

Community Reinvestment Act

Public File

April 2025



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About West Texas National Bank



Community Reinvestment Act Public File

Acronym Definitions

ORLA	Outside Retail Lending Area
RLAA	Retail Lending Assessment Area
FBAA	Facility-Based Assessment Area
LMI	Low to Moderate Income
Small Bank	Has assets less than \$600 million.
Intermediate Small Bank	Has assets between \$600 million and \$2 billion.
Large Bank	Has assets greater than \$2 billion.

Introduction

West Texas National Bank (WTNB) is an intrastate community bank headquartered in Midland, Texas, located in the Permian Basin area of the state. WTNB is a wholly owned subsidiary of First West Texas Bancshares, Inc., a one-bank holding company formed in 2000 through a series of acquisitions and reported total assets of almost \$2.8 billion as of December 31, 2024.

The bank offers traditional loan and deposit products throughout its network. WTNB has thirteen full-service branches throughout West Texas, including the Permian Basin Region, South Plains Region, and Trans-Pecos Regions, as well as three branches in Midland, Texas. Other single-branch locations include the cities of Alpine, Crane, Denver City, Kermit, Odessa, Pecos, Seminole, and Terlingua.

The bank has placed 46 automatic teller machines (ATMs) throughout our West Texas Region—19 at branch locations and 27 at other non-branch locations. WTNB also has three loan production offices (LPO) in Dallas, Houston, and Lockney¹, Texas.

While bank lobby hours vary by location, generally, lobby hours are Monday through Friday, 9:00 AM to 4:00 PM, with drive-through hours from 8:00 AM to 6:00 PM. Saturday drive-through services are provided at the Midland-Wadley and Alpine branches from 9:00 AM to 1:00 PM and 9:00 AM to 12:00 PM, respectively. WTNB provides 24-hour online banking access to personal and business accounts through its website at www.wtnb.com and mobile application banking, which offers bill pay and mobile deposit capabilities. Online account opening has been added to the bank's online platform.

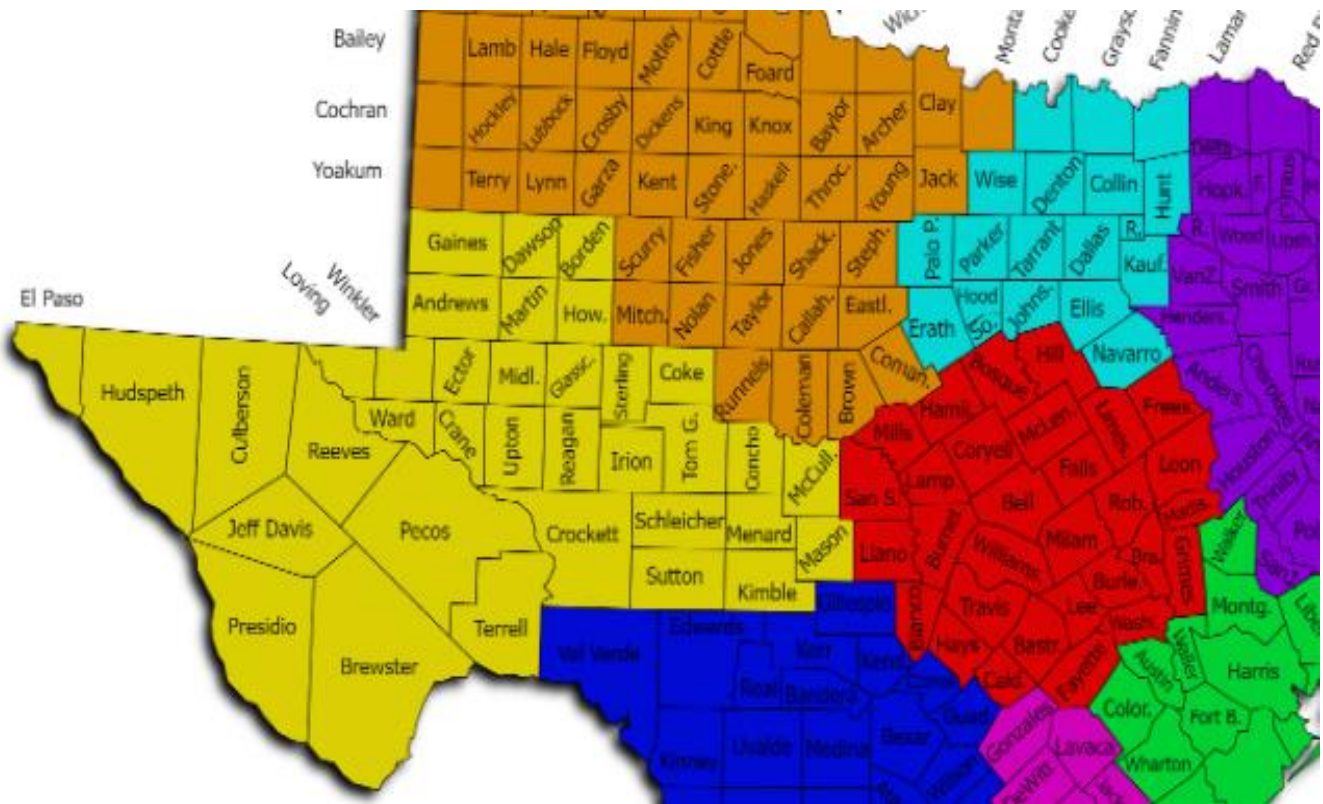


¹ Lockney Location is also a Deposit Production Office as well as a Loan Production Office.

WTNB has designated the following four regions, including three MSAs, three MDs, 16 Counties, and 21 cities to serve:

REGION	MSA/MD/NON	COUNTY	CITY
TRANS PECOS REGION	NON-MSA/MD		ALPINE
	NON-MSA/MD	063 BREWSTER	BIG BEND
	NON-MSA/MD		TERLINGUA
	NON-MSA/MD	103 CRANE	CRANE
	NON-MSA/MD	389 REEVES	PECOS, BALMORHEA, ORLA
	NON-MSA/MD	495 WINKLER	KERMIT
	NON-MSA/MD	109 CULBERSON	VAN HORN
	NON-MSA/MD	243 JEFF DAVIS	FORT DAVIS
	METROPOLITAN DIVISION (MD)	371 PECOS	FORT STOCKTON
NON-MSA/MD	475 WARD	PYOTE	
PERMIAN BASIN REGION	MSA 36220	135 ECTOR	ODESSA
	MSA 33260	329 MIDLAND	MIDLAND
SOUTH PLAINS REGION	MSA 31180	303 LUBBOCK	LUBBOCK
	NON-MSA/MD	153 FLOYD	LOCKNEY
	METROPOLITAN DIVISION (MD)	189 HALE	PLAINVIEW
WEST TEXAS REGION	NON-MSA/MD	165 GAINES	SEA GRAVES SEMINOLE
	METROPOLITAN DIVISION (MD)	227 HOWARD	BIG SPRING
	NON-MSA/MD	501 YOAKUM	DENVER CITY





WTNB's business strategy is completely correlated to the energy industry. WTNB is primarily a commercial lender, and loan volumes are significantly concentrated on energy lending and other business loans. Energy lending includes exploration and production, reserve-based lending, midstream, and oilfield servicing and is driven by strong activity in the Permian Basin. Business lending includes commercial and industrial, commercial real estate, construction and development, and agricultural and farmland. WTNB also offers smaller-dollar consumer loans for general and automotive purposes and has a mortgage lending department that offers traditional mortgages, home equity, home improvement, and interim construction loans.

The bank received a satisfactory rating at the April 18, 2022, CRA examination. WTNB has no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AA during the evaluation period. In 2022, WTNB was evaluated using intermediate small bank (ISB) CRA performance standards, including the Lending Test and Community Development (CD) Test.

If you have any questions or comments or require further information regarding West Texas National Bank's Community Reinvestment activities, please direct your inquiries to my office for further assistance.

Respectfully,

Lou Deane Littlefield, CRCM
 VP | Compliance Manager | CRA Officer
 (877) 493-7862
llittlefield@wtnb.com



Public Comments



West Texas National Bank's Public Comments

March 31, 2025

For our institution to adequately support the financial needs of our neighborhoods, West Texas National Bank welcomes and encourages public comments regarding our performance within our communities. Please provide your comments regarding our products, services, operations, community development activities, or any other elements associated with the financial needs of our communities to any of our facility managers or directly to the Bank's Compliance Officer at the address below.

As of the assembly of this disclosure, West Texas National has received no Public comments regarding our Community Reinvestment activities and performance for the following periods:

- January 1, 2023 – December 31, 2023
- January 1, 2024 – December 31, 2024

Lou Deane Littlefield, CRCM
VP | Compliance Manager | CRA Officer
6 Desta Drive, Ste. 2400
Midland, TX 79705



Most Recent CRA

Performance evaluation





PUBLIC DISCLOSURE

April 18, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

West Texas National Bank
Charter Number 24185

#6 Desta Drive, Suite 2400
Midland, TX 79705

Office of the Comptroller of the Currency

5001 West Loop 289, Suite 250
Lubbock, TX 79414

NOTE: This document is an evaluation of this institution'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 institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**

The Lending Test is rated: **Satisfactory**

The Community Development test is rated: **Satisfactory**

The major factors that support this rating include:

- A reasonable quarterly average net loan-to-deposit ratio of 62.9 percent during the evaluation period.
- A majority of loans sampled are within the bank's assessment areas (AAs).
- West Texas National Bank's (WTNB) geographic distribution of small business and consumer loans reflects an overall reasonable dispersion given the bank's performance context, business strategy, and location.
- WTNB's portfolio reflects an overall reasonable penetration of lending among businesses of different sizes and individuals of different income levels.
- WTNB demonstrates adequate responsiveness to the needs of its AAs through community development (CD) loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit (LTD) ratio is reasonable.

The bank's quarterly average LTD ratio is 62.9 percent since the last CRA evaluation in June 2019. During that time, WTNB's quarterly net LTD ratio ranged from a low of 52.9 percent to a high of 69.7 percent. The average LTD ratio of five similarly situated banks with asset sizes between \$493 million and \$2 billion and operating within one or more of the AAs for the same period was 72.9 percent.

Loan-to-Deposit Ratios		
Institution	Total Assets (\$000s) as of 12/31/21	Quarterly Average Loan-to-Deposit Ratio
West Texas National Bank	1,803,065	62.86
Community National Bank	1,699,233	72.97
Southwest Bank	748,697	76.03
Bank of Texas	541,634	96.24
The State National Bank of Big Spring	493,609	21.01
FirstCapital Bank of Texas, National Association	2,041,502	85.54

Source: Institution Reports of Condition from 6/30/2019-12/31/2021

Lending in Assessment Areas

A majority of the bank's loans are inside its assessment areas (AAs).

The bank originated and purchased 90.6 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. Note, a limited scope review was performed on the Odessa AA for 2019 due to minimal commercial originations (2) during 2019. Results by loan category are illustrated in the following table. Loans inside the AA are considered part of the geographical distribution analysis under the Lending Test.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
Midland AA 2019*	20	66.7	10	33.3	30	58,310	55.2	47,378	44.8	105,688
Combined AA 2019*	20	80.0	5	20.0	25	3,007	7.8	35,727	92.2	38,734
Subtotal	40	72.7	15	27.3	55	61,317	42.5	83,105	57.5	144,422
Small Business										
CRA Data 2020	440	91.5	41	8.5	481	49,166	92.1	4,240	7.9	53,406
CRA Data 2021	424	91.0	42	9.0	466	47,999	86.3	7,650	13.7	55,649
Subtotal	864	91.2	83	8.8	947	97,165	89.1	11,890	10.9	109,055
Consumer										
Combined AA 2019*	24	88.9	3	11.1	27	241	87.6	34	12.4	276
Combined AA 2020*	24	96.0	1	4.0	25	322	95.6	15	4.4	337
Combined AA 2021*	29	100	0	0.0	29	304	100	0	0.0	304
Subtotal	77	95.1	4	4.9	81	867	94.6	49	5.3	917
Total	981	90.6	102	9.4	1,083	159,349	62.6	95,044	37.4	254,393
<i>Source: Bank Data, Sampling (*Indicates data based on loan sampling) Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

WTNB is an intrastate community bank headquartered in Midland, Texas, located in the Permian Basin area of the state. WTNB is a wholly owned subsidiary of First West Texas Bancshares, Inc., a one-bank holding company that was formed in 2000 through a series of acquisitions and reported total assets of \$1.8 billion as of December 31, 2021.

The bank offers traditional loan and deposit products throughout its network. WTNB has eleven full-service branches throughout the West Texas Region (WTR) including 3 branches located in Midland, Texas. Other branch locations include the cities of Alpine, Crane, Denver City, Kermit, Odessa, Pecos, Seminole, and Terlingua. There are automatic teller machines (ATMs) at all branches plus numerous non-branch ATMs to increase accessibility. In 2018, WTNB began adding ATMs in adjacent markets to serve existing customers, attract new customers, and generate fee income with cash depositing

functionality at 44 of the approximately 48 ATMs. WTNB anticipates continuing to add deposit taking functionality to ATMs in markets where a brick and mortar is uneconomical to continue to serve its customer base. The bank also has 3 loan production offices (LPO) located in Dallas, Houston, and Lubbock, Texas.

During the evaluation period, WTNB converted the Odessa, Texas LPO into a full-service branch in June 2019. The branch was relocated within the Odessa MSA in May 2021. WTNB also opened a third LPO in Lubbock, Texas. Bank lobby hours vary by location but are generally Monday through Friday 9:00AM to 4:00PM with drive-through hours of 7:30AM to 6:00PM. Saturday drive-through services are provided at the Midland-Loop 250 and Alpine branches from 9:00AM to 1:00PM and 9:00AM to 12:00PM, respectively. WTNB also provides 24-hour online banking access to personal and business accounts through its website at www.wtnb.com or through the bank's mobile application, which offers bill pay and mobile deposit capabilities. Online account opening capabilities are expected to be added to the bank's online platform in 2022.

WTNB has designated the following three assessment areas: Midland Metropolitan Statistical Area (MSA) AA which is comprised of Midland County; Odessa MSA AA which consists solely of Ector County; and the West Texas Region (WTR) Combined AA which includes eleven non-MSA counties in Texas consisting of Brewster, Crane, Culberson, Gaines, Howard, Jeff Davis, Pecos, Reeves, Ward, Winkler, Yoakum Counties. Within these AAs, there are eleven total branches with three branch locations, including the bank's main office, in the Midland AA, one branch in the Odessa AA, and the remaining seven branches dispersed throughout West Texas.

As of December 31, 2021, WTNB reported total assets of \$1.8 billion with net loans and leases comprising nearly 48 percent of this total. Tier one leverage capital is 8.9 percent. WTNB's business strategy is completely correlated to the energy industry. WTNB is primarily a commercial lender and loan volumes are significantly concentrated in energy lending and other business loans. Energy lending includes exploration and production, reserve-based lending, midstream, and oilfield servicing and is driven by strong activity in the Permian Basin. Business lending includes commercial and industrial, commercial real estate, construction and development, and agricultural and farmland. WTNB also offers smaller dollar consumer loans for general and automotive purposes, and also has a mortgage lending department that offers traditional mortgages, home equity, home improvement, and interim construction loans.

The bank received a satisfactory rating at the June 24, 2019, CRA examination. WTNB has no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2019, through December 31, 2021. The OCC evaluated WTNB using intermediate small bank (ISB) CRA performance standards that include the Lending Test and Community Development (CD) Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through lending activities using the following performance criteria: loan-to-deposit ratio, lending in the assessment area, geographic distribution, borrower distribution, and

responses to CRA-related complaints. The CD Test evaluates the bank's responsiveness to the identified needs in its AAs through provision of CD lending, qualified investments, and CD services.

To evaluate the bank's lending performance, the OCC used bank submitted CRA Aggregate Data for 2020 and 2021, as well as selected a random sample of loans originated in 2019 based on identified primary products in each of the bank's AAs. Loans and CRA Data are evaluated against 2015 ACS Census Data and 2019, 2020, and 2021 D&B Data.

Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and business strategy. The bank's primary loan product for the Midland and Odessa AAs is commercial loans, while primary products for the Combined Non-MSA AA, referred to as the WTR AA, are both commercial and consumer loans based on both dollar volume and number of loans originated.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

WTNB has only one rating area which is the State of Texas. The bank's overall rating is based on full-scope reviews of the three AAs within the state for 2020 and 2021 coupled with full scope reviews of the Midland AA and WTR Combined AA and a limited scope review of the Odessa AA in 2019 given that the bank was not required to report CRA data in 2019 and loan originations in the Odessa AA were minimal in 2019.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable quarterly average net loan-to-deposit ratio of 62.9 percent during the evaluation period.
- A majority of loans sampled are within the bank's assessment areas (AAs).
- WTNB's geographic distribution of small business and consumer loans reflects an overall reasonable dispersion given the bank's performance context, business strategy, and location.
- WTNB's portfolio reflects an overall reasonable penetration of lending among businesses of different sizes and individuals of different income levels.
- WTNB demonstrates adequate responsiveness to the needs of its AAs through community development (CD) loans, qualified investments, and CD services.

Description of Institution's Operations in Texas

WTNB is a community bank located in Midland, Texas and is wholly owned by a one-bank holding company, First West Texas Bancshares, Inc. The bank offers traditional loan and deposit products across its eleven full-service branch and ATM network throughout the West Texas region. WTNB has designated the following three assessment areas: Midland MSA AA which is comprised of Midland County; Odessa MSA AA which consists solely of Ector County; and the WTR Combined AA which consists of eleven non-MSA counties in Texas including Brewster, Crane, Culberson, Gaines, Howard, Jeff Davis, Pecos, Reeves, Ward, Winkler, Yoakum Counties. These assessment areas meet legal requirements as they consist of whole geographies and do not arbitrarily exclude any low- or moderate-income census tracts. While the combined non-MSA AA includes counties that are not all contiguous, they are very nearly so, are all within the state of Texas, and share regional characteristic. Therefore, the non-MSA counties are combined for AA analysis purposes.

We contacted community organizations within the AAs to develop community profiles, identify community development opportunities, and measure participation by local financial institutions. A description of each assessment area follows.

Midland AA – Midland County

The Midland AA is the bank's primary AA when considering overall operations, branch network, and lending and deposit levels. The AA consists solely of Midland County, Texas and is comprised of 27 census tracts. The county has 1 low-income tract, 5 moderate-income tracts, 12 middle-income tracts, 8 upper-income tracts, and one tract designated N/A. Midland is the county seat of Midland County and is the largest city in the county. WTNB's main office and two branches are located in this AA.

Midland is a major center for oil and natural gas production, and the economy relies heavily on the success of the oil and gas industry. The Permian Basin is one of the most productive regions in the world and oil and gas related businesses are the key driver of growth in the region. The COVID-19 pandemic and lower demand led to a significant reduction in the price of oil in 2020 that directly impacted the AA. However, the economy has generally recovered and oil prices have rebounded. As such, economic conditions in the AA are stable to improving. While the oil and gas industry is key to Midland's economic success, aerospace, ranching, agriculture, health care, retirement, and transportation all play critical roles in Midland's diverse economy. Midland's retail service sector is both regionally based and national chain dominated. Unemployment peaked in mid-2020 at just over 12 percent but is 3.2 percent as of April 2022 compared to the Texas unemployment rate of 4.3 percent and national rate of 3.6 percent. Median family income and housing prices in the AA remain higher than other parts of the state due in large part to the performance of the local oil and gas industry, which continues to drive housing shortages due to demand in the area. The median family income for the AA ranged from \$79,100 in 2019 to \$98,000 in 2021.

WTNB is a key reserve-based lender in the Permian Basin with significant depth of knowledge in Energy Lending. The bank's primary lending strategy is to finance oil and gas exploration and production companies, midstream companies, and to a lesser extent, oilfield services companies through in-house originations, syndications, and participations. Lending opportunities have recently expanded as a result of the rebound of drilling activity in the area, as well as mergers, acquisitions, and divestiture of non-core properties among larger oilfield-related companies. Additionally, many energy lenders exited the space or significantly reduced exposures during and after the pandemic.

Competition in the AA is strong with 22 financial institutions holding 48 offices in the market. WTNB maintains a strong core deposit base and had a 6.8 percent market share of deposits in Midland County in 2021. Wells Fargo Bank, Community National Bank, Frost Bank, Bank of America, and FirstCapital Bank of Texas currently maintain higher market share percentages in the county than WTNB.

Community Contact

An individual representing a non-profit organization in Midland was interviewed for the purpose of identifying community development opportunities and understanding participation by local financial institutions. The contact noted that local institutions demonstrate active participation in meeting community credit needs by participating and donating time, resources, and money to organizations in the area that serve LMI individuals. Opportunities for further community development include affordable housing for individuals trying to enter the housing market that are not employed by oil and gas-related companies.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Midland MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	27	3.7	18.5	44.4	29.6	3.7
Population by Geography	151,290	3.1	17.3	45.1	34.5	0.0
Housing Units by Geography	56,735	2.7	14.3	45.7	37.3	0.0
Owner-Occupied Units by Geography	35,449	2.8	13.4	41.8	42.0	0.0
Occupied Rental Units by Geography	17,421	1.9	15.8	53.8	28.5	0.0
Vacant Units by Geography	3,865	5.5	15.7	44.8	34.0	0.0
Businesses by Geography	17,739	1.5	22.2	36.0	39.8	0.6
Farms by Geography	411	0.5	17.8	33.1	48.4	0.2
Family Distribution by Income Level	36,702	21.7	17.5	20.2	40.5	0.0
Household Distribution by Income Level	52,870	23.1	16.9	17.6	42.4	0.0
Median Family Income MSA - 33260 Midland, TX MSA		\$82,297	Median Housing Value			\$177,848
			Median Gross Rent			\$1,083
			Families Below Poverty Level			6.5%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Odessa AA – Ector County

WTNB entered the Odessa market in October 2018 with an LPO. In June 2019, the LPO was converted to a small, full-service branch. In order to become more competitive in the Odessa market, WTNB secured a larger space to renovate and relocated the branch in May 2021 to a more accessible location. The new branch location is expected to provide the bank with both loan and deposit growth. The AA consists solely of Ector County, Texas and is comprised of 28 census tracts. The county has 1 low-income tract, 6 moderate-income tracts, 12 middle-income tracts, and 9 upper-income tracts. Odessa is the county seat of Ector County and is the largest city in the county. WTNB has one branch located in this AA.

Odessa's economy is primarily driven by the oil and gas industry in the area, as it is situated just above the Permian Basin. Outside of education, government, and healthcare industries, the city's major employers are concentrated in the oil and gas industry. Many major employers are oilfield supply companies and petrochemical processing companies. Unemployment in the county peaked in mid-2020 at just over 16 percent but is 5.8 percent as of April 2022 compared to the Texas unemployment rate of 4.3 percent and national rate of 3.6 percent. The median family income for the AA ranged from \$73,900 in 2019 to \$84,300 in 2021.

The bank's primary strategy in the AA is to leverage the bank's existing energy, commercial, agricultural, and consumer lending expertise to generate new loan customers. WTNB plans to provide both commercial and consumer products to this AA.

Competition in the AA is strong with 22 financial institutions holding 41 offices in the market. WTNB maintains a negligible market share of deposits at 0.03 percent in 2021, ranking 22nd. Complex Community, Prosperity Bank, American Momentum Bank, Frost Bank, JP Morgan Chase Bank, and Wells Fargo currently maintain the highest market share percentages in the county.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Odessa MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	28	3.6	21.4	42.9	32.1	0.0
Population by Geography	149,557	2.2	22.3	40.7	34.8	0.0
Housing Units by Geography	55,357	2.3	22.3	39.1	36.3	0.0
Owner-Occupied Units by Geography	33,733	1.6	21.4	42.7	34.3	0.0
Occupied Rental Units by Geography	17,135	3.5	23.5	31.8	41.1	0.0
Vacant Units by Geography	4,489	3.0	24.8	39.7	32.5	0.0
Businesses by Geography	11,030	1.4	21.8	32.9	43.9	0.0
Farms by Geography	153	1.3	9.8	28.8	60.1	0.0
Family Distribution by Income Level	36,204	21.8	17.3	20.5	40.4	0.0
Household Distribution by Income Level	50,868	24.1	16.3	17.5	42.0	0.0
Median Family Income MSA - 36220 Odessa, TX MSA		\$64,450	Median Housing Value			\$112,941
			Median Gross Rent			\$901
			Families Below Poverty Level			11.0%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

West Texas Region Combined AA – Brewster, Crane, Culberson, Gaines, Howard, Jeff Davis, Pecos, Reeves, Ward, Winkler, & Yoakum Counties

WTNB has a robust network of rural branches that comprise the bank's West Texas Division. The West Texas Division is spread out over a large geographic region of relatively low population density. Historically, the primary function of these branches is to boost total deposit growth. Branches in these rural areas continue to excel in their markets and maintain a strong presence. The AA, referred to in this report as the West Texas Region AA, includes non-MSA counties within the bank's West Texas footprint. The AA consists of eleven non-MSA counties in Texas including Brewster, Crane, Culberson, Gaines, Howard, Jeff Davis, Pecos, Reeves, Ward, Winkler, Yoakum Counties. While the combined non-MSA AA includes counties that are not all contiguous, they are very nearly so and share regional characteristics. The combined AA is comprised of 36 census tracts. The AA has zero low-income tracts, 5 moderate-income tracts, 18 middle-income tracts, and 13 upper-income tracts. WTNB has seven branches located in this AA in the cities of Alpine, Crane, Denver City, Kermit, Pecos, Seminole, and Terlingua. Additionally, deposit taking ATMs are dispersed throughout the combined AA counties.

The region's economy is also driven by oil and gas activity in and surrounding the region, as well as agriculture. Unemployment in the combined counties averaged just over 3 percent in 2021, which is

lower than both the Texas and national unemployment rates. The median family income for the AA ranged from \$57,000 in 2019 to \$60,100 in 2021.

The bank's primary lending strategy in the combined AAs is to provide commercial, agricultural, and consumer products to the AA. WTNB's oldest core competency is Agribusiness lending, consisting primarily of row crop and cattle financing. The dominant crop in the region is cotton, followed by peanuts, wheat, and other crops. The majority of the bank's agricultural lending occurs in Gaines and Yoakum Counties through the Seminole and Denver City branches. WTNB's agricultural lending focus is farm and ranch land loans, farm equipment and dealer loans, and crop production loans to a lesser degree. Commercial lending by dollar and consumer lending by number are the most prevalent in the Transpecos Region, which includes the cities of Alpine, Crane, Kermit, Pecos, and Terlingua. WTNB's consumer lending focus is on personal lines and installment loans, as well as direct auto loans. On a combined basis, the primary products in the AA are commercial loans by dollar and consumer loans by number.

Competition in the AA is strong with 30 financial institutions holding 47 offices in the various markets. WTNB ranks first in deposit market share with 17.9 percent and seven branches in the combined counties in 2021. The State National Bank of Big Spring, Transpecos Banks, First United Bank, Lone Star State Bank of West Texas, and The Pecos County State Bank maintain between 5.3 and 9.1 percent market share in the combined AA; however, competing institutions have fewer branches than WTNB in the AA.

Table A – Demographic Information of the Assessment Area

Assessment Area: West Texas Region Combined AA 2021

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	36	0.0	13.9	50.0	36.1	0.0
Population by Geography	130,514	0.0	11.0	45.4	43.6	0.0
Housing Units by Geography	50,103	0.0	9.6	50.6	39.8	0.0
Owner-Occupied Units by Geography	29,390	0.0	8.5	44.4	47.1	0.0
Occupied Rental Units by Geography	12,102	0.0	11.6	55.1	33.3	0.0
Vacant Units by Geography	8,611	0.0	10.5	65.4	24.1	0.0
Businesses by Geography	7,530	0.0	7.1	53.2	39.7	0.0
Farms by Geography	443	0.0	5.9	54.0	40.2	0.0
Family Distribution by Income Level	28,307	18.0	14.6	19.0	48.4	0.0
Household Distribution by Income Level	41,492	21.6	13.8	15.3	49.4	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$78,605
			Median Gross Rent			\$704
			Families Below Poverty Level			11.4%

Source: 2015 ACS and 2020 D&B Data

Due to rounding, totals may not equal 100.0%

(*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Texas

As previously noted, the institution has three AAs within the state. Each AA received a full-scope review for 2020 and 2021 using CRA data. A limited scope review of the Odessa AA was performed for 2019 given there were minimal loan originations in the AA in 2019. Refer to the table in appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus in each AA, commercial loans were analyzed for the Midland and Odessa AAs and commercial and consumer loans were analyzed for the GWTR combined AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test in the state of Texas is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews of all AAs for 2020 and 2021 and a limited scope review of the Odessa AA for 2019, the bank's lending performance in the state of Texas is reasonable.

In 2019, the bank originated a minimal number of small business loans in the Odessa AA. As such, analysis of loans for the primary product type in the AA in 2019 is not meaningful.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Small Loans to Businesses

Refer to *Table Q* in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Midland AA

Based on CRA Data for 2020 and 2021, the geographic distribution of commercial loans reflects reasonable dispersion. Lending in moderate-income tracts is excellent while lending in low-income tracts is reasonable. The bank exceeded both the demographic and aggregate in moderate-income tracts. The bank was slightly below both the demographic and aggregate in low-income tracts; however, the bank's performance in low-income tracts is reasonable as it is largely comparable given the minimal lending reported by the demographic and aggregate data in the category. There is only one low-income tract out of 27 in the Midland AA.

Based on 2019 sampling, the geographic distribution of commercial loans reflects excellent dispersion. Lending in both low- and moderate-income tracts is excellent. The bank exceeded both the demographic and aggregate in low- and moderate-income tracts.

Odessa AA

Based on CRA Data for 2020 and 2021, the geographic distribution of commercial loans reflects reasonable dispersion. Lending in moderate-income tracts is excellent. The bank exceeded both the demographic and aggregate. There were no loans generated in low-income tracts. This is reasonable as it is comparable to the minimal lending reported by the demographic and aggregate data. There is only one low-income tract out of 28 in the Odessa AA.

For 2019, the bank did not originate a sufficient volume of small loans to businesses in the AA to conduct a meaningful analysis.

West Texas Region AA

Based on CRA Data for 2020 and 2021, the geographic distribution of commercial loans reflects reasonable dispersion. Lending in moderate-income tracts is reasonable. The bank is slightly below both the demographic and aggregate; however, lending within the tract is minimal overall at less than 10 percent for both the demographic and aggregate. There are no low-income tracts of the 36 tracts in the AA.

Based on 2019 sampling, the geographic distribution of commercial loans reflects excellent dispersion. Lending in moderate-income tracts is excellent. The bank significantly exceeded both the demographic and aggregate. There are no low-income tracts in the AA.

Consumer Loans

Refer to *Table U* in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The bank originated a minimal number of consumer loans in the Midland and Odessa AAs. As such, an analysis is not meaningful for purposes of evaluating geographic distribution of the bank's consumer loan originations and purchases.

West Texas Region AA

The geographic distribution of consumer loans reflects excellent dispersion. WTNB's originations significantly exceeded the demographic in moderate-income tracts for 2019, 2020, and 2021. There are no low-income tracts in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to businesses of different sizes and individuals of different income levels given the product lines offered by the bank.

Small Loans to Businesses

Refer to *Table R* in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Midland AA

Based on CRA Data for 2020 and 2021, the distribution of borrowers reflects reasonable penetration among businesses of different sizes with consideration given to performance context. WTNB originated approximately 58.7 percent of loans to businesses with revenues less than or equal to \$1 million, which is significantly below the demographic of 84.4 percent. However, WTNB's proportion of small business loans significantly exceeds the aggregate of 34.5 percent. Additionally, businesses with revenues not available represented 19 percent of bank loans, which may have understated results. Regardless, WTNB's performance is consistent with its business strategy of lending to local energy-related companies, which are typically larger businesses that generate higher revenues.

Based on 2019 sampling, the distribution of borrowers reflects reasonable penetration among businesses of different sizes. WTNB originated 45 percent of loans to businesses with revenues less than or equal to \$1 million, which is significantly below the demographic of 82.9 percent. However, WTNB's proportion of small business loans exceeds the aggregate of 33.5 percent. Additionally, lending to businesses with revenues less than or equal to \$1 million was 95.7 percent by dollar.

Odessa AA

Based on CRA Data for 2020 and 2021, the distribution of borrowers reflects reasonable penetration among businesses of different sizes. WTNB originated 79.2 percent of loans to businesses with revenues less than or equal to \$1 million, which is comparable to the demographic of 81.9 percent and significantly exceeds the aggregate of 26.6 percent.

For 2019, the bank did not originate a sufficient volume of small loans to businesses in the AA to conduct a meaningful analysis.

West Texas Region AA

Based on CRA Data for 2020 and 2021, the distribution of borrowers reflects reasonable penetration among businesses of different sizes. WTNB originated 54.2 percent of loans to businesses with revenues less than or equal to \$1 million, which is significantly below the demographic of 78.4 percent but significantly exceeds the aggregate of 29.9 percent. Businesses with revenues not available represented 24.9 percent of bank loans, which may have understated results.

Based on 2019 sampling, the distribution of borrowers reflects reasonable penetration among businesses of different sizes. WTNB originated 50 percent of loans to businesses with revenues less than or equal to \$1 million, which is significantly below the demographic of 77.7 percent. However, WTNB's proportion of small business loans exceeds the aggregate of 33.7 percent. Additionally, lending to businesses with revenues less than or equal to \$1 million was 68.8 percent by dollar.

Consumer Loans

Refer to *Table V* in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Consumer lending is not a primary product in the Midland or Odessa AAs. As such, these AAs were not analyzed for purposes of evaluating borrower distribution of the bank's consumer loan originations and purchases.

West Texas Region AA

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. WTNB's originations in 2020 and 2021 exceeded the demographic for low- and moderate-income individuals. However, originations in 2019 to both low- and moderate-income individuals were below the demographic. WTNB added Jeff Davis and Howard Counties to the bank's AA post-2019, which added 4 moderate-income census tracts to the combined AA. As such, 2019 results are deemed reasonable overall.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period, which has a neutral effect on the bank's overall performance.

Conclusion for the Odessa AA Limited Scope Review for 2019

Based on a limited-scope review of the Odessa AA for 2019 due to minimal loan originations, the bank's performance under the Lending Test in the Odessa AA overall is consistent with the bank's overall performance under the Lending Test in the full scope areas.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area(s).

Number and Amount of Community Development Loans

The Community Development Loans table below sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
<i>Assessment Area</i>	Total			
	#	% of Total #	\$ (000's)	% of Total \$
Midland	8	88.9	23,468	95.7
Odessa	0	0	0	0
West Texas Region Combined	1	11.1	1,042	4.3
Total	9	100	24,509	100

The level of CD lending reflects adequate responsiveness to the CD needs of the AAs. WTNB originated 9 qualifying CD loans during the evaluation period totaling \$24.5 million or roughly 16 percent of tier 1 capital as of March 31, 2022, with all loans benefitting the bank's AAs.

The majority of WTNB's qualifying CD loans, 8 loans totaling \$23.5 million, were originated in the Midland AA due to the bank's more prominent footprint in this AA coupled with significantly more CD initiatives and opportunities in the AA. Roughly 22 percent of the AA's census tracts are LMI. WTNB also originated 1 qualifying CD loan totaling just over \$1 million in the West Texas Region Combined AA. No CD loans were originated within the Odessa AA. Opportunities in the West Texas Region Combined AA are rare given the limited number of LMI census tracts (11 percent) coupled with no distressed or underserved tracts within the AA. Additionally, WTNB's presence in the Odessa AA was minimal during the vast majority of the evaluation period which led to a limited number of loan originations overall.

Midland AA

The bank's level of CD loans demonstrates adequate responsiveness to the needs of this AA when considering the bank's capacity, and the need and availability of such opportunities in this AA.

Examples of qualified CD loans in the Midland County AA include:

- One revolving line of credit for operating needs totaling \$15 million. The business is located in a moderate-income census tract and employs 1,080 individuals, and thus, promotes economic development for persons who are LMI through job creation and retention.
- Two Paycheck Protection Program (PPP) loans totaling \$5.9 million and \$1.5 million to community-oriented businesses located in moderate-income census tracts that provides stable employment to individuals in the area, particularly throughout the COVID-19 pandemic.

The remaining loans helped fund affordable housing and community services targeted to LMI individuals.

Odessa AA

The bank's level of CD loans demonstrates adequate responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA. There were no qualifying CD loans in the Odessa AA; however, this is reasonable given the nominal loan

activity in comparison to the other AAs during the evaluation period. In addition to the lack of opportunity given the limited number of LMI census tracts and no distressed or underserved tracts within the AA, WTNB's presence in the Odessa AA was minimal during the vast majority of the evaluation period. WTNB entered the AA in late 2018 via an LPO, converted the LPO to a full-service branch in mid-2019, and relocated the branch in May 2021. Additionally, the AA has strong competition with WTNB maintaining minimal market share. Increased presence going forward is expected to generate additional CD lending opportunities.

West Texas Region AA

The bank's level of CD loans demonstrates adequate responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA. The bank originated one qualifying CD loan for \$1 million in the Greater West Texas Region AA. However, this is reasonable given the nominal loan activity in comparison to the other AAs during the evaluation period and minimal LMI census tracts in the AA.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	% of Total #	\$ (000's)	% of Total \$	#	\$(000's)
Midland	4	6,798	6	12,368	10	40	19,166	61.1	1	633
Odessa	0	0	0	0	0	0	0	0	0	0
West Texas Region Combined	0	0	0	0	0	0	0	0	0	0
BSRA	4	4,998	5	5,479	9	36	10,478	33.4	4	1,972
MWOI Deposits	1	250	5	1,500	6	24	1,750	5.6	0	0
Total	9	12,046	16	19,347	25	100	31,393	100	5	2,605

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The Qualified Investments Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

The level of CD investments reflects reasonable responsiveness to CD needs in the state. WTNB made twenty-five qualified investments, grants, and donations during the evaluation period, totaling \$31.4 million and representing 20 percent of tier 1 capital. Ten investments totaling \$19.2 million or over 61 percent of total qualified investments were made directly in the bank's AAs. All qualified investments specifically benefited low- or moderate-income individuals or supported organizations whose major purpose is revitalizing areas within the AAs. Investments beyond the bank's AAs are qualified as the bank demonstrated adequate responsiveness to its designated AAs. Nine investments totaling \$10.5 million along with four unfunded commitments totaling \$2 million either serve a Broader Statewide or Regional Area (BSRA) that includes the bank's AAs or areas beyond the bank's AA. There are also six deposits totaling \$1.8 million in qualifying minority- and women-owned (MWOI) institutions. Additionally, there were 20 grants towards Homebuyer Equity Leverage Partnership (HELP), which is a program by

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

the Federal Home Loan Bank of Dallas (FHLB Dallas). Habitat for Humanity of Midland works with HELP to provide loans for first-time homebuyers.

Midland AA

The bank's level of CD investments demonstrates adequate responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA.

The majority of the bank's qualified investments were made in the Midland AA, where most of the bank's business activity is concentrated and opportunities are more readily available. Examples of qualified investments in the Midland AA include:

- Four investments totaling approximately \$10 million or 32 percent to economic development and community service organizations for LMI individuals.

Odessa AA

The bank's level of CD investments demonstrates poor responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA. There were no qualifying CD investments in the Odessa AA; however, this is reasonable given the nominal loan activity in comparison to the other AAs during the evaluation period and minimal distressed or underserved census tracts in the AA.

West Texas Region AA

The bank's level of CD investments demonstrates poor responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA. There were no qualifying CD investments in the West Texas Region Combined AA; however, this is reasonable given the nominal loan activity in comparison to the other AAs during the evaluation period and minimal distressed or underserved census tracts in the AA.

Extent to Which the Bank Provides Community Development Services

The level of CD services reflects overall adequate responsiveness to CD needs in the bank's assessment areas with respect to the number of contributed hours, the number of employees actively involved, and the number and diversity of the type of non-profit organizations they serve. The bank met this need primarily through bank employee financial expertise and volunteer support during the pandemic. CD service activities are responsive to the needs of low- and moderate-income individuals. During the evaluation period, WTNB contributed 1,214 qualified service hours across 20 agencies and organizations engaged in CD activity. The majority of service hours, 886 hours, or 73 percent, occurred in the Midland AA due to the larger number of employees residing in this area, more prominent bank footprint, and availability of opportunities to serve the local community. The largest percentage of service hours, 35 percent, benefitted the Midland Community Development Corporation (MCDC). CFO CJ Edgmon serves on the Board for the MCDC, which is a federally certified Community Development Financial Institute that provides financing and education to small businesses and first-time home buyers in low- and moderate-income areas within the AA. Employees contributed 80 service hours or 7 percent in the West Texas Region Combined AA and 56 hours or 5% in the Odessa AA. The remaining 192 service hours or 16 percent occurred throughout the bank's AAs and were not centralized in one specific AA. Service opportunities during the evaluation period throughout the AAs were hindered by the

COVID-19 pandemic due to associated shutdowns and restrictions. However, bank employees were able to provide comparable levels of aggregate service hours compared to the prior evaluation.

Midland AA

The bank's level of CD services demonstrates adequate responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA.

Examples of qualified services in the Midland AA include:

- 307 hours provided by one employee that serves as a board member for a certified Community Development Financial Institute dedicated to providing financing and education to small businesses and first-time home buyers in LMI areas.
- 214 hours provided by multiple employees that volunteer for a non-profit organization that raises and deploys funds to provide emergency assistance for LMI individuals in crisis situations in the local community.
- 105 hours provided by multiple employees that provide financial education to youth in the community.
- 104 hours provided by multiple employees that dedicate time to a non-profit organization that promotes affordable housing, including facilitating FHLB grants to pay closing costs or down payments for approved recipients.

Odessa AA

The bank's level of CD services demonstrates adequate responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA. Service hours dedicated specifically to the AA are minimal at 5 percent; however, this is reasonable given the bank's lack of presence in the AA via a full-service branch during portions of the evaluation period coupled with 192 service hours or 16 percent that serve the Odessa AA concurrently with other bank AAs.

Examples of qualified services in the Odessa AA include:

- 24 hours provided by one employee that volunteers for a local organization that provides various services to LMI individuals, including healthcare, youth programs, and alcohol and drug recovery.
- 12 hours provided by one employee who serves as an advisory board member for a local organization whose focus is revitalizing and stabilizing LMI geographies within the AA and promoting economic development.

West Texas Region AA

The bank's level of CD services demonstrates adequate responsiveness to the needs of this AA when considering the bank's capacity and the need and availability of such opportunities in this AA.

Examples of qualified services in the West Texas Region Combined AA include:

- 52 hours provided by one employee who served as a board member for a local non-profit organization that promotes serving the community and meeting humanitarian needs with a focus on LMI residents in the city.
- 25 hours provided by one employee that serves as president of a local non-profit organization that promotes serving the community and meeting humanitarian needs with a focus on LMI residents in the city.

Other service hours include 96 hours by one employee that serves on the board and a committee at a local organization that provides free or low-cost counseling services to individuals across the region and 78 hours by multiple employees that are board members, committee members, or volunteer to serve a local non-profit that provides free services to individuals affected by domestic and sexual violence, including shelter and counseling.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	Commercial, Consumer Loans Community Development Loans, Qualified Investments, Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Midland AA	Full Scope	MSA, Midland County
Odessa AA	Full Scope (2020-2021) Limited Scope (2019)	MSA, Ector County
West Texas Region AA (Combined Non-MSA AA)	Full Scope	Non-MSA; Brewster, Crane, Culberson, Gaines, Howard, Jeff Davis, Pecos, Reeves, Ward, Winkler, and Yoakum Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS West Texas National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
	Satisfactory	Satisfactory	Satisfactory
State:			
Texas	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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 non-relatives 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 under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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 under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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.

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). 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.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
West Texas Region Combined AA	20	3,007	50	2,220	0	0	0	7.4	25	6.1	53.2	10	45	39.5	65	48.8	0	0	0
Midland AA	20	58,310	50	4,816	1.6	5	1.7	22.7	25	17.6	36.6	40	40.2	38.4	30	39.9	0.7	0	0.5
Total	40	61,317	100	7036	0.8	2.5	1.2	15.1	25	16.6	44.9	25	39.9	40	47.5	42	0.4	0	0.2

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
West Texas Region Combined AA	445	33,868	51.5	2,256	0	0	0	7.1	3.4	5.6	53.2	35.5	43.4	39.7	61.1	51	0	0	0
Midland AA	395	58,197	45.7	5,404	1.5	0.5	2.2	22.2	36.5	19.8	36	23.5	36.2	39.8	39.5	41.5	0.6	0	0.4
Odessa AA	24	5,100	2.8	3,562	1.4	0	0.9	21.8	25	21.4	32.9	37.5	36.1	43.9	37.5	41.5	0	0	0
Total	864	97,165	100	11,222	1.1	0.2	1.3	18.9	19.1	17.5	38.6	30.1	37.6	41	50.6	43.4	0.3	0	0.2

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
West Texas Region Combined AA	20	3,007	50	2,220	77.7	50	33.7	4.8	50	17.5	0	
Midland AA	20	58,310	50	4,816	82.9	45	33.5	6.2	55	10.9	0	
Total	40	61,317	100	10,613	81.2	47.5	32.7	5.5	52.5	14.2	0	
<i>Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2020-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
West Texas Region Combined AA	445	33,868	51.5	2,256	78.4	54.2	29.9	4.5	20.9	17.1	24.9	
Midland AA	395	58,197	45.7	5,404	84.4	58.7	34.5	5.4	22.3	10.3	19	
Odessa AA	24	5,100	2.8	3,562	81.9	79.2	26.6	5.7	16.7	12.3	4.2	
Total	864	97,165	100	11,222	82.4	56.9	31.1	5.3	21.4	12.3	21.6	
<i>Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts			
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
West Texas Region Combined AA 2019	24	241,713	31.2	0	0	9.4	33.3	47.5	25	43	41.7	0	0		
West Texas Region Combined AA 2020	24	322,210	31.2	0	0	9.4	45.8	47.5	12.5	43	41.7	0	0		
West Texas Region Combined AA 2021	29	304,238	37.7	0	0	9.4	51.7	47.5	3.5	43	44.8	0	0		
Total	77	868,161	100	0	0	9.4	44.2	47.5	13	43	42.9	0	0		

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers			
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
West Texas Region Combined AA 2019	24	241,713	31.2	21.6	8.3	13.8	4.2	15.3	25	49.4	62.5	0	0		
West Texas Region Combined AA 2020	24	322,210	31.2	21.6	37.5	13.8	20.8	15.3	0	49.4	41.7	0	0		
West Texas Region Combined AA 2021	29	304,238	31.2	21.6	51.7	13.8	17.2	15.3	10.3	49.4	20.7	0	0		
Total	77	868,161	100	21.6	33.8	13.8	14.3	15.3	11.7	49.4	40.3	0	0		

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Branch Opening and Closing



West Texas National Bank's Branch Opening and Closing

Current – March 31, 2025

Branch Openings

- On April 15, 2024, West Texas National Bank relocated the Plainview Branch (opened initially on December 11, 2023) from 500 Dallas Street, Suite A, Plainview, TX 79072, to 3322 Olton Road, Plainview, TX 79072. The move was less than .7 miles. The geocode for this Branch remains the same: NA 48 189 9503.00.
- On February 12, 2024, West Texas National Bank opened the Lockney Loan Production Office (LPO)/Deposit Production Office (DPO) at 305 N Main St., Lockney, TX 79241. The LPO/DPO is in Floyd County, a non-MSA and Middle Income Area. Lockney is designated as an Underserved or Distressed Tract. The geocode for the LPO/DPO is NA 48 153 9505.00.

Past -

Branch Openings:

- On December 4, 2023, West Texas National Bank opened our new Plainview Branch at 500 N Dallas, Suite A, Plainview, TX 79072. The Branch is in Hale County, a non-MSA and Upper Income Tract. The geocode for this Branch is NA 48 189 9503.00.
- On June 30, 2023, West Texas National Bank opened our new Lubbock Branch at 6502 Slide Rd., Lubbock, TX 79424. The Branch is located in a MSA and a Moderate Income Tract. The geocode for this Branch is 31180 48 303 0017.12.
- In May 2021, West Texas National Bank relocated the Odessa Branch to 6010 E. Hwy 191, Suite 125, Odessa, Ector County, Texas 79762. The Odessa Branch is in Ector County within the same MSA and Upper Income Tract as the previous location. The geocode for this Branch is 36220 48 135 0030.00.
- On June 3, 2019, West Texas National Bank opened our Odessa Branch at 6005 Eastridge Road, Suite 120, Odessa, Ector County, Texas 79762. The Branch is in Ector County, with an MSA and an Upper Income Tract. The geocode for this Branch is 36220 48 135 0030.00.



West Texas National Bank's Branch Opening and Closing

Branch Closings:

- On April 12, 2024, West Texas National Bank closed the Plainview Branch at 500 N Dallas, Suite A, Plainview, TX 79072. The "Dallas" location was relocated to 3320 and 3322 Olton Road, Plainview, TX 79072. The move was less than .7 miles. The geocode for this Branch remains the same: NA 48 189 9503.00. The Branch is in Hale County, a non-MSA and Upper Income Tract.
- In May 2021, West Texas National Bank will be closing this Odessa Branch, which is located at 6005 Eastridge Road, Suite 120, Odessa, Ector County, Texas 79762. The Branch is located in a MSA and an Upper Income Tract. The geocode for this Branch is 36220 48 135 0030.00. This Branch is within the same census tract as the "191" Branch.
- On February 24, 2017, West Texas National Bank closed our Rankin Hwy Branch at 2411 Rankin Hwy, Midland, Midland County, Texas 79701. The Branch was located in a MSA and a Moderate Income Tract. The geocode for this Branch is 33260 48 329 0014.00.



Loan and Deposit Products and Services

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Loan and Deposit Products and Services

Consumer Accounts Offered

- Gratis Checking
- Image Checking Unlimited
- Image Checking Plus
- Resource Club Checking
- Resource Club Plus Interest
- Second Chance Checking
- Ultimate Checking
- Personal Money Market Savings
- Personal Savings
- Certificate of Deposit (CD)
- Individual Retirement Account (IRA)

Consumer Services Offered

- Online Account Opening
- Overdraft Protection (DDA)
- Personal Credit Cards*
- Debit Cards
- Online and Mobile Banking
- Bill Pay
- Mobile Check Deposit
- 48 ATM Locations
- Overdraft Protection
- Digital Wallet Options - Zelle, Apple Pay, Google Pay and Samsung Pay
- MoneyPass
- Safe Keeping Box Rental

Consumer Loans

- Auto Loans
- Home Improvement Loans
- Home Mortgage Loans
- Checkmate Loan (ALOC)
- Mortgage Loans

Commercial -Types of Accounts Offered

- Business Image Checking
- Business Image Analysis
- Business Image Checking Plus
- Business Money Market
- Business Savings
- Certificate of Deposit (CD)

Commercial - Treasury Management Services

- Risk Mitigation for:
 - ACH
 - Positive Pay
 - Remote Capture Deposit
- Payables:
 - ACH Origination
 - Business Credit* and Debit Card
 - Online Wire Transfer and Bank initiated Wires
- Information Management:
 - Account Analysis
 - Balance and Transaction History
 - Image Archive,
 - Online Banking 24/7
- Receivables
 - ACH
 - Merchant Services
 - Remote Deposit Capture
- Liquidity Management
 - Funds Transfer
 - Sweep Services
 - Zero Balance Account

Commercial Loans

- Lines of Credit, Equipment, etc.
- Commercial Real Estate Loans – including Construction Financing
- Agribusiness Loans
- Energy - Oil & Gas Loans



*Indicates Credit Card is not a WTNB product, but a TIB product



Latest update 3/31/2025

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Revision Date 5/1/2024

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TERMS AND CONDITIONS OF YOUR BUSINESS ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Texas and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you. All costs and attorneys' fees may also be recovered through a civil action or other method permitted by law.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to

credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Signature Requirements - We do not have any responsibility for reviewing the number or combination of signatures on any item drawn on an Account. If you have indicated, including on a check, Signature Card or account resolution, that more than one (1) signature is required on an Item drawn on an Account, this is for your internal convenience and you authorize us to honor and pay or return the Item through the Account if less than that number of signatures appear on the Item. In either case, we are not responsible or liable to you. You understand and agree that we process Items using high speed automated equipment based on information encoded on such Items. Our procedures provide for inspection of Items including signatures only in certain limited circumstances. You agree that we may pay or return an Item if we follow our procedures and in doing so we do not fail to exercise ordinary care.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES - Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdraft account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An

NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. This means that you could incur multiple NSF fees, as well as an Overdraft Fee, for the same item, if it is presented and returned multiple times for payment and later covered by the Bank, in its discretion, as an overdraft. Each fee will be due and payable upon demand.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Important information regarding "decoupled" cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid overdraft or NSF fees.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount

greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase presented.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Note that items may not be processed in the order they are received.

When processing items drawn on your account, we pay them according to the type of item and then by the dollar amount of the item. We post transactions in the following order: 1) Credits; 2) Priority debit transactions (such as internal transactions, checks negotiated in a branch and ATM withdrawals); 3) Debit-card transactions from largest to smallest; 4) ATM Transfers, Online Banking Transfers, and Telephone Transfers between your accounts held at the Bank from largest to smallest; 5) Check and ACH transactions starting with the largest items first; and 6) Bank fees from largest to smallest. Our payment policy will cause your largest, and possibly more important, checks and ACH items to be paid first (such as your rent, mortgage or car payment), but may increase the Overdraft or NSF fees you would pay if funds are not available to pay each item presented.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. The amounts of the overdraft and NSF fees are disclosed elsewhere. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us.) We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. For such changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also suspend or terminate a service or close this account at any time upon reasonable notice to you and, if we close the account, tender of the account balance personally or by mail. Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new terms.

When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account.

Items presented for payment after the account is closed may be dishonored.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures or alterations in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement

Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) the debt is created by a home equity loan. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.

To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g. additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

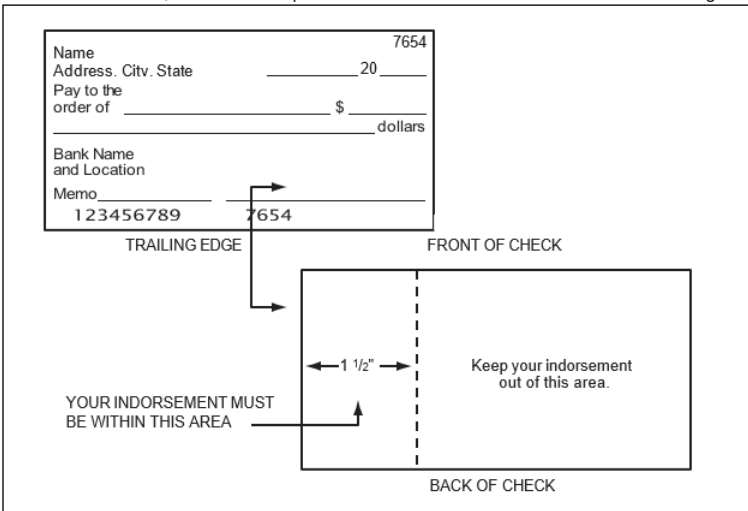
LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY - Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether



authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

CLOSING YOUR ACCOUNT - You can close your account at any time for any reason subject to all balances being collected and all fees having been paid. We may also close this account at any time upon reasonable notice to you and tender the account balance personally or by mail. If we do, we will mail you a notice and a check for the balance after deducting applicable fees to the address shown on your records. Items presented for payment after the account is closed may be dishonored.

A positive balance is required to maintain the account and to prevent it from being automatically closed. Any withdrawal that reduces the amount in an account to zero may automatically close the account if the balance remains zero. We are not liable for any check, withdrawal or other order after an account is closed. Items received by the Bank after your account has been closed may be dishonored.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

FUNDS TRANSFERS - The terms used in this section have the meaning given to them in Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A). This section will generally not apply to you if you are a consumer. However, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your account with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act of 1978 (EFTA), except this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is a deposit account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or

execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Amendment of funds transfer agreement - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

Cancellation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancellation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancellation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or non-salaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within 60 days of our notice to you.

CHECKING WITH INTEREST ACCOUNT ORGANIZATION - We have organized your checking with interest account in a nontraditional way. Your checking with interest account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontraditional transaction subaccount (e.g., a savings subaccount). You cannot directly access the nontraditional transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your checking with interest account operates and the way a traditionally organized checking with interest account operates, but this organization makes us more efficient and helps to keep costs down.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

OVERDRAFT PRIVILEGE PROGRAM - The Bank may provide overdraft privileges to your checking account for items presented by check or other transactions made using your checking account number and automatic bill payments. Overdrafts will be paid at the Bank's discretion and we reserve the right not to pay. For example we do not pay overdrafts if your account is not in good standing, or you have too many overdrafts. Our payment of an item does not obligate the Bank to pay future items that would cause your account to overdraw. Your Overdraft Privilege does not constitute an actual or implied agreement or obligation between the Bank and you. ***This service represents a purely discretionary courtesy or privilege that the Bank may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.***

The Bank's discretionary Overdraft Privilege Program may be subject to overdraft (negative) balance limits that may be increased or decreased for certain eligible accounts in good standing (described below) at any time, in the Bank's sole discretion, subject to applicable restrictions. After an eligible account in good standing is open more than thirty (30) days, and unless opted-out of the program, the Bank's discretionary Overdraft Privilege Program will generally not cover any overdraft that would result in the account being overdrawn in excess of \$800. Any and all fees and charges, including without limitation, all NSF and Overdraft fees, will be included in any overdraft (negative) balance limits and will apply to any item that overdraws your account. We will not include ATM and everyday debit card transactions within your assigned overdraft (negative) balance limit without first receiving your affirmative consent (opt-in) to do so. The Overdraft Privilege Program is usually extended only to transactional deposit accounts (meaning overdraft privilege is not available on money market and savings accounts) in good standing. An account in "good standing" exhibits, but is not limited to, the following characteristics: 1) open for no less than 30 days with a positive balance and an aggregate deposit activity of no less than \$100 in deposits within the last 30 days, 2) any account owner has no charged off accounts (deposits and loans) with us, and 3) any account owner has no accounts that are subject to a legal or administrative order or levy, such as bankruptcy or tax lien, with us.

In the event an account is no longer in good standing, the Overdraft Privilege Program is subject to suspension or removal. Following suspension or removal from the Overdraft Privilege Program, an account holder may request reinstatement to the Overdraft Privilege Program, subject to the good standing characteristics described above. Under the Overdraft Privilege Program, the Bank's standard Overdraft and NSF fees apply and will be charged for each overdraft and non-sufficient funds item, per presentment, whether paid or returned and a notice will be mailed to you.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts, but not to savings deposits. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Savings accounts and money market deposit accounts are examples of savings deposits. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash, check, electronic direct deposits, wire transfers and other electronic transfers available to you on the business day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our cut-off time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Mailed deposits will be made available on the business day we receive and process the transaction.

SCHEDULE OF CUT-OFF TIMES

Location	Cut-Off Time (Central Time)
Night Drop	Monday - Friday: 7:00 AM
Mobiliti (<i>Mobile Deposit Capture</i>), and Remote Deposit Capture	Monday - Friday: 6:00 PM
ATM - <i>Cash & Checks Depo at Select Locations</i>	
Branches - Drive Thru (<i>except Terlingua</i>)	
Business Online Banking (<i>Web</i>); Business Mobiliti (<i>Mobile Account Transfer</i>) and Voice Response (<i>Telephone</i>)	Available 24/7

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from cash, electronic direct deposits and wire transfers will be available on the business day we receive the deposit. The first \$5,525 of a day's total deposit of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the business day of deposit if checks are payable to the depositor. The excess over \$5,525 will be available on the fifth business day after the day of deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

SPECIAL ACCOUNT DETAILS

BUSINESS IMAGE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$250.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Fees:

A monthly fee of \$12.00 and a per item fee of \$0.25 will be charged for each item (debits, credits, and deposited items) in excess of 150 during a month. See Common Features section in this disclosure for other fees that may be assessed your account.

Fees are subject to change without notice.

Additional Terms:

- Images of your cancelled checks are provided with this account at no charge.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.

BUSINESS IMAGE ANALYSIS ACCOUNT

Earnings Credit - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit.

Earnings Credit Calculation - The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. At our discretion, the periodic earnings credit rate may change at any time. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle.

You do not need to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Minimum balance to open the account - You must deposit \$250.00 to open this account.

Accrual of earnings credit on noncash deposits - Earnings credit begins to accrue on the business day you deposit noncash items (for example, checks).

Fees - The following fees and charges apply to this account:

Debit Charge: \$0.15 per item

Credit Charge: \$0.25 per item

Items deposited: \$0.15 per item

Service Charge: \$15.00 per month

Positive Pay: \$50.00 per month

Remote Capture: \$76.04 per month

Coin Rolled: \$0.10 per roll in or out

Currency Strapped: \$0.35 per strap in or out

See Common Features section in this disclosure for other fees that may be assessed your account.

Fees are subject to change without notice.

Additional Terms:

- Images of your cancelled checks are provided with this account at no charge.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.

BUSINESS IMAGE CHECKING PLUS ACCOUNT

Eligibility Requirements - Accounts only offered to business's legally operating as sole proprietorships (including husband and wife); individuals acting as DBA; not for profit organizations operated primarily for religious, philanthropic, charitable, educational, political or other similar purposes; and deposits of public funds by an officer, employee, or agent of the United States, any state, county, municipality, or political subdivision thereof, the District of Columbia, the Commonwealth of Puerto Rico, American Samoa, Guam, any territory or possession of the United States, or any political subdivision thereof.

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$1,500.00 to open this account.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees - A service charge of \$12.00 will be charged each month. An item fee of \$0.25 will be charged for each item (debits, credits, and deposited items) in excess of 150 during a month.

See Common Features section in this disclosure for other fees that may be assessed your account.

Fees are subject to change without notice.

Additional Terms:

- Images of your cancelled checks are provided with this account at no charge.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.

BUSINESS MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month. If you exceed these limits, your account may be transferred to a non-interest bearing checking account.

Fees: See Common Features section in this disclosure for other fees that may be assessed your account.

Fees are subject to change without notice.

Additional Terms - A positive balance is required to maintain the account and to prevent it from being automatically closed.

BUSINESS SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.
Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$500.00 to open this account.

Minimum balance to avoid imposition of fees - A service charge of \$7.50 will be imposed every quarter if the balance in the account falls below \$25,000.00 any day of the quarter.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month. If you exceed these limits, your account may be transferred to a non-interest bearing checking account.

Fees - A debit item fee of \$5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a calendar quarter. See Common Features section in this disclosure for other fees that may be assessed your account.

Fees are subject to change without notice.

Additional Terms - A positive balance is required to maintain the account and to prevent it from being automatically closed.

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

BUSINESS IMAGE CHECKING ACCOUNT

BUSINESS IMAGE ANALYSIS ACCOUNT

The periodic earnings credit rate for your account is _____ %

BUSINESS IMAGE CHECKING PLUS ACCOUNT

Rate Information:

- Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 5** - If your daily balance is more than \$14,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 6** - If your daily balance is more than \$2,499.99, but less than \$15,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

BUSINESS MONEY MARKET ACCOUNT

Rate Information:

- Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 5** - If your daily balance is more than \$14,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 6** - If your daily balance is more than \$2,499.99, but less than \$15,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

BUSINESS SAVINGS ACCOUNT

Rate Information:

- Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 5** - If your daily balance is more than \$14,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- Tier 6** - If your daily balance is more than \$2,499.99, but less than \$15,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

COMMON FEATURES

The following fees/charges may be assessed against your account. All charges are per item, per presentation, unless otherwise specified. Please be aware that an item may be presented and returned multiple times and that we do not monitor or control the number of times an item is presented for payment:

ACCOUNT CLOSING (90 DAYS).....	\$20.00
ACCOUNT RECONCILIATION - PER HOUR.....	\$20.00
ATM CARD REPLACEMENT.....	\$7.50
ATM TRANSACTION FEES	
Non-WTNB owned/operated ATM machine (including balance inquiries and transfers).....	\$2.00
CASHIER'S CHECK.....	\$5.00
CHECK PRINTING*.....	(fee varies depending on style ordered)
CONFIRMATIONS, NOTIFICATIONS, VERIFICATIONS.....	\$5.00
COUNTER ITEMS checks/deposit slips.....	\$2.00 /10
DEPOSIT CORRECTIONS.....	\$3.00
FAX (FIRST PAGE / ADDITIONAL PAGE).....	\$2.00/\$0.25

FORGERY AFFIDAVIT	\$10.00
FOREIGN FAX (FIRST PAGE / ADDITIONAL PAGE)	\$4.00 / \$0.50
INCOMING / OUTGOING COLLECTION ITEM.....	\$10.00
INDEMNITY BOND	\$15.00
LEGAL PROCESS (LEVY, GARNISHMENT, SUBPOENA, ETC).....	\$100.00
LOCKING BANK BAGS	\$25.00
MONEY ORDER	\$2.00
MONEY SERVICE BUSINESS MONTHLY MAINTENANCE FEE.....	\$300.00
NSF*	\$30.00 per item, per presentment**
ON-US CHECK CASHING - NON-CUSTOMER.....	\$5.00 for items >\$500
ONLINE WIRE – DOMESTIC TRANSFER CHARGE.....	\$15.00
OUTGOING WIRE - DOMESTIC TRANSFER CHARGE	\$20.00
OUTGOING WIRE - INTERNATIONAL TRANSFER CHARGE	\$50.00
OVERDRAFT FEE*	\$30.00 per item, per presentment**
PHOTOCOPIES - OTHER (PER PAGE) - CUSTOMER	\$0.50
PHOTOCOPIES - OTHER (PER PAGE) - NONCUSTOMER	\$1.00
REJECTS - ACH	\$1.00
REJECTS - CHECKS.....	\$1.00
RESEARCH FEES - PER HOUR.....	\$20.00
RESEARCH FEES - MINIMUM.....	\$10.00
RETURNED STATEMENT FEE (UNDELIVERABLE).....	\$5.00
SAFE DEPOSIT BOXES:	
2x5.....	\$30.00
3x5.....	\$35.00
4x5.....	\$40.00
5x5.....	\$45.00
2x10.....	\$40.00
3x10.....	\$50.00
5x10.....	\$60.00
6x10.....	\$62.00
9x10.....	\$80.00
10x10.....	\$85.00
10x13.....	\$90.00
23x21.....	\$160.00
23x44.....	\$185.00
STATEMENT - MEMO (ACCOUNT PRINTOUT)	\$4.00
STOP PAYMENT ORDER.....	\$30.00
TRANSFERS - OVERDRAFT PROTECTION	\$8.00 per transfer
TREASURY MANAGEMENT FEES:	
ACH ORIGATION – MONTHLY.....	\$15.00
ACH CREDIT.....	\$0.25 PER ITEM
ACH DEBIT.....	\$0.15 PER ITEM
COIN ROLLED.....	\$0.10 PER ROLL IN OR OUT
CURRENCY STRAPPED.....	\$0.35 PER STRAP IN OR OUT
POSITIVE PAY.....	\$50.00 PER ACCOUNT
REMOTE DEPOSIT CAPTURE (RDC).....	\$76.04 PER MONTH
WIRE ONLINE FEE.....	\$10.00

* Overdraft and NSF fees apply to overdrafts and non-sufficient funds items ("NSF Items") created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft fee for overdrafts caused by ATM Withdrawal or one-time debit card transactions if opted-in to that service.

** Please be aware that an item may be presented and returned multiple times, resulting in multiple fees. The Bank does not monitor or control the number of times an item is presented for payment and there is no limit on the number of NSF fees that can be assessed for an item, if the same item is presented for payment multiple times. You agree that an NSF fee may be charged each time an NSF Item is presented and returned, regardless of the number of times the NSF Item is presented and returned, or if the NSF Item is later covered by the Bank, in its discretion, as an overdraft. This means that multiple NSF fees, as well as an Overdraft fee, could be incurred for the same NSF Item, if it is presented and returned multiple times for payment. **For business accounts**, there is no limit on the number of Overdraft and NSF fees that we can charge you.

Refer to the Business Online Banking Agreement for fees associated with that product.

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TERMS AND CONDITIONS
OF YOUR PERSONAL ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state of Texas and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this agreement is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this agreement should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you. All costs and attorneys' fees may also be recovered through a civil action or other method permitted by law.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing indorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by

us, regardless of what is stated on the itemized deposit slip. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Signature Requirements - We do not have any responsibility for reviewing the number or combination of signatures on any Item drawn on an Account. If you have indicated, including on a check, Signature Card or account resolution, that more than one (1) signature is required on an Item drawn on an Account, this is for your internal convenience and you authorize us to honor and pay or return the Item through the Account if less than that number of signatures appear on the Item. In either case, we are not responsible or liable to you. You understand and agree that we process Items using high speed automated equipment based on information encoded on such Items. Our procedures provide for inspection of Items including signatures only in certain limited circumstances. You agree that we may pay or return an Item if we follow our procedures and in doing so we do not fail to exercise ordinary care.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the signatures or otherwise examine the original check or item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your separately provided notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the

transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining Your Account Balance - We use the ledger balance (sometimes called the "actual," "collected," or "current" balance) method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for an item. Your account's ledger balance only includes transactions that have settled up to that point in time, such as deposits and payments that have posted to your account. The ledger balance does not include outstanding items (such as checks that have not yet cleared and electronic transactions, including debit card transactions, that have been authorized but which are still pending). The ending statement balance reflected on your periodic statement is the ledger balance for your account as of the statement date.

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts and each fee will be due and payable upon demand. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. This means that you could incur multiple NSF fees, as well as an Overdraft Fee, for the same item, if it is presented and returned multiple times for payment and later covered by the Bank, in its discretion, as an overdraft. Each fee will be due and payable upon demand. Please be aware that an item may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item is presented for payment. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft fee per each item, regardless of the number of times the item is presented for payment. Be aware, however, that the Bank does not control how an item is presented for payment and a merchant or other payee may present an item in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed an NSF fee. If the Bank's processing system cannot identify that an item has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft fees if the item is presented for payment multiple times. In that event, **you understand and agree that you must contact the Bank to identify the fees attributable to the same item being re-presented for payment and the Bank will refund any such fees to your account.**

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Important information regarding "decoupled" cards - Decoupled debit cards are debit cards offered or issued by an institution or merchant other than us, and can take the form of either physical cards or virtual cards provided to you by the separate institution or merchant decoupled debit card issuer. As part of the issuing process, you provide the decoupled debit card issuer with the information it needs to link the decoupled debit card to your account with us. Once this is done, you can typically use the decoupled debit card as you would any other debit card. Importantly, however, while transactions initiated with these decoupled debit cards may originate as debit card transactions paid by the card issuer, we receive and process them as ACH transactions. Additionally, you need to refer to your agreement with the decoupled debit card issuer to understand the terms of use for that card. Thus, when our documentation refers to "debit cards," "everyday debit card transactions," or "one-time debit card transactions," we are referring to debit cards issued by us, not decoupled debit cards issued by other institutions or merchants. Different payment types can use different processing systems and some may take more or less time to post. Knowing which card you are using and how the transaction is processed can help you manage your finances, including helping you to avoid Overdraft or NSF fees. In addition, if you believe a decoupled debit card transaction is fraudulent or unauthorized, you should contact the decoupled debit card issuer in addition to contacting the Bank. The Bank will work with the decoupled debit card issuer to investigate and resolve transactions you claim are fraudulent or unauthorized.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or Overdraft fee according to our NSF or Overdraft fee policy, which may result in one or more Overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase presented.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. Note that items may not be processed in the order they are received.

When processing items drawn on your account, we pay them according to the type of item and then by the dollar amount of the item. We post transactions in the following order: 1) Credits; 2) Debit-card transactions from largest to smallest; 3) Priority debit transactions (such as internal transactions, checks negotiated in a branch and ATM withdrawals); 4) ATM Transfers, Online Banking Transfers, and Telephone Transfers between your accounts held at the Bank from largest to smallest; 5) Check and ACH transactions; from largest to smallest and 6) Bank fees from largest to smallest. Our payment policy will cause your largest, and possibly more important, checks and ACH items to be paid first (such as your rent, mortgage or car payment), but may increase the Overdraft or NSF fees you would pay if funds are not available to pay each item presented.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or Overdraft fee according to our NSF or Overdraft fee policy, which may result in one or more Overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to Overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

UNIFORM SINGLE-PARTY OR MULTIPLE-PARTY ACCOUNT SELECTION

FORM NOTICE - The type of account you select may determine how property passes on your death. Your will may not control the disposition of funds held in some of the following accounts. You may choose to designate one or more convenience signers on an account, even if the account is not a convenience account. A designated convenience signer may make transactions on your behalf during your lifetime, but does not own the account during your lifetime. The designated convenience signer owns the account on your death only if the convenience signer is also designated as a P.O.D. payee or trust account beneficiary.

SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

MULTIPLE-PARTY ACCOUNT WITHOUT RIGHT OF SURVIVORSHIP - The parties to the account own the account in proportion to the parties' net contributions to the

account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of a party, the party's ownership of the account passes to the surviving parties.

MULTIPLE-PARTY ACCOUNT WITH RIGHT OF SURVIVORSHIP AND "P.O.D." (PAYABLE ON DEATH) DESIGNATION - The parties to the account own the account in proportion to the parties' net contributions to the account. The financial institution may pay any sum in the account to a party at any time. On the death of the last surviving party, the ownership of the account passes to the P.O.D. beneficiaries.

CONVENIENCE ACCOUNT - The parties to the account own the account. One or more convenience signers to the account may make account transactions for a party. A convenience signer does not own the account. On the death of the last surviving party, ownership of the account passes as a part of the last surviving party's estate under the last surviving party's will or by intestacy. The financial institution may pay funds in the account to a convenience signer before the financial institution receives notice of the death of the last surviving party. The payment to a convenience signer does not affect the parties' ownership of the account.

TRUST ACCOUNT - The parties named as trustees to the account own the account in proportion to the parties' net contributions to the account. A trustee may withdraw funds from the account. A beneficiary may not withdraw funds from the account before all trustees are deceased. On the death of the last surviving trustee, the ownership of the account passes to the beneficiary. The trust account is not a part of a trustee's estate and does not pass under the trustee's will or by intestacy, unless the trustee survives all of the beneficiaries and all other trustees.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law; it must be made in a dated, authenticated record that describes the item with certainty. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us.) We must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because the most effective way for us to execute a stop-payment order is by using an automated process, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Your stop-payment order is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS - Statements are a valuable tool to, among other things, to help prevent fraudulent or mistaken transfers. Your statement will show the transactions that occurred in connection with your account during the statement period.

Your duty to report unauthorized signatures (including forgeries and counterfeit checks) and alterations on checks and other items - Your statement will provide sufficient information for you to reasonably identify the items paid (item number, amount, and date of payment). You should keep a record of each transaction as it is made so that when we give you the information in the statement, you will have a complete understanding of each transaction listed.

You have some responsibilities in connection with your statement. You must examine your statement with "reasonable promptness." Also, if you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we contributed to the loss). The loss you might bear, in whole or part, could be not only with respect to items listed on the statement, but also other items with unauthorized signatures or alterations by the same wrongdoer. Of course, an attempt can be made to recover the loss from the thief, but this is often unsuccessful.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but you will not, in any circumstance, have a total of more than 30 days from when we first send or make the statement available to you.

You further agree that if you fail to report any unauthorized signatures or alterations your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to those contained in the second paragraph of this section.

If this is a business account, you agree that you will have at least two people review your statements, notices, and returned checks, or in the alternative, the person who reviews these will be someone who does not have authority to transact business on the account.

Your duty to report other errors or problems - In addition to the Commercial Code and other state law, you agree there is a common law duty to promptly review your statement for errors in addition to unauthorized signatures or alterations. Promptly reviewing your statement is valuable to both you and us because it can help identify, correct and prevent future mistakes.

In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the 60 day time period to report other errors.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., online, mobile, debit card or ATM

transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) the debt is created by a home equity loan. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS OR INDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive indorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement or information you have printed on the back of the check obscures our indorsement.

These indorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY - Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment. You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and

prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording. To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us. You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems. If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/onetime consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

CLOSING YOUR ACCOUNT - You can close your account at any time for any reason subject to all balances being collected and all fees having been paid. We may also close this account at any time upon reasonable notice to you and tender the account balance personally or by mail. If we do, we will mail you a notice and a check for the balance after deducting applicable fees to the address shown on your records. Items presented for payment after the account is closed may be dishonored.

A positive balance is required to maintain the account and to prevent it from being automatically closed. Any withdrawal that reduces the amount in an account to zero may automatically close the account if the balance remains zero. We are not liable for any check, withdrawal or other order after an account is closed. Items received by the Bank after your account has been closed may be dishonored.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless

required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

CHECKING WITH INTEREST ACCOUNT ORGANIZATION - We have organized your checking with interest account in a nontraditional way. Your checking with interest account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontraditional transaction subaccount (e.g., a savings subaccount). You cannot directly access the nontraditional transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your checking with interest account operates and the way a traditionally organized checking with interest account operates, but this organization makes us more efficient and helps to keep costs down.

OVERDRAFT PRIVILEGE PROGRAM - The Bank may provide overdraft privileges to your checking account for items presented by check or other transactions made using your checking account number and automatic bill payments. Overdrafts will be paid at the Bank's discretion and we reserve the right not to pay. For example we do not pay overdrafts if your account is not in good standing, or you have too many overdrafts. Our payment of an item does not obligate the Bank to pay future items that would cause your account to overdraw. Your Overdraft Privilege does not constitute an actual or implied agreement or obligation between the Bank and you. **This service represents a purely discretionary courtesy or privilege that the Bank may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause. The Bank's discretionary Overdraft Privilege Program may be subject to overdraft (negative) balance limits that may be increased or decreased for certain eligible accounts in good standing**(described below) at any time, in the Bank's sole discretion, subject to applicable restrictions. After an eligible account in good standing is open more than thirty (30) days, and unless opted-out of the program, the Bank's discretionary Overdraft Privilege Program will generally not cover any overdraft that would result in the account being overdrawn in excess of \$800. Any and all fees and charges, including without limitation, all NSF and Overdraft fees, will be included in any overdraft (negative) balance limits and will apply to any item that overdraws your account. We will not include ATM and everyday debit card transactions within your assigned overdraft (negative) balance limit without first receiving your affirmative consent (opt-in) to do so. The Overdraft Privilege Program is usually extended only to transactional deposit accounts (meaning overdraft privilege is not available on money market and savings accounts) in good standing. An account in "good standing" exhibits, but is not limited to, the following characteristics: 1) open for no less than 30 days with a positive balance and an aggregate deposit activity of no less than \$100 in deposits within the last 30 days, 2) any account owner has no charged off accounts (deposits and loans) with us, and 3) any account owner has no accounts that are subject to a legal or administrative order or levy, such as bankruptcy or tax lien, with us.

In the event an account is no longer in good standing, the Overdraft Privilege Program is subject to suspension or removal. Following suspension or removal from the Overdraft Privilege Program, an account holder may request reinstatement to the Overdraft Privilege Program, subject to the good standing characteristics described above. Under the Overdraft Privilege Program, the Bank's standard Overdraft and NSF fees apply and will be charged for each overdraft and non-sufficient funds, whether paid or returned and a notice will be mailed to you.

There is a limit of four Overdraft fees and four NSF fees per day we can charge you. In Addition, for consumer accounts only the bank will not charge an Overdraft fee for any items that result in a negative/overdrawn balance of \$5.00 or less, and will not charge an NSF fee for any items returned where the account has a negative balance of less than \$5.00 at the time of presentment. Please be aware that an item may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item is presented for payment. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft fee per each item, regardless of the number of times the item is presented for payment. Be aware, however, that the Bank does not control how an item is presented for payment and a merchant or other payee may present an item in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed an NSF fee. If the Bank's

processing system cannot identify that an item has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft fees if the item is presented for payment multiple times. In that event, **you understand and agree that you must contact the Bank to identify the fees attributable to the same item being re-presented for payment and the Bank will refund any such fees to your account.** The Bank will not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to (opt-in). If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions tell us when you open your account or come in to a branch location. We also offer overdraft protection by linking a savings account to your checking account and transferring available funds to your checking account to cover your overdraft. There is a fee per transfer for this service, see separate fee schedule for current fees.

ELECTRONIC FUND TRANSFERS YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to savings accounts.

Voice Response or Telephone Transfers - types of transfers - You may access your account by telephone 24 hours a day at **(800) 250-8880** using your personal identification number (PIN), social security number and touch tone phone, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to line of credit
- make payments from savings to line of credit
- get balance information about checking, savings, certificate of deposit or line of credit
- get withdrawal history about checking or savings
- get deposit history about checking or savings
- get transaction history about checking, savings, or line of credit

Transactions completed by **7:00 PM** on a business day that we are open will be considered to be made as of that day. However, transactions made after **7:00 PM** or a day we are closed will be considered to be made on the next business day that we are open.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to telephone transfers.

ATM Transfers - types of transfers and dollar limitations - You may access your account(s) at any WTNB ATM using your debit card and personal identification number (PIN), to:

- Make deposits, by CASH (limited to \$5,000 per day) or by CHECK (limited to \$5,000 per day),
- Get cash (limited to \$1,500 per day),
- Get balance information on any account that is linked to your debit card.

Some of these services may not be available at all terminals. Please refer to

www.wtnb.com for a complete list of select ATM locations accepting both cash and check deposits. There is a fee assessed by WTNB per attempted withdrawal, balance inquiry, or transfer at ATMs we do not own or operate. These fees will be identified on your statement as ATM Transaction Fee. There may be additional fees assessed by the owner of the ATM for the use of their machine. You will need to accept these fees to complete your transaction. These fees will be identified on your statement as ATM Surcharge.

Transactions completed by **6:00 PM** on a business day that we are open will be considered to be made as of that day. However, transactions made after **6:00 PM** or on a day we are closed will be considered to be made on the next business day that we are open. Please also see Limitations on frequency of transfers section regarding limitations that apply to ATM transfers.

Types of Debit Card Point-of-Sale Transactions - You may access your checking account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Point-of-Sale Transactions – dollar limitations – Using your card:

- you may not exceed \$2,500.00 in transactions using your personal identification number (PIN) per day, per account.
- you may not exceed \$2,500.00 in signature-based transactions per day, per account.
- total daily aggregate limit may not exceed \$2,500.00.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to debit card transactions.

Currency Conversion and Cross-Border Transaction Fees. If you effect a transaction with your Mastercard®-branded Debit Card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate, or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your account.

Mastercard charges a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. The currency conversion assessment is charged on all international purchases, credit vouchers, and cash disbursement done in foreign countries. The currency conversion assessment will appear on your statement as Currency Conver Fee. In addition, Mastercard charges an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. The cross-border assessment is charged on all foreign transactions, regardless of whether they were originated in foreign currencies or US currency. The cross-border assessment will appear on your statement as Intl DB Card Fee.

Automatic Billing Update Service - Mastercard requires all financial institutions that offer debit cards to participate in the Mastercard Automatic Billing Update Service (ABU). When account changes are made to a cardholder's account - for example, a debit card number has been changed or an expiration date has been updated, this information will be provided to participating merchants, **unless you tell us otherwise.** The Mastercard ABU Service is only available to participating merchants. They can choose the frequency at which they check for updated payment information. Some merchants have chosen not to participate. To avoid late payments and interruption of service you should check with your merchants to ensure your card information is current.

International ACH Transactions - Financial institutions are required by law to scrutinize or verify any International ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

Debit Card Ownership - The Debit Card remains the property of the Bank and shall be surrendered by the customer upon request. The Bank may terminate the customer's privilege of using the debit card and may withhold approval of any transaction at any time. For security purposes, if the Debit Card is not used for more than 180 days (approximately 6 months) the Bank reserves the right to deactivate/terminate the card. Debit Cards are automatically deactivated/terminated at time of account closure for any reason.

Security limitations - For security reasons, there are other limits on the number of transfers you can make using our terminals and point-of-sale transfer service.

To better protect you against fraudulent use of your debit card, we reserve the right to restrict signature based transactions at some merchants. We will notify you via a means determined by us, such as on our periodic statement or our webpage, if and when such restrictions are in place. Please contact us for more information regarding our current restrictions.

In order to safeguard your account(s) against potential risk our policy is to block signature based debit card transactions from all foreign countries unless you notify us of your intent to travel. We have chosen this approach because fraud has been reported from countries that you might not expect, and the list of wide-spread fraud is ever-changing. In the event that you are planning a trip outside of the United States, contact us and we will unblock your debit card, providing you access to your account while you are away. The security and protection of your accounts is our top priority.

Internet Banking Transfers - types of transfers - You may access your

account(s) by computer through the internet by logging onto our website at www.wtnb.com and using your User ID and password, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to third parties (Bill Pay)
- get balance information about checking, savings, certificate of deposit, line of credit or loans
- get transaction history about checking, savings, or loans

Transactions completed by 7:00 PM on a business day that we are open will be considered to be made as of that day. However, transactions made after 7:00 PM or a day we are closed will be considered to be made on the next business day that we are open.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to computer transfers.

Mobile Banking Transfers - types of transfers - You may access your account(s) through the browser on your mobile phone at www.wtnb.com, or by downloading and using our mobile banking app, and using your User ID and password, to:

- make deposits to checking and savings
- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to third parties (Bill Pay)
- get balance information about checking, savings, certificate of deposit, line of credit, or loans
- get transaction history about checking, savings, or loans

Transactions (other than deposits) completed by **7:00 PM** on a business day that we are open will be considered to be made as of that day. However, transactions (other than deposits) made after **7:00 PM** or a day we are closed will be considered to be made on the next business day that we are open.

Deposits completed and verified by **6:00 PM** on a business day that we are open will be considered to be made as of that day. However, deposits made after **6:00 PM** or a day we are closed will be considered to be made on the next business day that we are open.

Please also see **Limitations on frequency of transfers** section regarding limitations that apply to mobile transfers.

Limitations on frequency of transfers. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply:

- Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month.

FEES

- See Common Features section in this disclosure for other fees that may be assessed your account.
- We do not charge for direct deposits to any type of account.

Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

DOCUMENTATION

Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, the person or company making the deposit will tell you every time they send us the money, or you can call us at 1-877-493-7862 to find out whether or not the deposit has been made.

Periodic statements. You will get a monthly account statement from us for your checking accounts. **You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.**

PRAUTHORIZED PAYMENTS

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
- **Liability for failure to stop payment of preauthorized transfer.** If you order

us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

FINANCIAL INSTITUTION'S LIABILITY

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

UNAUTHORIZED TRANSFERS

(a) Consumer liability.

Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost **after the 60 days** if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limits on Liability for Mastercard®-branded Debit Card. You will not be liable for any unauthorized transactions using your Mastercard®-branded Debit Card if:

(i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

ERROR RESOLUTION NOTICE

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. You

account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

WEST TEXAS NATIONAL BANK

6 DESTA DRIVE, SUITE 2400
MIDLAND, TX 79705-5525

Business Days: Monday through Friday Excluding Federal Holidays

Phone: 1-877-493-7862

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

NOTICE OF BASIC SAFETY PRECAUTIONS FOR ATM CARD AND NIGHT DEPOSIT FACILITY USERS

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM), night deposit facility or using your ATM card to make purchases on the Internet. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always keep your ATM receipts secure. Don't leave them at the ATM or night deposit facility because they may contain important account information. Shred your ATM receipts once they are no longer needed.
3. Don't lend your ATM card to anyone.
4. Remember, do not leave your card at the ATM. Do not leave any financial documents at a night deposit facility or lying out unsecured.
5. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. If your card has an embedded chip, consider keeping the card in a safety envelope to avoid undetected and unauthorized scanning. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone or Internet. If your ATM card can be used to make purchases, only consider providing card information over the telephone or the Internet if it is to a trusted merchant and for a call or transaction initiated by you – and never provide the merchant with the PIN to your ATM card.
6. Protect against ATM and Internet fraud. Promptly compare your monthly account statements or the account histories that you receive against your ATM and other receipts. If you make a purchase on the Internet, end the transaction by logging out of the website instead of just closing the web browser.
7. Inspect an ATM before you use it. Look for possible tampering, or for the presence of an unauthorized attachment that could capture your PIN or other information from your card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
8. Protect the security of your PIN. Ensure no one can observe you entering your PIN into the ATM. An example of preventing others from seeing you enter your PIN is by using your body or hand to shield their view.
9. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
10. When you make a transaction, remain aware of your surroundings and exercise caution when withdrawing funds. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
11. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
12. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, put your card away and leave. You might consider using another ATM or coming back later.
13. Don't display your cash; put it away as soon as the ATM transaction is completed and wait to count the cash until you are in the safety of a locked enclosure such as your car, home, or in another secure area.
14. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
15. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash, check, electronic direct deposits, wire transfers and other electronic transfers available to you on the business day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before our cut-off time on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off time or on a day we are not open, we will consider that the deposit was made on the next business day we are open. Mailed deposits will be made available on the business day we receive and process the transaction.

SCHEDULE OF CUT-OFF TIMES

Location	Cut-Off Time (Central Time)
Night Drop	Monday - Friday: 7:00 AM
Mobiliti (<i>Mobile Deposit Capture</i>), and Remote Deposit Capture ATM - <i>Cash & Checks Depo at Select Locations</i> Branches - Drive Thru (<i>except Terlingua</i>)	Monday - Friday: 6:00 PM
Online Banking (<i>Web</i>); Mobiliti (<i>Mobile Account Transfer</i>) and Voice Response (<i>Telephone</i>)	Monday - Friday: 7:00 PM

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day. You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first 30 days your account is open. Funds from cash, electronic direct deposits and wire transfers will be available on the business day we receive the deposit. The first \$5,525 of a day's total deposit of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the business day of deposit if checks are payable to the depositor. The excess over \$5,525 will be available on the fifth business day after the day of deposit.

Funds from all other check deposits will be available on the fifth business day after the day of your deposit.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

West Texas National Bank

6 Desta Drive, Suite 2400
Midland, TX 79705-5525

Phone: 1-877-493-7862

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include —

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, and the name of the person to whom you wrote the check.

TRUTH-IN-SAVINGS DISCLOSURE

GRATIS CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Other Fees: See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms:

- This is a truncated account. You will not receive cancelled checks or images in your monthly statement.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.

IMAGE CHECKING UNLIMITED ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - If your balance falls below \$750.00 on any day in the statement cycle we will impose a service charge of \$9.00 for that statement cycle.

If your balance is at least \$750.00 on every day in the monthly statement cycle but falls below \$1,500.00 on any day during the statement cycle we will impose a service charge of \$7.00 for that statement cycle.

Other Fees: See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms:

- Images of your cancelled checks are provided with this account at no charge.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.

IMAGE CHECKING PLUS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$500.00 to open this account.

Minimum balance to avoid imposition of fees - If your balance falls below \$5,000 on any one day in the statement cycle we will impose a Service Charge of \$12.50 for that statement cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must

maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Other Fees: See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms:

- Images of your cancelled checks are provided with this account at no charge.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.

RESOURCE CLUB CHECKING ACCOUNT

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Fees - A service charge of \$13.00 (waived for customers aged 60+) will be charged each statement cycle.

See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms:

- Images of your cancelled checks are provided with this account at no charge.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.
- \$25,000.00 AD&D Insurance and \$1,500.00 Dependent Children Coverage is included in your Resource Club Checking account. See member agreement for further information.
- Discount medical benefits are complimentary. The discount medical benefits are NOT insurance.
- The insurance product is not a deposit or other obligation of, or guaranteed by West Texas National Bank.
- The insurance product is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States or West Texas National Bank.
- In the case of an insurance product that involves investment risk, there is investment risk associated with the product, including possible loss of value.
- West Texas National Bank will not condition an extension of credit on the consumer's purchase of an insurance product or annuity, or on the consumer's agreement to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an affiliated entity.

RESOURCE CLUB PLUS INTEREST ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees - If your balance falls below **\$2,500.00** on any one day in the statement cycle we will impose a service charge of \$25.00 for that statement cycle, (\$22.00 for customers aged 60+ for that statement cycle).

If your balance is at least \$2,500 on every day in the monthly statement cycle but falls **below \$50,000.00** on any day during the statement cycle we will impose a service charge of \$25.00 (\$18.00 for customers aged 60+ for that statement cycle).

If your balance is \$50,000.00 or greater every day in the statement cycle we will not impose a Service Charge.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of **\$2,500.00** in the account each day to obtain the disclosed annual percentage yield.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Fees - See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms:

- Images of your cancelled checks are provided with this account at no charge.

- A positive balance is required to maintain the account and to prevent it from being automatically closed.
- \$25,000.00 AD&D Insurance and \$1,500.00 Dependent Children Coverage is included in your Resource Club Checking account. See member agreement for further information.
- Discount medical benefits are complimentary. The discount medical benefits are NOT insurance.
- The insurance product is not a deposit or other obligation of, or guaranteed by West Texas National Bank.
- The insurance product is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States or West Texas National Bank.
- In the case of an insurance product that involves investment risk, there is investment risk associated with the product, including possible loss of value.
- West Texas National Bank will not condition an extension of credit on the consumer's purchase of an insurance product or annuity, or on the consumer's agreement to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an affiliated entity.

SECOND CHANCE CHECKING

This account is not eligible for Overdraft Protection Program.

Prerequisite: One previously charged-off account at WTNB or at another institution that has been paid in full.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

No Minimum balance required.

Monthly Service Charge: a service charge of **\$10.00** for that statement cycle.

Fees – Statement mailing fee \$3.00

Other Fees: See Common Features section in this disclosure for other fees that maybe assessed your account.

Additional Terms:

- This is a truncated account. You will not receive cancelled checks or images in your monthly statement.
- A positive balance is required to maintain the account and to prevent it from being automatically closed.
- After one year in good standing, as defined in the terms and conditions, you may request to move to another bank product.

ULTIMATE CHECKING ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

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

This is a tiered rate account. If account eligibility requirements are **not** met, the interest rate will be paid at the Default Rate on the entire account balance.

If eligibility requirements **are** met, the interest rate on this account will be paid on the portion of the account balance which falls within each specific tier (balance range). This means that you could earn more than one interest rate on your deposited funds.

Qualifications - To qualify for "ULTIMATE Checking" tiered rates and receive reimbursements for ATM fee surcharges, you must meet the following requirements during the statement cycle:

- At least 10 Point of Sale (POS or merchant) transactions must post and settle to your account per statement cycle.
- Receive a monthly eStatement via Online Banking.

Please note that transactions MUST post and settle to your account during the statement cycle. They may not be in a pending state to qualify as one of the qualifications. Transactions may take one or more business days from the date the transaction was made to post and settle to an account.

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$100.00 to open this account.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

ATM Surcharge Reimbursement - If you have met your qualifications for the monthly statement cycle, we will reimburse you for ATM Surcharges up to a maximum of \$20.00 per cycle.

Fees – Statement mailing fee \$3.00. (Waived for customers aged 60+)

Other Fees - See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms - A positive balance is required to maintain the account and to prevent it from being automatically closed.

PERSONAL MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$2,500.00 to open this account.

Minimum balance to avoid imposition of fees - If your balance falls below \$2,500.00 on any one day in the statement cycle we will impose a Service Charge of \$15.00 for that statement cycle.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$2,500.00 in the account each day to obtain the disclosed annual percentage yield.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - Transfers from a money market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month. If you exceed these limits, your account may be transferred to a non-interest bearing checking account.

Fees - A debit item fee of \$3.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a calendar quarter. See Common Features section in this disclosure for other fees that may be assessed your account.

Other Fees - See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms - A positive balance is required to maintain the account and to prevent it from being automatically closed.

PERSONAL SAVINGS ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change.

Frequency of rate changes - We may change the interest rate on your account daily.

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

Compounding and crediting frequency - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit \$50.00 to open this account.

Minimum balance to avoid imposition of fees - If your balance falls below \$400 on any one day in the quarter we will impose a Service Charge of \$6.00 for that quarter. The service charge will be waived if the primary account holder is age 17 or under.

Minimum balance to obtain the annual percentage yield disclosed - You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.

Balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations - Transfers from a savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per month. If you exceed these limits, your account may be transferred to a non-interest bearing checking account.

Fees - A debit item fee of \$3.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a calendar quarter. See Common Features section in this disclosure for other fees that may be assessed your account.

Additional Terms - A positive balance is required to maintain the account and to prevent it from being automatically closed.

COMMON FEATURES

The following fees/charges may be assessed against your account:

ACCOUNT CLOSING (90 DAYS).....	\$20.00
ACCOUNT RECONCILIATION - PER HOUR.....	\$20.00
ATM CARD REPLACEMENT.....	\$7.50

ATM TRANSACTION FEES

Non-WTNB owned/operated ATM machine (including balance inquiries and transfers).....	\$2.00
CASHIER'S CHECK.....	\$5.00
CHECK PRINTING*.....	(fee varies depending on style ordered)
CONFIRMATIONS, NOTIFICATIONS, VERIFICATIONS.....	\$5.00
COUNTER ITEMS checks/deposit slips	\$2.00/10
DEPOSIT CORRECTIONS.....	\$3.00
FAX (FIRST PAGE / ADDITIONAL PAGE).....	\$2.00 / \$2.25
FORGERY AFFIDAVIT.....	\$10.00
FOREIGN FAX (FIRST PAGE / ADDITIONAL PAGE)	\$4.00/\$0.50
INCOMING / OUTGOING COLLECTION ITE.....	\$10.00
INDEMNITY BOND.....	\$15.00
LEGAL PROCESS (LEVY, GARNISHMENT, SUBPOENA, ETC).....	\$100.00
LOCKING BANK BAGS.....	\$25.00
MONEY ORDER.....	\$2.00
NON-CUSTOMER CHECK CASHING.....	\$5.00 for item >\$500.00
NSF*.....	\$30.00 per item**
OUTGOING WIRE - DOMESTIC TRANSFER CHARGE.....	\$20.00
OUTGOING WIRE - INTERNATIONAL TRANSFER CHARGE.....	\$50.00
OVERDRAFT FEE*.....	\$30.00 per item
PHOTOCOPIES - OTHER (PER PAGE) - CUSTOMER	\$0.50
PHOTOCOPIES - OTHER (PER PAGE) - NONCUSTOMER.....	\$1.00
RESEARCH FEES - PER HOUR.....	\$20.00
RESEARCH FEES - MINIMUM.....	\$10.00
RETURNED STATEMENT FEE (UNDELIVERABLE).....	\$5.00

SAFE DEPOSIT BOXES

2x5.....	\$30.00
3x5.....	\$35.00
4x5.....	\$40.00
5x5.....	\$45.00
2x10.....	\$40.00
3X10.....	\$50.00
5x10.....	\$60.00
6x10.....	\$62.00
9x10.....	\$80.00
10x10.....	\$85.00
10x13.....	\$90.00
23x21.....	\$160.00
23x44.....	\$185.00
STATEMENT FEE (MAILED HARDCOPY).....	\$3.00
STATEMENT - MEMO (ACCOUNT PRINTOUT).....	\$4.00
STOP PAYMENT ORDER.....	\$30.00
TRANSFERS - OVERDRAFT PROTECTION.....	\$8.00
REJECTS - ACH.....	\$1.00
REJECTS - CHECKS.....	\$1.00

* Overdraft and NSF fees apply to overdrafts and non-sufficient funds items ("NSF Items") created by check, in person withdrawal, ATM withdrawal, or other electronic means; provided however, that for consumer accounts we will only charge an Overdraft fee for overdrafts caused by ATM Withdrawal or one-time debit card transactions if opted-in to that service.

** We will not charge more than four (4) Overdraft fees and four (4) NSF fees per day. In addition, for consumer accounts only, the Bank will not charge an Overdraft fee for any items that result in a negative/overdrawn balance of \$5.00 or less, and will not charge an NSF fee for any items returned where the account has a negative balance of less than \$5.00 at the time of presentation. Please be aware that an item may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times an item is presented for payment. It is the policy of the Bank to endeavor to only charge one NSF or Overdraft fee per each item, regardless of the number of times the item is presented for payment. Be aware, however, that the Bank does not control how an item is presented for payment and a merchant or other payee may present an item in a manner that does not allow the Bank's processing system to identify that it is a re-presented item that has previously been assessed an NSF fee. If the Bank's processing system cannot identify that an item has been re-presented for payment, you understand and agree that you may be inadvertently charged additional NSF or Overdraft fees if the item is presented for payment multiple times. In that event, **you understand and agree that you must contact the Bank to identify the fees attributable to the same item being re-presented for payment and the Bank will refund any such fees to your account.**

YOUR ACCOUNT

These are the accounts you have opened or inquired about. Further details about these accounts are inside this disclosure. If the figures are not filled in, please see the insert that is with this disclosure or your periodic statement.

GRATIS CHECKING ACCOUNT

- IMAGE CHECKING UNLIMITED ACCOUNT**
- RESOURCE CLUB CHECKING ACCOUNT**
- RESOURCE CLUB PLUS INTEREST ACCOUNT**

Rate Information:

- **Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 7** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- IMAGE CHECKING PLUS ACCOUNT**

Rate Information:

- **Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 7** - If your daily balance is more than \$2,499.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- ULTIMATE CHECKING ACCOUNT**

Rate Information:

- **Tier 1** - When the ULTIMATE Checking qualifications are met, if your daily balance is \$25,000.00 or less, the interest rate paid on the entire balance will be _____% with an annual percentage yield of _____%.
- **Tier 2** - When the ULTIMATE Checking qualifications are met, an interest rate of _____% will be paid only for that portion of your daily balance that is greater than \$25,000.00. The annual percentage yield for this tier will range from _____% to _____% depending on the balance in the account.

Default rate - When the ULTIMATE Checking qualifications are not met, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- PERSONAL MONEY MARKET ACCOUNT**

Rate Information:

- **Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- **Tier 6** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 7** - If your daily balance is more than \$49.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

- PERSONAL SAVINGS ACCOUNT**

Rate Information:

- **Tier 1** - If your daily balance is \$500,000.00 or more, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 2** - If your daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 3** - If your daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 4** - If your daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 5** - If your daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 6** - If your daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.
- **Tier 7** - If your daily balance is more than \$49.99, but less than \$10,000.00, the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.

WEST TEXAS NATIONAL BANK

6 DESTA DRIVE, SUITE 2400

MIDLAND, TX 79705

1-877-493-7862

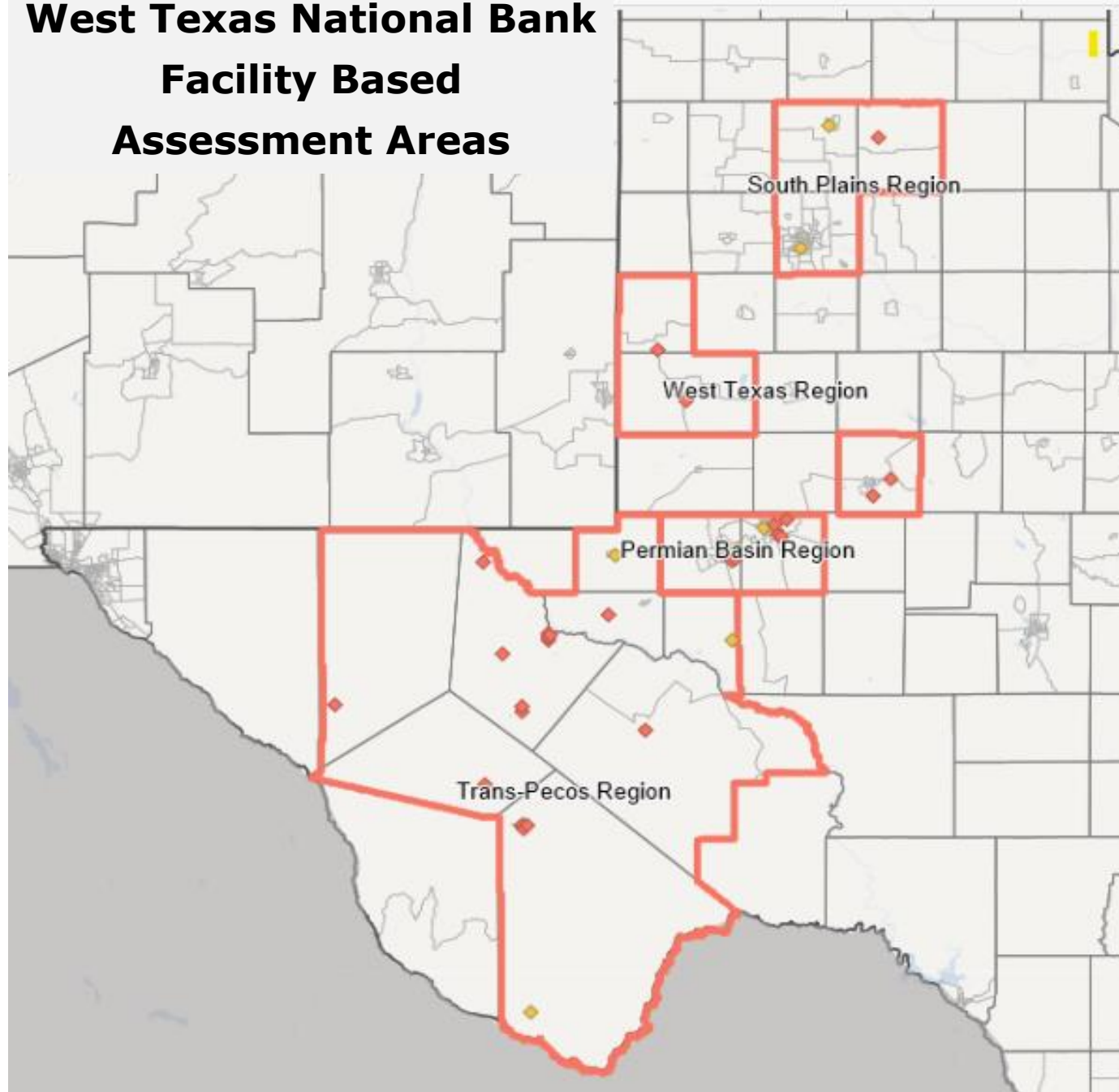
www.wtnb.com



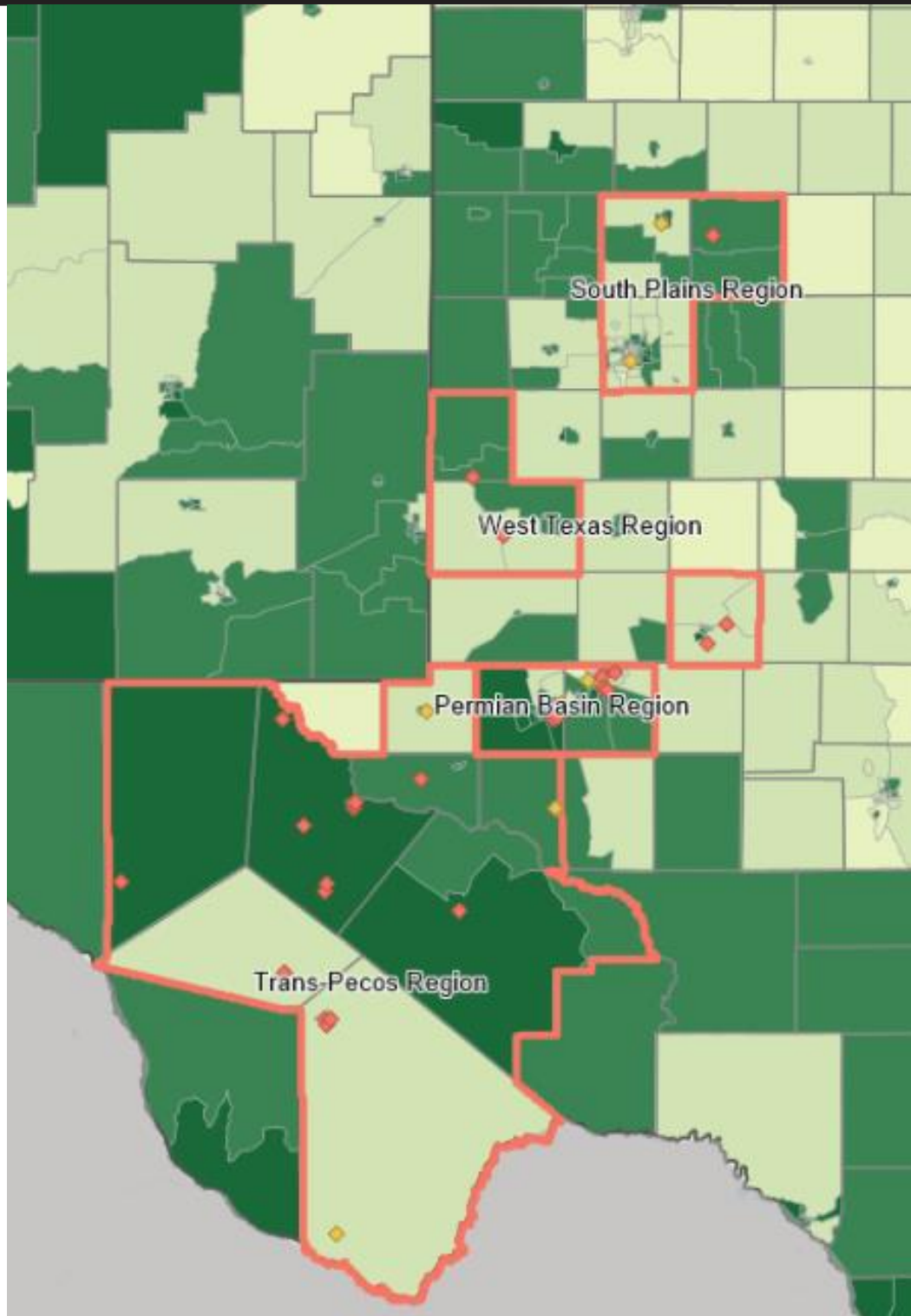
Maps of Assessment Area



West Texas National Bank Facility Based Assessment Areas



Minority Representation within Facility Based Assessment



% Minority

- ≤ 10%
- > 10% and ≤ 25%
- > 25% and ≤ 50%
- > 50% and ≤ 75%
- > 75%
- N/A

Census Tracts for WTNB

Branches and Deposit-Taking ATMs



WTNB Assessment Area:

Br # OR ATM TYPE	Location Name	Street Address	City	Zip	County	Census Tract	TRACT INCOME LEVEL	Underserved/Distressed Tract
1	Seminole Branch-Outside	200 SE Ave B	Seminole	79360	Gaines	NA.48.165.9503.00	Middle	No
1	Seminole Branch-Inside	200 SE Ave B	Seminole	79360	Gaines	NA.48.165.9503.00	Middle	No
2	Denver City Branch	810 E Broadway	Denver City	79323	Gaines	NA.48.501.9502.00	Upper	No
3	Pecos Branch - Outside	100 E 6th St	Pecos	79772	Reeves	NA.48.389.9502.00	Middle	Underserved/Distressed Tract
3	Pecos Branch - Inside	100 E 6th St	Pecos	79772	Reeves	NA.48.389.9502.00	Middle	Underserved/Distressed Tract
4	Kermit Branch	100 S East Ave	Kermit	79745	Winkler	NA.48.495.9503.00	Middle	No
5	Crane Branch	729 S Gaston Ave	Crane	79731	Crane	NA.48.103.9501.00	Upper	No
6	Alpine - Branch	101 East Ave E	Alpine	79830	Brewster	NA.48.043.9503.00	Middle	Underserved/Distressed Tract
7	Terlingua Branch	53610 State Hwy 118	Terlingua	79852	Brewster	NA.48.043.9505.00	Middle	Underserved/Distressed Tract
8	Claydesta Branch	6 Desta Drive	Midland	79705	Midland	33260.48.329.0002.00	Upper	No
9	Summit Branch	300 Marienfeld St	Midland	79701	Midland	33260.48.329.0102.00	Moderate	No
12	Wadley Branch	5401 West Wadley	Midland	79707	Midland	33260.48.329.0101.12	Upper	No
16	Odessa Branch	6010 E. Hwy 191, Suite 125	Odessa	79762	Odessa	36220.48.135.0030.00	Upper	No
17	Lubbock Branch	6502 Slide Rd. Ste 100	Lubbock	79424	Lubbock	31180.48.303.0017.12	Moderate	No
18	Plainview Branch	3322 Olton Road	Plainview	79072	Hale	NA.48.189.9503.00	Upper	No
19	Lockney Branch	305 North Main Street	Lockney	79241	Floyd	NA.48.153.9505.00	Middle	Underserved/Distressed Tract
DT-ATM	Uncles - Alpine Truck Stop	2411 US-90	Alpine	79830	Brewster	NA.48.043.9505.00	Middle	Underserved/Distressed Tract
DT-ATM	Uncles - Alpine	798 N 5th St	Alpine	79830	Brewster	NA.48.043.9503.00	Middle	Underserved/Distressed Tract
DT-ATM	SRSU	East Hwy 90	Alpine	79830	Brewster	NA.48.043.9503.00	Middle	Underserved/Distressed Tract
DT-ATM	Uncles – Balmorhea I-10	2899 Co.Rd. 303	Balmorhea	79718	Reeves	NA.48.389.9505.00	Middle	Underserved/Distressed Tract
DT-ATM	Balmorhea Drive UP	305 N Main St	Balmorhea	79718	Reeves	NA.48.389.9505.00	Middle	Underserved/Distressed Tract
DT-ATM	Balmorhea Inside	305 N Main St	Balmorhea	79718	Reeves	NA.48.389.9505.00	Middle	Underserved/Distressed Tract
DT-ATM	Big Springs	4911 Hwy 87	Big Spring	79720	Howard	NA.48.227.9501.00	Low	Underserved/Distressed Tract
DT-ATM	Uncles - Sand Springs	7011 N Service Rd	Big Spring	79720	Howard	NA.48.227.9502.00	Upper	No
DT-ATM	Uncles - Denver City	1502 Plains Hwy	Denver City	79323	Gaines	NA.48.501.9502.00	Upper	No
DT-ATM	Uncles - Ft Stockton	1507 W Dickinson Blvd	Fort Stockton	79735	Pecos	NA.48.371.9504.00	Upper	No
DT-ATM	Ft Davis	101 N State St	Ft. Davis	79734	Jeff Davis	NA.48.243.9501.00	Middle	Underserved/Distressed Tract
DT-ATM	Uncles - Wadley	2301 W Wadley Ave	Midland	79705	Midland	33260.48.329.0003.03	Upper	No
DT-ATM	Rankin	2411 Rankin Hwy	Midland	79701	Midland	33260.48.329.0014.00	Moderate	No
DT-ATM	Loop 250 Inside	4921 E Loop 250	Midland	79705	Midland	33260.48.329.0101.12	Upper	No
DT-ATM	Claydesta Building Atrium	6 Desta Drive	Midland	79705	Midland	33260.48.329.0002.00	Upper	No
DT-ATM	Greenwood	6601 Highway 307	Midland	79706	Midland	33260.48.329.0101.13	Upper	No
DT-ATM	Greenwood Inside	6601 Highway 307	Midland	79706	Midland	33260.48.329.0101.13	Upper	No

DT-ATM	Uncles - Grandview	1515 S Grandview Ave	Odessa	79761	Ector	36220.48.135.0023.00	Upper	No
DT-ATM	Uncles - Grant West	1700 S Grant Ave	Odessa	79766	Ector	36220.48.135.0030.00	Upper	No
DT-ATM	Uncles - Grant	1701 S Grant Ave	Odessa	79766	Ector	36220.48.135.0030.00	Upper	No
DT-ATM	Orla - Inside	13 FM 652 East	Orla	79770	Reeves	NA.48.389.9501.00	Moderate	No
DT-ATM	Orla - Outside	13 FM 652 East	Orla	79770	Reeves	NA.48.389.9501.00	Moderate	No
DT-ATM	Pecos CC - Inside	131 S Frontage Rd IH 20	Pecos	79772	Reeves	NA.48.389.9504.00	Upper	No
DT-ATM	Pecos CC - Outside	131 S Frontage Rd IH 20	Pecos	79772	Reeves	NA.48.389.9504.00	Upper	No
DT-ATM	Eddy St	1403 S Eddy St	Pecos	79772	Reeves	NA.48.389.9504.00	Upper	No
DT-ATM	Uncles - Pecos #2	201 E 3rd St	Pecos	79772	Reeves	NA.48.389.9502.00	Middle	Underserved/Distressed Tract
DT-ATM	Uncles - Pyote	115 Rogers St	Pyote	79777	Ward	NA.48.475.9501.00	Middle	No
DT-ATM	Uncles - Seminole	1211 S Main St	Seminole	79360	Gaines	NA.48.165.9502.00	Upper	No
DT-ATM	Uncles - Toyah	220 I-20 E Frontage Rd	Toyah	79785	Reeves	NA.48.389.9501.00	Moderate	No
DT-ATM	Van Horn	400 Van Horn Drive	Van Horn	79855	Culberson	NA.48.109.9503.00	Moderate	No

46 Total ATMs

Loan to Deposit Ratios



West Texas National Bank Loan to Deposit Ratio

As of January 30, 2025

Quarter Ending as of:	Loan to Deposit Ratio
December 31, 2024	58.25%
September 30, 2024	68.00%
June 30, 2024	68.35%
March 31, 2024	64.21%
December 31, 2023	63.09%

Disclosure Statement

Large Bank



COMMUNITY REINVESTMENT ACT INFORMATION SHEET

****DISCLOSURE STATEMENT****

The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm and community development lending activity. The CRA Aggregate and Disclosure Retrieval system provides access to each lending institution's individual Disclosure Statement as well as the Aggregate Tables covering the lending activity of all institutions subject to CRA for each MSA and non-MSA portion of each state.

Content of CRA Disclosure Statements

The Disclosure Statement may contain up to eight tables as follows:

TABLE 1-1 Small Business Loans by County - Originations

TABLE 1-2 Small Business Loans by County - Purchases

TABLE 2-1 Small Farm Loans by County - Originations

TABLE 2-2 Small Farm Loans by County - Purchases

TABLE 3 Assessment Area/Non-Assessment Area Activity - Small Business Loans

TABLE 4 Assessment Area/Non-Assessment Area Activity - Small Farm Loans

TABLE 5 Community Development/Consortium Third-Party Activity

TABLE 6 Assessment Area(s) by Tract

In addition, this Disclosure Statement will contain a Notes Table (N-1) and an Error Status Information table (E-1). The disclosure statement will only contain records that are free of validity errors.

Public Availability

The Community Reinvestment Act requires that the CRA Disclosure Statement be made available to the public as part of an institution's CRA public file. The entire disclosure statement must be available at the main office and, if an interstate institution, at one branch office in each state within three business days of its receipt from the Federal Reserve Board. In addition, a report must be made available at a branch office within five calendar days of a request being made at that branch.

Notice of Availability

Lending institutions are required to post a notice in the public lobby of their offices informing the public of the availability of the CRA public file.

If you have any questions about the Disclosure Statement, contact Lou Deane Littlefield, VP | Compliance Manager | CRA Officer at (877) 493-7862 or llittlefield@wtNB.com.



Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (073), AL										
MSA 13820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (059), MS										
MSA 25060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	409	1	409	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	409	1	409	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	409	1	409	0	0
STATE TOTAL	0	0	0	0	1	409	1	409	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLATTE COUNTY (165), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EDDY COUNTY (015), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	664	1	664	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	664	1	664	0	0
LEA COUNTY (025), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	220	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	220	1	664	1	664	0	0
STATE TOTAL	0	0	1	220	1	664	1	664	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREWSTER COUNTY (043), TX										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	181	3	535	2	887	6	1,321	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	181	3	535	2	887	6	1,321	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	250	0	0	2	350	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	2	350	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	108	0	0	1	384	3	492	0	0
Middle Income	4	236	2	230	1	1,000	0	0	0	0
Upper Income	2	143	4	675	0	0	3	343	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	487	6	905	2	1,384	6	835	0	0
GAINES COUNTY (165), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	513	2	413	2	1,720	11	818	0	0
Upper Income	10	483	1	128	4	1,204	12	1,239	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	996	3	541	6	2,924	23	2,057	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARZA COUNTY (169), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	105	1	730	2	835	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	105	1	730	2	835	0	0
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	552	1	552	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	552	1	552	0	0
HALE COUNTY (189), TX										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	135	0	0	0	0	2	75	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	165	0	0	0	0	3	105	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	776	0	0	0	0
Middle Income	1	75	4	896	10	6,559	6	2,522	0	0
Upper Income	9	320	5	919	41	14,826	16	2,797	0	0
Income Not Known	0	0	0	0	2	934	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	395	9	1,815	54	23,095	22	5,319	0	0

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LYNN COUNTY (305), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	395	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	395	0	0	0	0
MIDLAND COUNTY (329), TX 2/										
MSA 33260										
Inside AA 0003										
Low Income	1	50	1	153	0	0	2	203	0	0
Moderate Income	18	836	3	561	0	0	14	942	0	0
Middle Income	4	223	4	765	3	2,060	2	190	0	0
Upper Income	17	830	7	1,417	9	5,244	17	1,590	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,939	15	2,896	12	7,304	35	2,925	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
RANDALL COUNTY (381), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	107	0	0	1	380	2	107	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	107	0	0	1	380	2	107	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
REEVES COUNTY (389), TX										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	113	0	0	0	0	4	113	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	73	0	0	0	0	2	73	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	186	0	0	0	0	6	186	0	0
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	29	0	0	0	0	1	29	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOM GREEN COUNTY (451), TX										
MSA 41660										
Outside Assessment Area										
Low Income	0	0	0	0	1	884	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	884	0	0	0	0
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	100	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	100	0	0	0	0	1	50	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINKLER COUNTY (495), TX										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	2	102	1	200	0	0	3	302	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	152	1	200	0	0	4	352	0	0
YOAKUM COUNTY (501), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	95	1	152	0	0	4	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	95	1	152	0	0	4	95	0	0
TOTAL INSIDE AA IN STATE	100	4,596	38	7,044	76	35,594	109	13,195	0	0
TOTAL OUTSIDE AA IN STATE	8	386	2	355	7	3,741	10	2,223	0	0
STATE TOTAL	108	4,982	40	7,399	83	39,335	119	15,418	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000024185

Small Business Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	100	4,596	38	7,044	76	35,594	109	13,195	0	0
TOTAL OUTSIDE AA	10	496	3	575	10	5,814	13	3,306	0	0
TOTAL INSIDE & OUTSIDE	110	5,092	41	7,619	86	41,408	122	16,501	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000024185

Small Farm Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORA COUNTY (033), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	0	0	0	0	1	28	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	1	28	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	28	0	0	0	0	1	28	0	0
STATE TOTAL	1	28	0	0	0	0	1	28	0	0

Loans by County

Respondent ID: 0000024185

Small Farm Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARMSTRONG COUNTY (011), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	1	500	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	500	1	10	0	0
BREWSTER COUNTY (043), TX										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	1	120	0	0	3	180	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	1	120	1	300	4	480	0	0
BROWN COUNTY (049), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0

Loans by County

Respondent ID: 0000024185

Small Farm Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASTRO COUNTY (069), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	315	1	315	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	315	1	315	0	0
FLOYD COUNTY (153), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	122	0	0	2	658	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	122	0	0	2	658	1	75	0	0
GAINES COUNTY (165), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	325	4	610	4	1,505	8	1,315	0	0
Upper Income	18	792	10	1,728	3	1,085	25	2,880	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,117	14	2,338	7	2,590	33	4,195	0	0

Loans by County

Respondent ID: 0000024185

Small Farm Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HALE COUNTY (189), TX										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	3	1,080	5	1,140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	3	1,080	5	1,140	0	0
HOCKLEY COUNTY (219), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	104	0	0	2	129	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	104	0	0	2	129	0	0
JEFF DAVIS COUNTY (243), TX										
MSA NA										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	357	1	357	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	357	1	357	0	0

Loans by County

Respondent ID: 0000024185

Small Farm Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILLS COUNTY (333), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	275	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	275	0	0	0	0
MOTLEY COUNTY (345), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	111	2	265	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	111	2	265	0	0	0	0	0	0
RANDALL COUNTY (381), TX										
MSA 11100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000024185

Small Farm Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TERRY COUNTY (445), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	1	500	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	500	1	21	0	0
TOM GREEN COUNTY (451), TX										
MSA 41660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
YOAKUM COUNTY (501), TX										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	300	1	100	0	0
TOTAL INSIDE AA IN STATE	27	1,337	15	2,458	13	4,627	44	6,272	0	0

Loans by County

Respondent ID: 0000024185

Small Farm Loans - Originations

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	389	4	569	7	2,648	8	1,050	0	0
STATE TOTAL	35	1,726	19	3,027	20	7,275	52	7,322	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	27	1,337	15	2,458	13	4,627	44	6,272	0	0
TOTAL OUTSIDE AA	9	417	4	569	7	2,648	9	1,078	0	0
TOTAL INSIDE & OUTSIDE	36	1,754	19	3,027	20	7,275	53	7,350	0	0

2023 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: WEST TEXAS NATIONAL BANK

Respondent ID: 0000024185
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - GAINES COUNTY (165) - MSA NA	30	4,461	23	2,057	0	0
TX - MIDLAND COUNTY (329) - MSA 33260 2/	67	12,139	35	2,925	0	0
TX - ECTOR COUNTY (135) - MSA 36220	16	2,776	6	835	0	0
TX - REEVES COUNTY (389) - MSA NA	6	186	6	186	0	0
TX - WINKLER COUNTY (495) - MSA NA	4	352	4	352	0	0
TX - YOAKUM COUNTY (501) - MSA NA	5	247	4	95	0	0
TX - BREWSTER COUNTY (043) - MSA NA	9	1,603	6	1,321	0	0
TX - LUBBOCK COUNTY (303) - MSA 31180	73	25,305	22	5,319	0	0
TX - HALE COUNTY (189) - MSA NA	4	165	3	105	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: WEST TEXAS NATIONAL BANK

Respondent ID: 0000024185
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - GAINES COUNTY (165) - MSA NA	43	6,045	33	4,195	0	0
TX - YOAKUM COUNTY (501) - MSA NA	2	400	1	100	0	0
TX - BREWSTER COUNTY (043) - MSA NA	4	480	4	480	0	0
TX - JEFF DAVIS COUNTY (243) - MSA NA	1	357	1	357	0	0
TX - HALE COUNTY (189) - MSA NA	5	1,140	5	1,140	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: WEST TEXAS NATIONAL BANK

Respondent ID: 0000024185
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	153,382	0	0
Purchased	2	79,370	0	0
Total	13	232,752	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

ASSESSMENT AREA - 0001

CRANE COUNTY (103), TX

MSA: NA

Middle Income

9501.00*

ASSESSMENT AREA - 0002

GAINES COUNTY (165), TX

MSA: NA

Middle Income

9501.00 9502.02

Upper Income

9502.01 9503.00

ASSESSMENT AREA - 0003

MARTIN COUNTY (317), TX

MSA: 33260

Moderate Income

9501.00*

Middle Income

9502.00*

MIDLAND COUNTY (329), TX 2/

MSA: 33260

Low Income

0014.00* 0015.00

Moderate Income

0006.00 0011.00 0017.00* 0101.06 0101.17* 0101.18* 0102.00

Middle Income

0001.00* 0003.02* 0003.05* 0004.01* 0004.02* 0005.00* 0012.00* 0013.00* 0101.05* 0101.07 0101.15*

0101.19* 0101.23 0101.26

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

Upper Income

0002.00 0003.03 0003.04 0101.08 0101.16 0101.20 0101.21 0101.24* 0101.25 0101.27 0101.28

0101.29*

Income Not Known

0101.22*

ASSESSMENT AREA - 0004

ECTOR COUNTY (135), TX

MSA: 36220

Moderate Income

0003.00* 0006.00* 0007.00 0008.00* 0011.00* 0015.00 0018.00* 0019.00* 0020.00* 0031.00

Middle Income

0001.00 0004.00* 0005.00* 0010.00* 0013.00* 0017.00* 0022.00* 0025.02* 0025.03* 0027.01* 0028.01*

0028.03* 0028.04 0030.01*

Upper Income

0016.00* 0023.00* 0024.00* 0025.01* 0027.02 0029.00* 0030.02 0030.03 0030.04

ASSESSMENT AREA - 0005

REEVES COUNTY (389), TX

MSA: NA

Moderate Income

9502.00 9503.00* 9506.00

Upper Income

9504.00

ASSESSMENT AREA - 0006

WINKLER COUNTY (495), TX

MSA: NA

Middle Income

9502.00* 9503.00

Upper Income

9504.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

ASSESSMENT AREA - 0007

YOAKUM COUNTY (501), TX

MSA: NA

Middle Income

9501.00

Upper Income

9502.00

ASSESSMENT AREA - 0008

HOWARD COUNTY (227), TX

MSA: NA

Low Income

9503.00*

Middle Income

9502.00* 9504.00* 9505.00* 9506.00* 9507.00* 9508.02*

Upper Income

9501.00* 9508.01* 9509.00*

ASSESSMENT AREA - 0009

BREWSTER COUNTY (043), TX

MSA: NA

Moderate Income

9504.00*

Middle Income

9505.00

Upper Income

9503.00

ASSESSMENT AREA - 0010

WARD COUNTY (475), TX

MSA: NA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

Middle Income

9501.00* 9503.00*

Upper Income

9502.00*

ASSESSMENT AREA - 0011

CULBERSON COUNTY (109), TX

MSA: NA

Moderate Income

9503.00*

ASSESSMENT AREA - 0012

PRESIDIO COUNTY (377), TX

MSA: NA

Low Income

9502.00*

Middle Income

9501.00*

ASSESSMENT AREA - 0013

JEFF DAVIS COUNTY (243), TX

MSA: NA

Middle Income

9501.00

ASSESSMENT AREA - 0014

LUBBOCK COUNTY (303), TX

MSA: 31180

Low Income

0003.03* 0010.00* 0012.00* 0017.08* 0020.02* 0022.08* 0024.01* 0106.02*

Moderate Income

0001.00* 0002.02* 0003.01* 0003.04* 0006.07* 0009.02* 0013.00* 0014.02* 0016.02* 0017.09* 0017.10*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

0017.12* 0022.03* 0022.05* 0022.06* 0022.07* 0023.02* 0024.02 0025.00* 0104.20* 0106.01*

Middle Income

0004.02 0004.03 0004.07* 0004.08* 0004.09* 0004.11 0005.01* 0006.03* 0007.00 0014.01* 0015.01*

0016.01* 0017.11* 0017.14* 0017.15* 0018.05* 0018.06* 0018.07* 0019.05* 0019.06 0020.01* 0021.03

0021.04 0023.01* 0101.01* 0101.02* 0102.01* 0102.02* 0102.03* 0102.04* 0103.01 0103.02* 0104.02*

0104.04* 0104.10* 0104.13 0104.16* 0104.17 0104.18* 0105.05* 0105.06* 0105.11* 0105.13* 0105.14*

Upper Income

0002.01 0004.06* 0017.13* 0017.16* 0017.17* 0018.04 0018.08* 0019.04* 0019.07* 0019.08 0021.02*

0104.09* 0104.11* 0104.12* 0104.14* 0104.15 0104.19* 0104.21* 0104.22 0104.23 0105.02 0105.04*

0105.09* 0105.10 0105.12 0107.00*

Income Not Known

0004.10* 0005.02* 0005.03* 0006.05* 0009.01 0015.02 9800.00*

ASSESSMENT AREA - 0015

HALE COUNTY (189), TX

MSA: NA

Moderate Income

9502.00*

Middle Income

9501.00* 9504.00* 9505.00 9506.00 9507.00* 9508.00 9509.00*

Upper Income

9503.00

OUTSIDE ASSESSMENT AREA

JEFFERSON COUNTY (073), AL

MSA: 13820

Median Family Income >= 120%

0129.10

JACKSON COUNTY (059), MS

MSA: 25060

Income Not Known

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

0410.01

PLATTE COUNTY (165), MO

MSA: 28140

Middle Income

0302.07

EDDY COUNTY (015), NM

MSA: NA

Upper Income

0006.00

LEA COUNTY (025), NM

MSA: NA

Upper Income

0007.01

MORA COUNTY (033), NM

MSA: NA

Moderate Income

9552.02

ARMSTRONG COUNTY (011), TX

MSA: 11100

Middle Income

9501.00

BROWN COUNTY (049), TX

MSA: NA

Middle Income

9501.00

CASTRO COUNTY (069), TX

MSA: NA

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

9503.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0320.19

COMAL COUNTY (091), TX

MSA: 41700

Upper Income

3107.02

FLOYD COUNTY (153), TX

MSA: NA

Middle Income

9505.00 9506.00

GARZA COUNTY (169), TX

MSA: NA

Upper Income

9501.01

GUADALUPE COUNTY (187), TX

MSA: 41700

Middle Income

2104.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

9807.00

HOCKLEY COUNTY (219), TX

MSA: NA

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

9502.00

LYNN COUNTY (305), TX

MSA: 31180

Middle Income

9504.00

MILLS COUNTY (333), TX

MSA: NA

Middle Income

9501.00

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income >= 120%

6904.06

MOTLEY COUNTY (345), TX

MSA: NA

Middle Income

9501.00

RANDALL COUNTY (381), TX

MSA: 11100

Upper Income

0216.09 0217.07 0217.08

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 70-80%

1114.05

TERRY COUNTY (445), TX

MSA: NA

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000024185

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: WEST TEXAS NATIONAL BANK

9501.00

TOM GREEN COUNTY (451), TX

MSA: 41660

Low Income

0018.00

Upper Income

0017.08

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0019.18

KING COUNTY (033), WA

MSA: 42644

Median Family Income >= 120%

0058.03

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000024185

Institution: WEST TEXAS NATIONAL BANK

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	82	82	0	0.00%
Small Farm Loans	23	23	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	145	145	0	0.00%
Total	252	252	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Consumer Mortgage

Lending Test



HMDA: INSTITUTION REGISTER SUMMARY REPORT

WEST TEXAS NATIONAL BANK

Reporting Period: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

Report Filters: Filter details at End of Report

State: Arizona				Loan Type				Construction Method			Loan Purpose		
MA/MD	MA/MD Name	Total LARs	Total Amt (\$000)	CONV	FHA	VA	FSA_RHS	Site Built	MFG	Total Units	Purchase	Home Improvement	Refinance; Cash-out Refinance
22380	FLAGSTAFF, AZ	1	335	1	0	0	0	1	0	1	1	0	0
State: Arkansas				Loan Type				Construction Method			Loan Purpose		
MA/MD	MA/MD Name	Total LARs	Total Amt (\$000)	CONV	FHA	VA	FSA_RHS	Site Built	MFG	Total Units	Purchase	Home Improvement	Refinance; Cash-out Refinance
	Tract without an MA	1	715	1	0	0	0	1	0	1	0	0	1
State: Georgia				Loan Type				Construction Method			Loan Purpose		
MA/MD	MA/MD Name	Total LARs	Total Amt (\$000)	CONV	FHA	VA	FSA_RHS	Site Built	MFG	Total Units	Purchase	Home Improvement	Refinance; Cash-out Refinance
42340	SAVANNAH, GA	1	505	1	0	0	0	1	0	1	1	0	0
State: Oklahoma				Loan Type				Construction Method			Loan Purpose		
MA/MD	MA/MD Name	Total LARs	Total Amt (\$000)	CONV	FHA	VA	FSA_RHS	Site Built	MFG	Total Units	Purchase	Home Improvement	Refinance; Cash-out Refinance
	Tract without an MA	1	205	1	0	0	0	1	0	1	1	0	0
State: Texas				Loan Type				Construction Method			Loan Purpose		
MA/MD	MA/MD Name	Total LARs	Total Amt (\$000)	CONV	FHA	VA	FSA_RHS	Site Built	MFG	Total Units	Purchase	Home Improvement	Refinance; Cash-out Refinance
19124	DALLAS-PLANO-IRVING, TX	11	10,715	11	0	0	0	11	0	11	10	1	0
23104	FORT WORTH-ARLINGTON-GRAPEVINE, TX	2	2,330	2	0	0	0	2	0	2	2	0	0
26420	HOUSTON-PASADENA-THE WOODLANDS, TX	1	805	1	0	0	0	1	0	3	1	0	0
31180	LUBBOCK, TX	6	2,650	6	0	0	0	6	0	6	1	2	3
33260	MIDLAND, TX	20	5,760	20	0	0	0	20	0	20	13	3	1
36220	ODESSA, TX	5	1,495	5	0	0	0	5	0	5	4	1	0
	Tract without an MA	66	16,590	66	0	0	0	66	0	123	31	13	20
Grand Total:		116	42,540	116	0	0	0	116	0	175	66	20	25

* The Loan Amount data is based on the CFPB Public Loan-Level data to disclose the midpoint for the \$10,000 interval into which the reported value falls.

HMDA: INSTITUTION REGISTER SUMMARY REPORT

2024

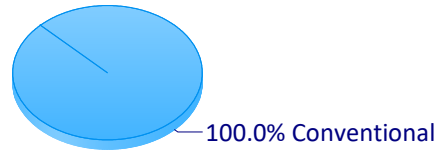
WEST TEXAS NATIONAL BANK

Reporting Period: 01/01/2024 to 12/31/2024

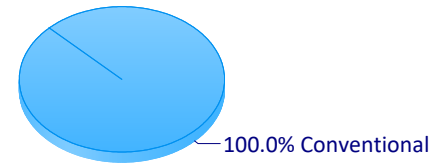
Last Action Date: 12/31/2024

Report Filters: Filter details at End of Report

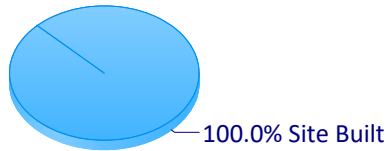
Total Count by Loan Type



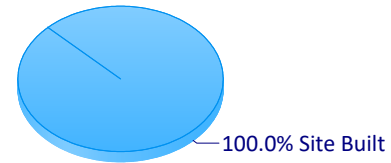
Total Amount by Loan Type



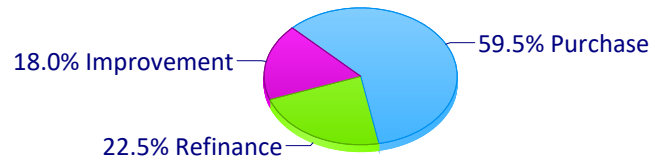
Total Count by Construction Method



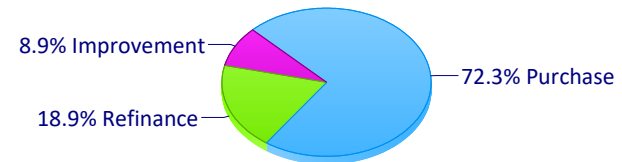
Total Amount by Construction Method



Total Count by Loan Purpose



Total Amount by Loan Purpose



HMDA: INSTITUTION REGISTER SUMMARY REPORT

2024

WEST TEXAS NATIONAL BANK

Reporting Period: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

Report Filters: Filter details at End of Report

Top 10 MA's				Loan Type				Construction Method			Loan Purpose		
MA/MD	MA/MD Name	Total LARs	Total Amt (\$000)	CONV	FHA	VA	FSA_RHS	Site Built	MFG	Total Units	Purchase	Home Improvement	Refinance
	Texas Tracts without an MA	66	16,590	66	0	0	0	66	0	123	31	13	20
33260	MIDLAND, TX	20	5,760	20	0	0	0	20	0	20	13	3	1
19124	DALLAS-PLANO-IRVING, TX	11	10,715	11	0	0	0	11	0	11	10	1	0
31180	LUBBOCK, TX	6	2,650	6	0	0	0	6	0	6	1	2	3
36220	ODESSA, TX	5	1,495	5	0	0	0	5	0	5	4	1	0
23104	FORT WORTH-ARLINGTON-GRAPEV TX	2	2,330	2	0	0	0	2	0	2	2	0	0
26420	HOUSTON-PASADENA-THE WOODLANDS, TX	1	805	1	0	0	0	1	0	3	1	0	0
	Oklahoma Tracts without an MA	1	205	1	0	0	0	1	0	1	1	0	0
42340	SAVANNAH, GA	1	505	1	0	0	0	1	0	1	1	0	0
	Arkansas Tracts without an MA	1	715	1	0	0	0	1	0	1	0	0	1

Report Filter: DATE RANGE: 01/01/2024 - 12/31/2024; for Submitted Records

* The Loan Amount data is based on the CFPB Public Loan-Level data to disclose the midpoint for the \$10,000 interval into which the reported value falls.

Current HMDA LAR



ACTION	ACTDATE	APDATE	LNTYPE	LNAMOUNTFL	RCRDTYPE	PROPSTREET	PROPCITY	PROPSTATE	PROPZIP	MACODE	STCODE	CNTYCODE	CENSUSTRCT	LATITUDE	LONGITUDE	PROPTYPE	LNPURPOSE	OCCUPANCY	PREAPPR	APETH	CAPETH	APRACE	CAPRACE	APSEX	CAPSEX	APL_AGE	CO_APL_AGE	APL_DOB	CO_APL_DOB	TINCOME	PURCHTYPE	DENIALR1	DENIALR2	DENIALR3	DENIALR4	DenialOtherDescriptor			
1	01/30/2024	01/05/2024	1	1155000	1	1335 Bentley Ct	Southlake	TX	76092	23104	48	439	1139.58	32.923176	-97.152145	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10							
1	08/30/2024	07/30/2024	1	360000	1	14 Auburn Ct	Midland	TX	79705	33260	48	329	0003.05	32.027302	-102.117859	0	1	1	2	2	5	5	8	1	5	66	9999	05/25/1958		164	0	10							
1	01/18/2024	10/17/2023	1	175000	1	468 County Road 411	Seminole	TX	79360	NA	48	165	9502.01	32.663574	-102.548203	0	2	1	2	2	2	5	5	2	1	35	37	07/10/1988	06/26/1986	78	0	10							
1	06/25/2024	03/27/2024	1	378398	1	400 FM 1757	Seminole	TX	79360	NA	48	165	9502.02			0	1	1	2	2	5	5	8	1	5	39	9999	12/13/1984		185	0	10							
1	01/12/2024	11/15/2023	1	126000	1	298 James St	Kermit	TX	79745	NA	48	495	9503.00	31.8459	-103.081802	0	2	1	2	11	5	5	8	2	5	42	9999	07/24/1981		52	0	10							
1	01/23/2024	11/07/2023	1	130000	1	309 N Ave G	Marathon	TX	79842	NA	48	043	9505.00	30.208574	-103.2416	0	32	1	2	2	5	5	8	2	5	50	9999	05/10/1973		106	0	10							
1	03/18/2024	11/20/2023	1	1006000	1	4902 118th St	Lubbock	TX	79424	31180	48	303	0105.12	33.487087	-101.916862	0	31	1	2	2	5	5	8	1	5	32	9999	02/11/1991		870	0	10							
1	01/12/2024	12/15/2023	1	177110	1	313 S N St	Midland	TX	79701	33260	48	329	0011.00	31.991302	-102.095718	0	1	1	2	2	5	5	8	2	5	23	9999	03/10/2000		0	0	10							
4	01/09/2024	12/27/2023	1	542900	1	560 Private Road 201E # G	Seminole	TX	79360	NA	48	165	9502.01	32.793541	-102.646149	0	1	1	2	2	5	5	8	1	5	54	9999	10/16/1969		330	0	10							
3	02/22/2024	12/27/2023	1	124500	1	1802 Olive St	Pecos	TX	79772	NA	48	389	9504.00	31.404045	-103.490288	0	2	1	2	2	5	5	8	2	5	55	9999	01/11/1968		69	0	1	3	5					
1	03/11/2024	12/29/2023	1	725000	1	112 Camino Rincon	Alpine	TX	79830	NA	48	043	9505.00	30.419212	-103.680008	0	1	1	2	2	2	5	5	1	2	64	63	08/14/1959	02/21/1960	305	0	10							
1	02/16/2024	01/02/2024	1	64756	1	7219 E County Road 113	Midland	TX	79706	33260	48	329	0101.28	31.995113	-101.950523	0	2	1	2	2	5	5	8	1	5	34	9999	02/15/1989		399	0	10							
1	02/09/2024	01/08/2024	1	504630	1	3132 Marble Falls Ln	Rockwall	TX	75032	19124	48	397	0405.13	32.895641	-96.415756	0	1	1	2	2	2	5	5	1	2	76	74	07/08/1947	05/15/1949	94	0	10							
3	01/22/2024	01/22/2024	1	227900	1	603 SW 23rd St	Seminole	TX	79360	NA	48	165	9502.02	32.712116	-102.670967	0	32	1	2	11	11	6	6	1	2	51	51	01/04/1973	07/30/1972	106	0	1	3						
1	12/02/2024	08/19/2024	1	174250	1	1210 SW 3rd St.	Seminole	TX	79360	NA	48	165	9502.02			0	1	1	2	2	5	5	8	1	5	30	9999	11/12/1993		86	0	10							
1	04/12/2024	03/18/2024	1	356000	1	206 E. Fort Davis Ave.	Alpine	TX	79830	NA	48	043	9503.00			0	1	1	2	2	2	5	5	2	1	67	68	12/01/1956	08/05/1955	250	0	10							
3	02/01/2024	01/30/2024	1	150000	1	3002 Loma Dr	Midland	TX	79705	33260	48	329	0002.00	32.026505	-102.083588	0	4	1	2	1	5	5	8	1	5	51	9999	10/09/1972		103	0	1	3						
1	03/07/2024	02/05/2024	1	298000	1	1007 Mingo Dr	Alpine	TX	79830	NA	48	043	9503.00	30.381327	-103.649475	0	1	1	2	2	2	5	5	1	2	38	37	02/28/1985	03/03/1986	NA	0	10							
1	03/18/2024	01/31/2024	1	200000	1	2802 Metz Dr	Midland	TX	79705	33260	48	329	0003.05	32.027905	-102.119202	0	1	1	2	2	5	5	8	1	5	61	9999	01/21/1963		209	0	10							
3	04/01/2024	01/31/2024	1	75000	1	529 Avenue U	Shallowater	TX	79363	31180	48	303	0103.01	33.689777	-101.978867	0	2	1	2	2	2	5	5	1	2	38	37	08/01/1985	10/13/1986	36	0	1	2						
1	05/31/2024	02/29/2024	1	261800	1	1100 Edgeport Dr.	Odessa	TX	79765	36220	48	135	0025.01			0	1	1	2	1	5	5	8	1	5	55	9999	10/09/1968		96	0	10							
4	02/27/2024	02/08/2024	1	872000	1	16 San Marcos	Odessa	TX	79765	33260	48	329	0101.25	31.902088	-102.278366	0	1	1	2	2	2	5	5	2	1	60	62	02/14/1963	10/26/1961	521	0	10							
3	03/13/2024	02/14/2024	1	340000	1	7420 Gravensteen	Odessa	TX	79765	36220	48	135	0030.04	31.900421	-102.289474	0	1	1	2	2	5	5	8	1	5	43	9999	02/22/1980		765	0	4							
1	05/15/2024	03/07/2024	1	354000	1	684 County Road 305	Seminole	TX	79360	NA	48	165	9502.02			0	1	1	2	1	5	5	8	1	5	33	9999	09/30/1990		136	0	10							
2	06/06/2024	02/21/2024	1	275000	1	7317 E. County Rd 113	Midland	TX	79706	33260	48	329	0101.28			0	2	1	2	2	5	5	8	1	5	38	9999	10/06/1985		240	0	10							
3	02/22/2024	02/22/2024	1	160200	1	720 W 6th St	Pecos	TX	79772	NA	48	389	9502.00	31.420153	-103.500542	0	1	1	2	3	2	6	5	3	1	23	44	08/16/2000	01/08/1980	125	0	1	3						
1	05/28/2024	03/15/2024	1	335750	1	1301 Steeple O Road	Monahans	TX	79756	NA	48	475	9501.00			0	1	1	2	2	2	5	5	2	1	31	34	06/18/1992	06/02/1989	120	0	10							
1	04/18/2024	03/11/2024	1	304000	1	4317 Springbrook Dr	Odessa	TX	79762	36220	48	135	0024.00	31.88299	-102.334122	0	1	1	2	2	5	5	8	1	5	70	9999	07/27/1953		580	0	10							
1	07/08/2024	03/14/2024	1	60000	1	375 Private Road 107F	Seminole	TX	79360	NA	48	165	9502.01	32.70837	-102.7148	0	32	1	2	3	5	5	8	1	5	27	9999	06/18/1996		39	0	10							
1	07/09/2024	05/07/2024	1	251553	1	2255 SE 3000	Andrews	TX	79714	NA	48	003	9504.00	32.285896	-102.492493	0	1	1	2	2	2	5	5	1	2	33	34	06/11/1990	08/14/1989	150	0	10							
3	04/09/2024	03/19/2024	1	80000	1	707 N 2nd St	Alpine	TX	79830	NA	48	043	9503.00	30.364462	-103.660912	0	2	1	2	1	5	5	8	2	5	70	9999	09/04/1953		11	0	1	3						
1	09/05/2024	03/19/2024	1	85600	1	439 US Highway 385 S	Seminole	TX	79360	NA	48	165	9502.01			0	2	1	2	1	5	5	8	1	5	52	9999	04/28/1971		113	0	10							
3	03/28/2024	03/26/2024	1	39000	1	382 County Road 316	Balmorhea	TX	79718	NA	48	389	9506.00	30.994455	-103.726006	0	1	3	2	1	11	11	6	6	1	2	62	59	10/10/1961	09/09/1964	22	0	1	3					
4	04/24/2024	03/29/2024	1	47000	1	309 S Tornillo St	Kermit	TX	79745	NA	48	495	9503.00	31.854309	-103.096222	0	2	1	2	3	3	6	6	2	1	32	32	07/29/1991	04/10/1991	89	0	10							
1	06/12/2024	04/02/2024	1	479500	1	662 County Road M	Wilson	TX	79381	31180	48	305	9504.00	33.35599	-101.88661	0	2	1	2	2	2	5	5	1	2	40	36	03/12/1984	07/29/1987	241	0	10							
3	07/29/2024	07/11/2024	1	329800	1	925 County Road 300F	Seminole	TX	79360	NA	48	165	9502.02	32.72071	-102.78051	0	1	1	2	2	5	5	8	1	5	39	9999	10/04/1984		110	0	3	2						
3	04/12/2024	04/10/2024	1	200000	1	2116 NW Avenue C	Seminole	TX	79360	NA	48	165	9503.00	32.720497	-102.670433	0	1	1	2	2	5	5	8	1	5	21	9999	10/27/2002		57	0	1	3						
4	04/25/2024	04/23/2024	1	160000	1	603 E Elm St	Denver City	TX	79323	NA	48	501	9502.00	32.960922	-102.821701	0	31	1	2	1	11	5	5	8	1	5	38	9999	01/24/1986		140	0	10						
1	08/13/2024	05/23/2024	1	704000	1	1604 NW 12th St.	Andrews	TX	79714	NA	48	003	9501.00			0	1	1	2	1	1	5	5	2	1	51	53	12/28/1972	08/16/1970	635	0	10							
5	08/05/2024	05/02/2024	1	40000	1	805 W. Lockhart Ave.	Alpine	TX	79830	NA	48	043	9503.00			0	2	1	2	2	5	5	8	2	5	67	9999	06/21/1956		36	0	10							
1	05/29/2024	05/14/2024	1	1000000	1																																		

ACTION	ACTDATE	APDATE	LNTYPE	LNAMOUNTFL	RCRDTYPE	PROPSTREET	PROPCITY	PROPSTATE	PROPZIP	MACODE	STCODE	CNTYCODE	CENSUSTRCT	LATITUDE	LONGITUDE	PROPTYPE	LNPURPOSE	OCCUPANCY	PREAPPR	APETH	CAPETH	APRACE	CAPRACE	APSEX	CAPSEX	APL_AGE	CO_APL_AGE	APL_DOB	CO_APL_DOB	TINCOME	PURCHTYPE	DENIALR1	DENIALR2	DENIALR3	DENIALR4	DenialOtherDescriptor	
1	10/18/2024	08/13/2024	1	560000	1	7564 W. Bakersville St.	Odessa	TX	79764	36220	48	135	0027.01	31.87811	-102.44641	0	1	1	2	1	1	5	5	1	2	29	31	12/26/1994	10/20/1992	936	0	10					
4	08/29/2024	08/15/2024	1	350000	1	1350 Kimball Lane	Alpine	TX	79830	NA	48	043	9503.00			0	1	1	2	2	2	5	5	2	1	42	44	10/15/1981	11/19/1979	174	0	10					
4	10/01/2024	08/19/2024	1	140799	1	1813 S. Hackberry St.	Pecos	TX	79772	NA	48	389	9504.00			0	32	1	2	1	5	5	8	1	5	43	9999	02/16/1981		192	0	10					
3	08/29/2024	08/29/2024	1	171000	1	467 PR 306 D	Seminole	TX	79360	NA	48	165	9502.02			0	1	1	2	2	5	5	8	1	5	24	9999	12/22/1999		65	0	1					
1	10/10/2024	09/09/2024	1	170000	1	404 SW 17th St.	Seminole	TX	79360	NA	48	165	9503.00			0	1	1	2	2	5	5	8	2	5	24	9999	11/04/1999		77	0	10					
4	09/23/2024	09/10/2024	1	372400	1	510 Ardsley Park Dr	Oak Point	TX	75068	19124	48	121	0201.15			0	1	2	2	2	2	21	21	2	1	55	63	12/02/1968	03/08/1961	104	0	10					
1	12/04/2024	09/11/2024	1	40000	1	6105 Prairie Ridge Dr.	Midland	TX	79707	33260	48	329	0101.20			0	4	1	2	3	5	5	8	1	5	50	9999	02/17/1974		120	0	10					
3	09/17/2024	09/16/2024	1	40000	1	401 S. 13th St	Alpine	TX	79830	NA	48	043	9504.00			0	2	1	2	1 11	5	5	8	2	5	61	9999	10/18/1962		10	0	3	1				
3	10/10/2024	09/12/2024	1	160000	1	183 C County Road 409	Seminole	TX	79360	NA	48	165	9502.01			0	32	1	2	2	2	5	5	1	2	42	43	01/01/1982	08/22/1981	48	0	3	1				
5	10/17/2024	09/20/2024	1	150000	1	3002 Loma Dr.	Midland	TX	79705	33260	48	329	0002.00			0	1	1	2	1	5	5	8	1	5	51	9999	10/09/1972		112	0	10					
1	11/08/2024	09/24/2024	1	181000	1	2271 Shadow Ridge Dr.	Prosper	TX	75078	19124	48	121	0201.28			0	2	1	2	2	5	5	8	1	5	39	9999	05/12/1985		274	0	10					
5	10/24/2024	09/26/2024	1	111250	1	1541 FM 2286	Lockney	TX	79241	NA	48	153	9505.00			0	1	1	2	1	1	5	5	1	2	54	53	04/05/1970	03/28/1971	175	0	10					
3	10/02/2024	09/30/2024	1	250000	1	2908 Bluebird Ln	Midland	TX	79705	33260	48	329	0101.21	32.042984	-102.126991	0	1	1	2	2	5	5	8	2	5	47	9999	02/24/1977		90	0	1					
3	10/09/2024	10/07/2024	1	250000	1	321 N Ash	Pecos	TX	79772	NA	48	389	9502.00			0	2	1	2	1	5	5	8	2	5	49	9999	09/16/1975		72	0	3	1				
4	10/15/2024	10/07/2024	1	500000	1	10 Calico Crab Retreat	Savannah	GA	31411	42340	13	051	0110.05	31.929651	-81.066589	0	1	2	2	4	5	7	8	4	5	8888	9999			NA	0	10					
4	10/22/2024	10/16/2024	1	111250	1	517 W 8th St	Pecos	TX	79772	NA	48	389	9502.00	31.419369	-103.497574	0	1	1	2	1	1	5	5	1	2	31	25	03/04/1993	09/20/1999	72	0	10					
1	12/19/2024	11/18/2024	1	3332000	1	4428 Livingston Ave.	Dallas	TX	75205	19124	48	113	0198.00			0	1	1	2	3	5	6	8	3	5	50	9999	07/01/1974		1646	0	10					
4	10/29/2024	10/25/2024	1	65000	1	3620 SE 2000	Andrews	TX	79714	NA	48	003	9504.00			0	4	1	2	2	5	5	8	1	5	87	9999	08/08/1937		50	0	10					
1	12/20/2024	10/30/2024	1	250000	1	2049 County Road C2300	Stanton	TX	79782	33260	48	317	9501.00			0	1	1	2	1	1	5	5	2	1	26	25	09/29/1998	03/25/1999	95	0	10					
4	11/19/2024	11/04/2024	1	171000	1	467 PR 306D	Seminole	TX	79360	NA	48	165	9502.02			0	1	1	2	2	5	5	8	1	5	24	9999	12/22/1999		65	0	10					
4	11/13/2024	11/04/2024	1	276250	1	9402 County Road 5330	Shallowater	TX	79363	31180	48	303	0103.02	33.6892	-102.00521	0	1	1	2	2	5	5	8	1	5	29	9999	08/08/1995		76	0	10					
1	12/06/2024	11/04/2024	1	226950	1	4304 E. State Highway 158	Midland	TX	79706	33260	48	329	0101.24			0	1	1	2	1	5	1	8	1	5	38	9999	05/20/1986		156	0	10					
2	12/09/2024	11/21/2024	1	276250	1	2002 N. H Street	Midland	TX	79705	33260	48	329	0002.00			0	1	1	2	2	5	5	8	1	5	45	9999	01/27/1979		393	0	10					
1	02/12/2024	01/19/2024	1	75000	1	100 SW 11th St	Seminole	TX	79360	NA	48	165	9503.00	32.718731	-102.657433	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	03/13/2024	03/04/2024	1	200650	1	307 SW 13th St	Seminole	TX	79360	NA	48	165	9503.00	32.715969	-102.659332	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	06/03/2024	04/30/2024	1	200000	1	2116 NW Avenue C	Seminole	TX	79360	NA	48	165	9503.00	32.720497	-102.670433	0	1	3	2	2	2	5	5	1	2	51	44	01/05/1973	11/20/1979	2086	0	10					
1	06/07/2024	05/13/2024	1	130500	1	900 NW Avenue K	Seminole	TX	79360	NA	48	165	9502.01	32.73101	-102.654793	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	06/07/2024	05/13/2024	1	130500	1	902 NW Avenue K	Seminole	TX	79360	NA	48	165	9502.01	32.73067	-102.655562	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	06/07/2024	05/13/2024	1	130500	1	904 NW Avenue K	Seminole	TX	79360	NA	48	165	9502.01	32.707222	-102.655708	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	08/23/2024	07/17/2024	1	200000	1	701 SW Ave. J	Seminole	TX	79360	NA	48	165	9503.00			0	32	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	09/23/2024	08/13/2024	1	144000	1	508 SW 13th St	Seminole	TX	79360	NA	48	165	9503.00	32.713085	-102.659912	0	1	3	2	2	2	5	5	1	2	51	48	05/14/1973	12/06/1975	370	0	10					
1	09/19/2024	07/23/2024	1	160000	1	308 SW Ave. J	Seminole	TX	79360	NA	48	165	9503.00			0	32	3	2	2	5	5	8	1	5	63	9999	01/26/1961		2777	0	10					
6	01/16/2024	NA	1	997464.18	1	6645 Canyon Oaks Cir	Plano	TX	75024	19124	48	121	0216.26	33.068798	-96.848068	0	1	1	2	4	5	7	8	4	5	8888	9999			NA	0	10					
6	02/01/2024	NA	1	855298.34	1	6811 Huff Trl	Dallas	TX	75214	19124	48	113	0080.00	32.83633	-96.738838	0	1	1	2	4	4	7	7	4	4	8888	8888			NA	0	10					
6	02/14/2024	NA	1	898483.45	1	4146 Hawthorne Ave	Dallas	TX	75219	19124	48	113	0006.07	32.822475	-96.805031	0	1	1	2	4	4	7	7	4	4	8888	8888			NA	0	10					
6	03/25/2024	NA	1	892500	1	6526 Malcolm Dr	Dallas	TX	75214	19124	48	113	0080.00	32.82996	-96.748276	0	1	1	2	4	4	7	7	4	4	8888	8888			NA	0	10					
6	07/09/2024	NA	1	973316.37	1	9922 Dresden Dr.	Dallas	TX	75220	19124	48	113	0094.01			0	1	1	2	4	4	7	7	4	4	8888	8888			NA	0	10					
6	12/16/2024	NA	1	698499.81	1	5446 Emerson Ave	Dallas	TX	75209	19124	48	113	0071.01			0	1	1	2	4	5	7	8	4	5	8888	9999			NA	0	10					
6	11/15/2024	NA	1	1178825.3	1	2508 Pointe Ct.	Colleyville	TX	76034	23104	48	439	1136.34			0	1	1	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	07/01/2024	05/23/2024	1	340000	1	3107 74th St.	Lubbock	TX	79423	NA	48	303	0021.02			0	31	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	07/01/2024	05/23/2024	1	340000	1	3111 74th St.	Lubbock	TX	79423	NA	48	303	0021.02			0	31	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	07/01/2024	05/23/2024	1	301750	1	14423 N CR 3240	Idalou	TX	79329	NA	48	303	0101.01			0	31	3	2	4	5	7	8	4	5	8888	9999	</									

ACTION	ACTDATE	APDATE	LNTYPE	LNAMOUNTFL	RCRDTYPE	PROPSTREET	PROPCITY	PROPSTATE	PROPZIP	MACODE	STCODE	CNTYCODE	CENSUSTRCT	LATTITUDE	LONGITUDE	PROPTYPE	LNPURPOSE	OCCUPANCY	PREAPPR	APETH	CAPETH	APRACE	CAPRACE	APSEX	CAPSEX	APL_AGE	CO_APL_AGE	APL_DOB	CO_APL_DOB	TINCOME	PURCHTYPE	DENIALR1	DENIALR2	DENIALR3	DENIALR4	DenialOtherDescriptor	
1	05/16/2024	04/30/2024	1	219200	1	4904 Sunshine Pkwy	Midland	TX	79707	33260	48	329	0101.06	32.006683	-102.148148	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	06/27/2024	06/07/2024	1	88000	1	2101 College Ave	Midland	TX	79701	33260	48	329	0011.00	31.988758	-102.094582	0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	07/03/2024	06/11/2024	1	436000	1	501 E Desert Hills Estate Dr	Phoenix	AZ	85086	NA	04	013	6105.00			0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	09/13/2024	08/23/2024	1	332000	1	3540 N Walker St	Flagstaff	AZ	86004	22380	04	005	0004.00			0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	09/25/2024	07/23/2024	1	712000	1	740 Hays Rd	Heber Springs	AR	72543	NA	05	023	4801.00	35.501282	-91.938354	0	31	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					
1	08/09/2024	07/11/2024	1	368000	1	5313 Bella Place	Midland	TX	79707	33260	48	329	0101.21			0	1	3	2	4	5	7	8	4	5	8888	9999			NA	0	10					

Previous Year HMDA LAR



activity_year	lei	loan_type	loan_purpose	preapproval	construction_occupancy_	loan_amount	action_taken	state_code	county_code	census_tract	applicant_ethnicity_1	applicant_ethnicity_2	applicant_ethnicity_3	applicant_ethnicity_4	applicant_ethnicity_5	co_applicant_ethnicity_1	co_applicant_ethnicity_2	co_applicant_ethnicity_3	co_applicant_ethnicity_4	co_applicant_ethnicity_5	applicant_ethnicity_1	applicant_race_1	applicant_race_2	applicant_race_3	applicant_race_4	applicant_race_5	co_applicant_race_1	co_applicant_race_2
2023	549300ALAL7EW71UE133	1	1	2	1	85000	3	TX	48389	48389950400	1					1					2	2	5				5	
2023	549300ALAL7EW71UE133	1	2	2	1	105000	3	TX	48165	48165950202	2					2					2	2	5				5	
2023	549300ALAL7EW71UE133	1	1	2	1	385000	1	TX	48329	48329010121	4					5					3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	605000	1	TX	48085	48085031649	2					2					2	2	5				5	
2023	549300ALAL7EW71UE133	1	1	2	1	355000	1	TX	48329	48329010128	2					5					2	4	5				8	
2023	549300ALAL7EW71UE133	1	1	2	1	2025000	6	TX	48113	48113009603	2					2					2	2	5				5	
2023	549300ALAL7EW71UE133	1	1	2	1	405000	6	TX	48113	48113007301	2					5					2	4	5				8	
2023	549300ALAL7EW71UE133	1	1	2	1	435000	1	TX	48329	48329010116	2					5					2	4	5				8	
2023	549300ALAL7EW71UE133	1	1	2	1	325000	6	TX	48121	48121020314	2					5					2	4	5				8	
2023	549300ALAL7EW71UE133	1	1	2	1	2	1405000	1	TX	48397	48397040511	2					2				2	2	5				5	
2023	549300ALAL7EW71UE133	1	2	2	1	55000	1	TX	48389	48389950400	1					1					2	2	6				6	
2023	549300ALAL7EW71UE133	1	1	2	1	275000	6	TX	48113	48113013807	1	14				2					2	2	5				6	
2023	549300ALAL7EW71UE133	1	31	2	1	365000	6	TX	48063	48063950101	2					2					2	2	5				5	
2023	549300ALAL7EW71UE133	1	1	2	1	435000	1	TX	48303	48303010512	2					2					2	2	5				5	
2023	549300ALAL7EW71UE133	1	4	2	1	35000	1	TX	48043	48043950400	2					5					2	4	5				8	
2023	549300ALAL7EW71UE133	1	1	2	1	115000	1	TX	48165	48165950201	3					3					2	2	6				6	
2023	549300ALAL7EW71UE133	1	1	2	1	105000	1	TX	48495	48495950300	2					5					2	4	2				8	
2023	549300ALAL7EW71UE133	1	2	2	1	2	125000	1	TX	48193	48193950200	3					3				2	2	6				6	
2023	549300ALAL7EW71UE133	1	1	2	1	3	165000	1	TX	48329	48329010123	2					5				1	4	5				8	
2023	549300ALAL7EW71UE133	1	31	2	1	3	945000	6	TX	48363	48363000100	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	155000	1	TX	48165	48165950300	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	155000	1	TX	48165	48165950300	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	105000	1	TX	48303	48303002206	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	95000	1	TX	48135	48135000400	1					5				1	4	5				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	2195000	6	TX	48303	48303002203	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	75000	6	TX	48415	48415950300	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	2065000	6	CO	8107	8107000800	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	31	2	1	3	55000	6	TX	48303	48303000304	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	535000	6	TX	48303	48303001501	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	31	2	1	3	75000	6	TX	48303	48303002002	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	31	2	1	1	505000	1	TX	48003	48003950400	11					11				2	2	5				5	
2023	549300ALAL7EW71UE133	1	31	2	1	3	145000	6	TX	48303	48303001907	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	3	285000	1	TX	48165	48165950300	2					5				1	4	5				8	
2023	549300ALAL7EW71UE133	1	31	2	1	3	175000	6	TX	48251	48251130800	4					5				3	4	7				8	
2023	549300ALAL7EW71UE133	1	1	2	1	1	535000	6	TX	48121	48121021746	2					2				2	2	5				5	

co_applicant_race_3	co_applicant_race_4	co_applicant_race_5	applicant_race_1	co_applicant_race_2	applicant_sex	co_applicant_sex	applicant_sex_observed	applicant_age	applicant_age_above_62	co_applicant_age	co_applicant_age_above_62	income	purchaser_type	rate_spread	hoepa_status	lien_status	applicant_credit_scoring_model	co_applicant_credit_scoring_model	denial_reason_1	denial_reason_2	denial_reason_3	denial_reason_4	total_loan_costs	total_points_and_fees	origination_charges	discount_points	lender_credits	interest_rate
2	2	1	2	2	2	2	45-54	No	35-44	No	240	0	Exempt	3	1	1111	1111	1	3	5		Exempt	Exempt	Exempt	Exempt	Exempt	Exempt	
2	2	1	2	2	2	2	25-34	No	25-34	No	96	0	Exempt	3	1	1111	1111	1	2	6		Exempt	Exempt	Exempt	Exempt	Exempt	Exempt	
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2023	549300ALAL7EW71UE133	1	31	2	1	3	75000	1	TX	48329	48329001200	4		5		3	4	7	8
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2023	549300ALAL7EW71UE133	1	32	2	1	3	165000	1	TX	48303	48303010415	2		4		2	3	5	7
2023	549300ALAL7EW71UE133	1	32	2	1	1	35000	5	TX	48329	48329010126	1		5		2	4	5	8
2023	549300ALAL7EW71UE133	1	32	2	1	1	35000	3	TX	48389	48389950400	2		5		2	4	5	8
2023	549300ALAL7EW71UE133	1	32	2	1	2	125000	1	MI	26019	26019000200	4		5		3	4	7	8
2023	549300ALAL7EW71UE133	1	1	2	1	1	475000	4	TX	48397	48397040509	2		2		2	2	5	5
2023	549300ALAL7EW71UE133	1	1	2	1	3	605000	1	TX	48355	48355005103	4		5		3	4	7	8
2023	549300ALAL7EW71UE133	1	1	2	1	1	1085000	6	TX	48113	48113013013	2		2		2	2	5	5

