000,000.00	2.940%	2.98%
4	Equal to or greater than $1,000,000.00 but less than $100,000,000,000.00	3.190%	3.24%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

Additional Rate Information. When the daily balance meets or exceeds $50,000.00 the interest rate will convert into a high yield, tiered rate.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A Monthly Maintenance Fee of $12.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below $2,500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every statement cycle.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a $10.00 withdrawal fee per item in excess of 6 per month.

Check printing price will vary based upon the style, design, and quantity selected.
There will be a $4.00 per month statement printing fee if eStatements are declined.

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TRUTH IN SAVINGS
Impact Checking

All Capital Bank

ELIGIBILITY REQUIREMENTS. Account must have an eligible direct deposit from employer or retirement.
Eligible direct deposits are from Education Entities including Education Retirement or from a First Responder Entity or Retirement.
Account must have 15 Debit Card transactions per month.

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below $500.00	0.000%	0.00%
2	Equal to or greater than $500.00 but less than $25,000.00	0.000%	0.00%
3	Equal to or greater than $25,000.00 but less than $100,000,000,000.00	0.000%	0.00%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.000% with an annual percentage yield of 0.00%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS.

You must maintain a minimum daily balance of $500.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check printing price will vary based upon the style, design, and quantity selected.
There will be a $4.00 per month statement printing fee if eStatements are declined.

TRUTH IN SAVINGS
MONEY MARKET FOR BUSINESS

All Capital Bank

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below $50,000.00	0.250%	0.25%
2	Equal to or greater than $50,000.00 but less than $500,000.00	2.690%	2.73%
3	Equal to or greater than $500,000.00 but less than $1,000,000.00	2.940%	2.98%
4	Equal to or greater than $1,000,000.00 but less than $100,000,000,000.00	3.190%	3.24%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A monthly maintenance fee of $15.00 will be imposed every statement cycle if the daily balance on any day of the month falls below $2,500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every statement cycle.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There will be a $10.00 fee for each withdrawal over 6 for the month.

Check printing price will vary based upon the style, design, and quantity selected.
There will be a $5.00 per month statement printing fee if eStatements are declined.

TRUTH IN SAVINGS
RELATIONSHIP CHECKING

All Capital Bank

RATE INFORMATION. The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS.

A monthly maintenance fee of $10.00 will be imposed every statement cycle if the daily balance on any day of the statement cycle falls below $10,000. In addition, if the primary account holder maintains a combined daily balance in ALL deposit accounts of $25,000 the monthly maintenance fee of $10.00 will be waived.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check printing price will vary based upon the style, design, and quantity selected.
There will be a $4.00 per month statement printing fee if eStatements are declined.

TRUTH IN SAVINGS
SELECT BUSINESS CHECKING

All Capital Bank

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below $50,000.00	0.000%	0.00%
2	Equal to or greater than $50,000.00 but less than $100,000.00	1.200%	1.21%
3	Equal to or greater than $100,000.00 but less than $500,000.00	2.200%	2.22%
4	Equal to or greater than $500,000.00 but less than $1,000,000.00	2.450%	2.48%
5	Equal to or greater than $1,000,000.00 but less than $100,000,000,000.00	2.700%	2.74%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check printing price will vary based upon the style, design, and quantity selected.

TRUTH IN SAVINGS
SIMPLIFIED CHECKING

All Capital Bank

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per statement cycle will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in check number order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check printing price will vary based upon the style, design, and quantity selected.
There will be a $4.00 per month statement printing fee if eStatements are declined.

TRUTH IN SAVINGS
CONSUMER SAVINGS

All Capital Bank

RATE INFORMATION. The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A Monthly Maintenance Fee of $4.00 will be imposed every month if the daily balance on any day of the month falls below $100.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every month.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a $2.00 withdrawal fee per item in excess of 6 per month.

TRUTH IN SAVINGS
FUTURE SAVERS

All Capital Bank

ELIGIBILITY REQUIREMENTS. ***The primary account holder must be under the age of 18.***

RATE INFORMATION. The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.
Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. No minimum balance requirements apply to this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every month.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a $2.00 withdrawal fee per item in excess of 6 per month.

TRUTH IN SAVINGS
Impact Savings

All Capital Bank

ELIGIBILITY REQUIREMENTS. Account must have an eligible direct deposit from employer or retirement. Eligible direct deposits are from Education Entities including Education Retirement or from a First Responder Entity or Retirement.

RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below $1,000.00	0.250%	0.25%
2	Equal to or greater than $1,000.00 but less than $250,000.00	0.250%	0.25%
3	Equal to or greater than $250,000.00 but less than $100,000,000,000.00	0.250%	0.25%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.000% with an annual percentage yield of 0.00%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS.

You must maintain a minimum daily balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every month.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a $2.00 withdrawal fee per item in excess of 6 per month.

TRUTH IN SAVINGS
SAVINGS FOR BUSINESS

All Capital Bank

RATE INFORMATION. The interest rate on your account is 0.250% with an annual percentage yield of 0.25%.
Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded daily and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. A Monthly Maintenance Fee of $8.00 will be imposed every month if the daily balance on any day of the day falls below $500.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of $5.00 per month will be charged after 24 months of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed in order. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. You may make 6 withdrawal(s) from your account every month.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 04/09/2026. To obtain the current rate(s) and annual percentage yield information, please call (918)479-5225.

FEES AND CHARGES. Please refer to the separate FEE SCHEDULE provided to you with this disclosure for information about fees and charges associated with this account. A FEE SCHEDULE will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

There is a $5.00 fee for each withdrawal over 6 for the month.

Deposit Rate Sheet

4/9/2026
11:50 AM

All Capital Bank
PO Box 219
Locust Grove, OK 74352

04/03/2026

	Minimum deposit to open account	Minimum balance to obtain APY	Rate	APY
CDS				
12 MONTH CD	$500.00	$0.00	3.250%	3.30%
12 MONTH JUMBO CD	$100,000.00	$0.00	3.500%	3.56%
24 MONTH CD	$500.00	$0.00	2.960%	3.01%
36 MONTH CD	$0.00	$0.00	2.960%	3.01%
6 MONTH CD	$500.00	$0.00	3.680%	3.75%
6 MONTH JUMBO CD	$100,000.00	$0.00	3.820%	3.89%
91 DAY CD	$0.00	$0.00	3.650%	3.71%
CHECKING				
BUSINESS CHECK WITH INTEREST	$50.00			
Range: $50,000.00-$499,999.99		$50,000.00	1.690%	1.70%
Range: $500,000.00-$999,999.99		$500,000.00	1.940%	1.96%
Range: $1,000,000.00-$99,999,999,999.99		$1,000,000.00	2.190%	2.21%
RELATIONSHIP CHECKING	$50.00	$0.00	0.250%	0.25%
SELECT BUSINESS CHECKING	$50.00			
Range: $50,000.00-$99,999.99		$50,000.00	1.200%	1.21%
Range: $100,000.00-$499,999.99		$100,000.00	2.200%	2.22%
Range: $500,000.00-$999,999.99		$500,000.00	2.450%	2.48%
Range: $1,000,000.00-$99,999,999,999.99		$1,000,000.00	2.700%	2.74%
IRA				
18 MONTH IRA	$250.00	$0.00	2.700%	2.74%
MONEY MARKET				
MONEY MARKET FOR BUSINESS	$50.00			
Range: $0.00-$49,999.99		$0.00	0.250%	0.25%
Range: $50,000.00-$499,999.99		$50,000.00	2.690%	2.73%
Range: $500,000.00-$999,999.99		$500,000.00	2.940%	2.98%
Range: $1,000,000.00-$99,999,999,999.99		$1,000,000.00	3.190%	3.24%
PERSONAL MONEY MARKET	$50.00			
Range: $0.00-$49,999.99		$0.00	0.250%	0.25%
Range: $50,000.00-$499,999.99		$50,000.00	2.690%	2.73%
Range: $500,000.00-$999,999.99		$500,000.00	2.940%	2.98%
Range: $1,000,000.00-$99,999,999,999.99		$1,000,000.00	3.190%	3.24%
SAVINGS				
CONSUMER SAVINGS	$50.00	$0.00	0.250%	0.25%
FUTURE SAVERS	$25.00	$0.00	0.250%	0.25%
Impact Savings	$50.00			
Range: $0.00-$999.99		$0.00	0.250%	0.25%
Range: $1,000.00-$249,999.99		$1,000.00	0.250%	0.25%
Range: $250,000.00-$99,999,999,999.99		$250,000.00	0.250%	0.25%
SAVINGS FOR BUSINESS	$50.00	$0.00	0.250%	0.25%

Member FDIC
**Minimum balance Fee's may apply
**CD Penalties: Under 12 Month Term = 1 Month Interest / Over 12 Month Term = 3 Months Interest

FEE SCHEDULE

All Capital Bank

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of $35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Account Activity Printout fee	$4.00
Account Research fee - per hour (minimum of 1/2 hour)	$25.00
Account Research Reproduction fee - per page	$1.00
Balancing Assistance fee - per hour (minimum of 1/2 hour)	$25.00
Cashier's Check fee - per check	$5.00
Collections fee - Incoming & Outgoing	$15.00
Debit Card Replacement fee	$10.00
Dormant Account fee - (monthly)	$5.00
Early Closing fee - (within 90 days of opening)	$10.00
Garnishment fee	$25.00
Loan Sweep Fee - per month	$75.00
Lock Bags fee - per bag	$20.00
Money Order fee - per check	$3.00
Non-Sufficient items fee - per item (up to 5 per day)	$35.00
Notary fee - (non-customer)	$5.00
Overdraft Sweep Fee - per sweep	$15.00
Paper Statements fee - Business (monthly)	$5.00
Paper Statements fee - Consumer (monthly)	$4.00
Safe Deposit Box Drilling fee - Actual cost	
Signature Verification fee - (monthly)	$20.00
Stop Payment fee	$35.00
Telephone Transfer fee	$2.00
Temporary Checks fee - (per sheet of 4)	$1.00
Wire Transfers - Incoming Domestic fee	$10.00
Wire Transfers - Incoming International fee - per wire	$15.00
Wire Transfers - Outgoing Domestic fee - per wire	$20.00
Wire Transfers - Outgoing International fee - per wire	$55.00
Zipper Bag fee	$5.00

All Capital Bank

Loan to Deposit Ratio

2025

	Loans	Deposits	%
Q1	$98,114,000	$107,387,000	91%
Q2	$101,209,000	$111,359,000	91%
Q3	$111,989,000	$121,813,000	92%
Q3	$129,713,000	$145,600,000	89%

210 E Main Street
Locust Grove, OK 74352

Phone 918.479.5225

4500 West Houston St Suite 200
Broken Arrow, OK 74012

Phone 918.954.1084

PO Box 219
Locust Grove, OK 74352

Fax 918.479.8787

All Capital Bank

HMDA Disclosure Statement

All Capital Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's website at

www.consumerfinance.gov/hmda

210 E Main Street
Locust Grove, OK 74352

Phone 918.479.5225

4500 West Houston St, Suite 200
Broken Arrow, OK 74012

Phone 918.954.1084

PO Box 219
Locust Grove, OK 74352

Fax 918.479.[illegible]

All Capital
Bank

Complaints – Responses

2025

All Capital Bank has not received any CRA related complaints within the previous 2 years.

PUBLIC DISCLOSURE

June 27, 2022

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Bank of Locust Grove
RSSD# 14650

124 East Main Street
Locust Grove, Oklahoma 74352

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.

TABLE OF CONTENTS

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Bank of Locust Grove (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 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 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 CRA 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. Lending performance was assessed within the bank's only AA. The bank's motor vehicle lending was weighted more heavily due to the higher representation of this loan type in the bank's loan portfolio. Examiners reviewed the following data:

- The bank's 16-quarter average NLTD ratio.
- A statistical sample of 54 small business loans from a universe of 74 loans originated from January 1, 2021 through December 31, 2021.
- A statistical sample of 114 motor vehicle loans from a universe of 262 loans originated from January 1, 2021 through December 31, 2021.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Locust Grove, Oklahoma. The bank's characteristics include:

- The bank, along with its sister institution Lakeside Bank of Salina, Salina, Oklahoma, is 100.0 percent owned by Locust Grove Banshares, Inc., a two-bank holding company that is headquartered in Locust Grove.

- Locust Grove Banshares, Inc. is a wholly-owned subsidiary of First Pryor Bancorp, Inc., Pryor, Oklahoma, resulting in a two-tiered holding company organization.
- The bank has total assets of $49.3 million as of December 31, 2021.
- In addition to its main office in Locust Grove, the bank operates a limited-service drive-up facility, also located in Locust Grove, with a cash-only automated teller machine.
- As shown in the table below, the bank's primary business focus is commercial and consumer closed-end lending.

Table 1

Composition of Loan Portfolio as of December 31, 2021		
Loan Type	**$(000)**	**%**
Construction and Land Development	0	0.0
Farmland	82	0.2
1- to 4-Family Residential Real Estate	2,838	8.0
Multifamily Residential Real Estate	0	0.0
NonFarm NonResidential Real Estate	1,979	5.6
Agricultural	597	1.7
Commercial and Industrial	11,066	31.2
Consumer	18,834	53.1
Other	53	0.1
Gross Loans	35,449	100.0

Note: Percentages may not total 100.0 percent due to rounding.

The bank was rated Satisfactory under the CRA at its April 23, 2018 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 Eastern Oklahoma AA consists of Mayes County, Oklahoma, in its entirety and portions of Delaware County, Oklahoma, and Cherokee County, Oklahoma (see Appendix A for an AA map and Appendix B for additional demographic data).

- No changes have been made to the AA delineation since the prior examination.
- The AA is comprised of 11 total census tracts, including 1 moderate-income, 8 middle-income, and 2 upper-income census tracts. There have been no census tract changes since the prior examination.
- According to the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 14th of 19 FDIC-insured institutions operating within the AA, with a deposit market share of 1.9 percent.

- One interview with a community member was conducted to gain additional insight into local economic conditions and credit needs of the community. The community member was a representative of an organization that supports small business growth throughout the area.

Table 2

Population Change Assessment Area: Eastern Oklahoma			
Area	2010 Population	2015 Population	Percent Change
Eastern Oklahoma AA	129,733	130,513	0.6
Cherokee County, OK	46,987	48,097	2.4
Delaware County, OK	41,487	41,409	(0.2)
Mayes County, OK	41,259	41,007	(0.6)
NonMSA Oklahoma	1,327,624	1,333,350	0.4
Oklahoma	3,751,351	3,849,733	2.6

Source: 2010 U.S. Census Bureau: Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The AA population reflected very limited growth between 2010 and 2015, while a review of more recent data from the 2020 American Community Survey (ACS) shows a population decline throughout all AA counties (Mayes (39,046), Cherokee (47, 078), and Delaware (40,397)).
- A community member stated the area's population decrease can be attributed to resident migration based on the appeal of housing and employment opportunities to nearby Tulsa, Oklahoma.

Table 3

Median Family Income Change Assessment Area: Eastern Oklahoma			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Eastern Oklahoma AA	48,367	50,144	3.7
Cherokee County, OK	44,584	51,209	14.9
Delaware County, OK	45,443	47,255	4.0
Mayes County, OK	55,259	51,842	(6.2)
NonMSA Oklahoma	51,664	51,491	(0.3)
Oklahoma	58,375	58,029	(0.6)

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- According to the 2015 ACS, the AA's percentage of families below poverty, at 16.5 percent, is above that of the statewide figure of 12.4 percent.

Table 4

Housing Cost Burden Assessment Area: Eastern Oklahoma						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Eastern Oklahoma AA	66.5	31.3	35.3	51.7	31.5	18.9
Cherokee County, OK	71.2	35.7	41.3	51.5	27.6	17.4
Delaware County, OK	65.2	33.6	36.7	51.9	37.6	23.4
Mayes County, OK	60.1	22.1	26.6	51.6	27.4	15.5
NonMSA Oklahoma	64.3	33.4	34.7	50.9	23.8	16.0
Oklahoma	72.2	37.1	38.1	55.1	28.2	16.6

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy

- Housing is more affordable relative to the overall statewide figure, particularly in Mayes County, which has a lower cost burden for LMI borrowers when compared to other counties in the AA, as well as the statewide figure.

Table 5

Unemployment Rates Assessment Area: Eastern Oklahoma					
Area	2017	2018	2019	2020	2021
Eastern Oklahoma AA	4.6	3.7	3.4	5.4	3.7
Cherokee County, OK	5.1	4.1	3.8	5.6	4.1
Delaware County, OK	4.2	3.8	3.6	5.4	3.3
Mayes County, OK	4.5	3.2	3.0	5.2	3.7
NonMSA Oklahoma	4.3	3.5	3.4	6.0	3.8
Oklahoma	4.0	3.3	3.1	6.2	3.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Primary industries in the AA include agriculture and manufacturing.
- The area is home to Mid-America, a 9,000-acre industrial park employing over 5,000 people. Employers are numerous and include a Google Data Center and a manufacturing plant for electric cars. Additionally, the community member indicated a new cryptocurrency data center is planned and expected to bring additional jobs to the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. Motor vehicle lending was weighted more heavily than commercial lending, based on the volume of originations.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of 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 having similar geographic proximity and loan portfolio compositions. The bank's NLTD ratio is reasonable. The bank's 16-quarter NLTD ratio at 79.4 percent was above five of the six NLTD ratios of similarly situated banks.

Table 6

Comparative NLTD Ratios December 31, 2017 – December 31, 2021			
Institution	Location	Asset Size $(000)	NLTD Ratio (%) 16 Quarter Average
Bank of Locust Grove	Locust Grove, OK	49,288	79.4
Similarly Situated Institutions			
Bank of Commerce	Chelsea, OK	198,188	74.5
First Bank	Erick, OK	92,595	74.5
Lakeside Bank of Salina	Salina, OK	48,802	78.7
First State Bank	Tahlequah, OK	68,193	73.3
Carson Community Bank	Stillwell, OK	169,270	80.8
Bank of Cherokee County	Hulbert, OK	169,405	77.2

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AA. The bank originated a majority of total loans, by number, inside the AA. This lending is primarily driven by the bank's motor vehicle lending. The high percentage of small business loans originated outside of the AA is driven by the bank's strategic focus on aircraft lending, which has demand from a broader market than the bank's designated AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	$(000)	$%	#	#%	$(000)	$%
Motor Vehicle	99	86.8	1,419	86.0	15	13.2	231	14.0
Small Business	21	38.9	754	25.0	33	61.1	2,262	75.0
Total Loans	**120**	**71.4**	**2,172**	**46.6**	**48**	**28.6**	**2,493**	**53.4**
Note: Percentages may not total 100.0 percent due to rounding.								

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 penetration among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank did not originate any small business loans in the AA's only moderate-income tract in 2021, which is below the demographic representation. Performance is reasonable given the bank's branch and drive-up facility are located approximately 20 miles from the moderate-income census tract, located in Pryor, Oklahoma. Additionally, five other financial institutions operate from seven branches in Pryor and compete to meet area loan demand. Loan dispersion was also evaluated and no gaps in lending were noted.

Table 8

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Eastern Oklahoma AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	19.8
Middle	21	100.0	754	100.0	60.4
Upper	0	0.0	0	0.0	19.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	21	100.0	754	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is reasonable. The penetration of motor vehicle lending in the AA's moderate-income tract was below the demographic figure. However, performance is reasonable given the bank's distance from this geography and level of competition, as stated previously. Loan dispersion was also evaluated and no significant gaps in lending were noted.

Table 9

Distribution of 2021 Motor Vehicle Lending By Income Level of Geography Assessment Area: Eastern Oklahoma AA					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	3	3.0	32	2.3	9.3
Middle	91	91.9	1,346	94.9	70.4
Upper	5	5.1	41	2.9	20.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	99	100.0	1,419	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 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 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 overall excellent distribution among individuals of different income levels and businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with gross annual revenues of $1MM or less was comparable to the percentage of total small businesses operating in the AA. Additionally, a substantial portion of bank lending was in amounts of $100,000 or less, which is generally representative of loan amounts requested by, and which support, smaller business entities.

Table 10

Distribution of 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Eastern Oklahoma AA					
	Bank Loans				Total Businesses
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	19	90.5	626	83.0	89.8
Over $1 Million	1	4.8	101	13.4	7.6
Revenue Unknown	1	4.8	27	3.6	2.6
Total	21	100.0	754	100.0	100.0
By Loan Size					
$100,000 or Less	19	90.5	540	71.6	
$100,001 - $250,000	2	9.5	213	28.2	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	21	100.0	754	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	18	94.7	513	81.9	
$100,001 - $250,000	1	5.3	113	18.1	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	19	100.0	626	100.0	

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Motor Vehicle Lending

The borrower distribution of motor vehicle lending is excellent. The bank's lending to low-income borrowers was comparable to the demographic figure, while lending to moderate-income borrowers reflected the largest concentration of loans and was above the demographic figure.

Table 11

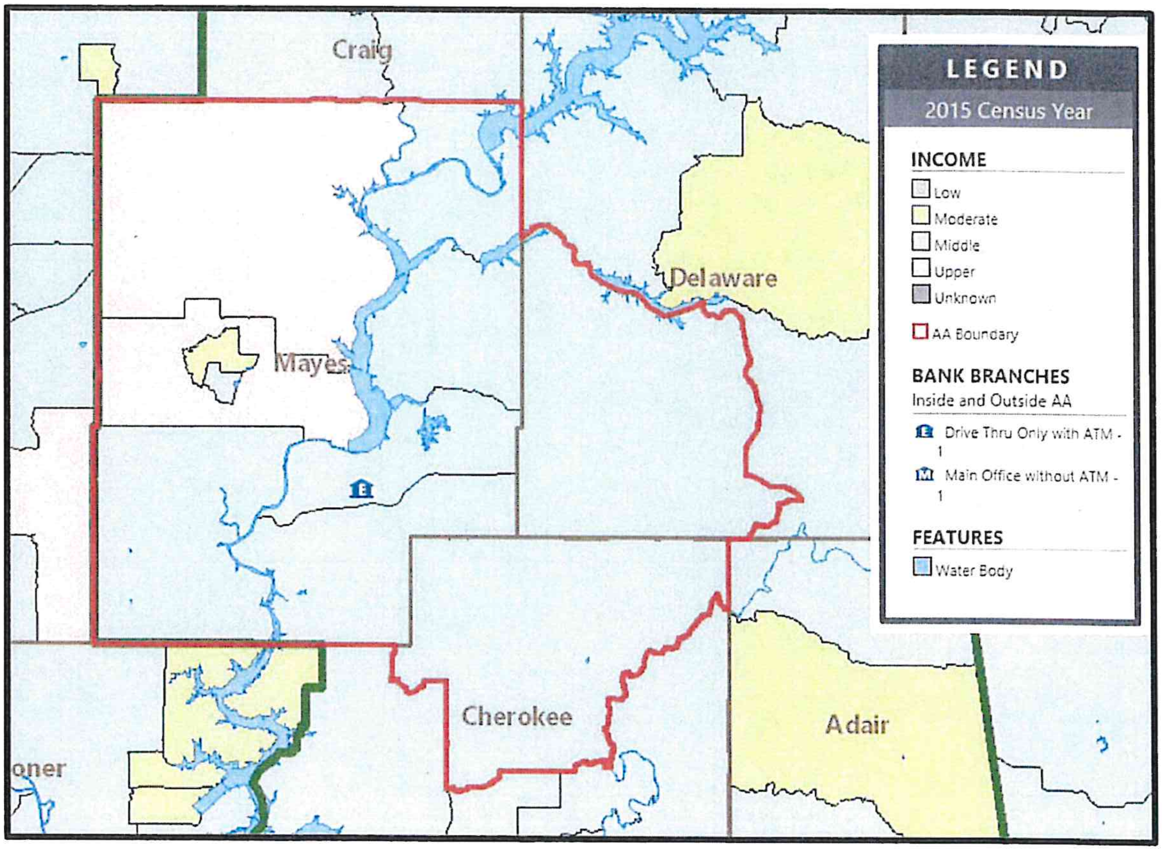
Distribution of 2021 Motor Vehicle Lending By Borrower Income Level Assessment Area: Eastern Oklahoma AA					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	28	28.3	328	23.1	24.4
Moderate	29	29.3	336	23.7	15.8
Middle	27	27.3	412	29.0	17.4
Upper	14	14.1	332	23.4	42.5
Unknown	1	1.0	11	0.8	0.0
Total	99	100.0	1,419	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 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 the 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



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2021 Eastern 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	3,073	22.3
Moderate	1	9.1	1,198	8.7	298	24.9	2,425	17.6
Middle	8	72.7	9,378	68.1	1,702	18.1	3,160	23.0
Upper	2	18.2	3,188	23.2	270	8.5	5,106	37.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	13,764	100.0	2,270	16.5	13,764	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	2,076	909	6.3	43.8	873	42.1	294	14.2
Middle	16,846	10,208	71.1	60.6	3,320	19.7	3,318	19.7
Upper	4,450	3,231	22.5	72.6	688	15.5	531	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,372	14,348	100.0	61.4	4,881	20.9	4,143	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	296	19.8	269	20.0	21	18.4	6	15.4
Middle	904	60.4	809	60.2	67	58.8	28	71.8
Upper	297	19.8	266	19.8	26	22.8	5	12.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,497	100.0	1,344	100.0	114	100.0	39	100.0
Percentage of Total Businesses:				89.8		7.6		2.6
	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	1	1.1	1	1.1	0	0.0	0	0.0
Middle	55	59.1	55	59.8	0	0.0	0	0.0
Upper	37	39.8	36	39.1	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	93	100.0	92	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.9		0.0		1.1

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 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.