CARSON BANK

COMMUNITY REINVESTMENT ACT

The Board of Directors of Carson Bank are committed to helping meet the credit and community needs of its assessment area, including loans, services and investments that will benefit low and moderate income individuals and geography's consistent with the safe and sound operations of the institution.

DELINEATION OF BANK'S ASSESSMENT AREAS

The Carson Bank assessment area consists of the following:

- All of Sumner County and all of Sedgwick County, State of Kansas
- A map showing these boundaries of the area is attached hereto.

ANTI-DISCRIMINATION POLICY

It is the policy of the Bank to comply with the letter and intent of all applicable consumer and fair lending laws. The Bank will not deny services to any individual due to discrimination because of race, color, religion, national origin, sex, marital status, age, physical condition, family status, or disability, because all or part of the applicant's income is derived from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Protection Act. Employees are instructed to treat all personal fairly and will not discourage an individual from applying for credit. The Bank will accept and consider all completed written and verbal applications for credit and will grant credit based on safe and sound banking principals.

LOCATIONS

The Bank has the following locations in Mulvane, Derby and Wichita, Kansas.

Main Bank Office
Automated Teller Machine
122 W. Main
Mulvane, KS 67110
Located in BNA 9921
Census Tract 9621.00
Sumner County, KS

Branch Bank in Derby, KS
Automated Teller Machine
255 N. Rock Rd.
Derby, KS 67037
Census Tract 0098.04
Sedgwick County, KS

Branch Bank in Mulvane, KS
Automated Teller Machine
1305 N. Rock Rd.
Mulvane, KS 67110
Census Tract 0099.02
Sedgwick County, KS

Branch Bank in Wichita, KS
Automated Teller Machine
4641 E. Douglas Ave.
Wichita, KS 67218
Census Tract 0022.00
Sedgwick County, KS

BRANCHES OPENED OR CLOSED

The Bank closed the branch at 201 E. Madison Ave, Derby, KS on March 13, 2020, and opened a branch at 255 N. Rock Rd. Derby, KS on March 16, 2020. The branch moved 1.5 miles east.

HOURS OF OPERATION

Lobby Hours:

Main Bank	Monday through Friday	9:00a to 5:00p
	Saturday	Closed
All Branches	Monday through Thursday	9:00a to 5:00p
Clocktower and Derby	Friday	9:00a to 6:00p
	Saturday	By appointment only 9:00a to 12:00p
Wichita	Friday	9:00a to 5:00p
	Saturday	Closed

Drive-In Hours

Main Bank	None	None
Clocktower and Derby	Monday through Friday	9:00a to 5:00p
	Saturday	9:00a to 12:00p
Wichita	Monday through Friday	9:00a to 5:00p
	Saturday	Closed

CREDIT SERVICES OFFERED

COMMERCIAL

Business loans for individuals as well as corporations including manufacturers, retailers, wholesalers and farmers on a secured basis may be extended in the form of:

- Term and working capital loans, including lines of credit
- Equipment loans
- Inventory loans
- Real estate construction loans
- Long term real estate loans
- Small Business loans, including lines of credit

REAL ESTATE LOANS

Loans may be provided for one to four family residential owner-occupied properties as well as income producing commercial purpose properties include:

- Fixed rate term loans
- Adjustable-rate loans
- 2nd mortgage
- Home improvement loans
- Home Equity Lines of Credit
- Construction notes for residence and/or development for commercial purposes.
- Land purchase

CONSUMER

- Automobile (new and used)
- Personal loans (secured and unsecured)
- Motorcycles
- RVs
- Boats
- Home Improvement
- Debt Consolidation

CASH, STOCKS AND BONDS

- Certificate of Deposit
- Savings account
- Municipal, Federal and Government Bonds

DEPOSIT PRODUCTS

Consumer Accounts:

Checking Accounts:
True Checking
E-Checking
Student Checking
NOW Account
Golden Checking
Bank@Work Account
Premier Money Market

Savings Accounts:
Regular Savings
Children's Savings
Christmas Club
Certificates of Deposit
Individual Retirement Accounts

Business Accounts:

Checking Accounts:
Business Checking
Business NOW
Interest Business Checking
Small Business Checking
Business Premier Money Market
Organization Checking

Savings Accounts:
Business Savings Account
Business Certificate of Deposit

Other Services:

Other Services:
MasterCard Debit Card
Electronic Statements
Paper Statements
Combined Statements
Apple/Android/Samsung Pay
Notary Services
Purchase of checks online

Other Business Services:
Business Debit Card
Wire Transfers
Business Online Banking and ACH Services
Business Merchant Card Services
Positive Pay
Corporate Capture
Sweeps

DELIVERY SYSTEMS

Carson Bank offers the capability to perform functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are available during normal hours of operation and by appointment.

Telephone Banking services are available to all customers. The automated telephone service is accessible to all customers 24 hours a day and offers a full array of services including the ability to retrieve balances and transfer funds.

Online Banking and Mobile Banking are offered at no charge to all consumer and commercial customers. There is a charge for commercial accounts with cash management functions. The system allows customers to retrieve balances, transfer funds, view statements, contact the bank, access account history, view check images and utilize bill payment features.

Mobile Deposit is a function of the Mobile Banking system and allows a customer to electronically deposit checks.

In addition, Carson Bank maintains a website, CarsonBank.com, which provides access to online banking, bank information including product and service descriptions, employment opportunities, bank history and the ability to contact the bank.

LOAN TO DEPOSIT RATIO

The Bank's loan-to-deposit ratio for each quarter of the prior calendar year and current year-to-date is as follows:

	2024	2025	2026
March	75.15%	67.67%	72.21%
June	74.80%	71.10%	68.62%
September	75.89%	75.67%	74.98%
December	72.69%	74.46%	

WRITTEN COMMENTS AND RESPONSES

Written comments received from the public for the current year and each of the prior two calendar years relating to the Bank's performance in helping meet community credit needs and responses to these comments by the Bank are contained in this file.

CRA PERFORMANCE

A copy of the public section of the Bank's most recent CRA Performance Evaluation prepared by the FDIC is contained in this file.

HOME MORTGAGE DISCLOSURE ACT (HMDA)

A copy of the Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda

COMMUNITY REINVESTMENT ACT NOTICE

Under the federal Community Reinvestment Act (CRA), The Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in the community; (2) information about our branches in the assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Carson Bank, 122 West Main, Mulvane, KS.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in the quarter. This list is available from the Regional Manager, Division of Compliance and Consumer Affairs, of the Federal Deposit Insurance Corporation, 1100 Walnut Street, Suite 2100, Kansas City, Missouri, 64106. Telephone: (816) 234-8000; Fax: (816) 234-8182. You may send written comments about our performance in helping to meet community credit needs to Carson Bank, Frank L. Carson IV, President, P.O. Box 158, Mulvane, KS, and the FDIC Regional Manager. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Manager. You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Mulvane Bankshares, Inc., 122 W. Main, Mulvane, KS 67110, a bank holding company. You may request from the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198-0001 an announcement of applications covered by the CRA filed by bank holding companies.

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Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Manager, Division of Supervision and Consumer Protection (DSC), FDIC, 1100 Walnut Street., Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Carson Bank, Frank L. Carson IV, President, P.O. Box 158, Mulvane, KS 67110, and FDIC Regional Manager. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter together with any response by us will be considered by the FDIC in evaluating our CRA performance and may be made public.

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