PUBLIC DISCLOSURE

March 24, 2025

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The First Security Bank
Certificate Number: 4752

312 Maple Street
Overbrook, Kansas 66524

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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, nor should it 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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INSTITUTION RATING

INSTITUTION'S CRA RATING: Satisfactory.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The bank's Community Reinvestment Act (CRA) performance under the applicable criteria supports the overall rating. The following points summarize this performance.

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and the credit needs of the assessment areas.
- The bank originated a substantial majority of the reviewed small business, home mortgage, and small farm loans within the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among businesses and farms of different revenue sizes in the assessment areas.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

The First Security Bank (FSB) is headquartered and wholly-owned by one-bank holding company Overbrook Bancshares, Inc., located in Overbrook, Kansas. The bank's three other offices are located in Carbondale, Paola, and Tonganoxie, Kansas. The Tonganoxie Branch opened since the previous CRA evaluation, and FSB has not had any merger or acquisition activity since the previous CRA evaluation. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated March 25, 2019, based on Interagency Small Institution Examination Procedures.

FSB offers traditional loan products including residential real estate, commercial, agricultural, and consumer loans. Commercial lending represents the bank's primary lending focus, followed by residential real estate lending, and then agricultural lending. The institution provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, and four bank-owned ATMs.

According to the December 31, 2024 Reports of Condition and Income, the bank reported total assets of $96.2 million, total deposits of $77.9 million, and total loans of $71.1 million. The following table shows the distribution for each loan category by dollar volume.

Loan Portfolio Distribution as of 12/31/2024		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	5,058	7.1
Secured by Farmland	9,490	13.3
Secured by 1-4 Family Residential Properties	23,176	32.6
Secured by Multifamily (5 or more) Residential Properties	784	1.1
Secured by Nonfarm Nonresidential Properties	18,531	26.1
Total Real Estate Loans	**57,039**	**80.2**
Commercial and Industrial Loans	7,011	9.8
Agricultural Production and Other Loans to Farmers	4,420	6.2
Consumer Loans	1,490	2.1
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	1,189	1.7
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**71,149**	**100.0**
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediments that would affect the bank's ability to meet the credit needs of the assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. FSB designated two assessment areas, which will be referred to as the Kansas City Assessment Area and the Topeka-Lawrence Assessment Area in this evaluation. The Kansas City Assessment Area includes the entirety of Leavenworth and Miami counties, as well as the southern third of Johnson County, all of which are in the Kansas City, Missouri-Kansas Metropolitan Statistical Area (MSA). The Topeka-Lawrence Assessment Area is composed of the entirety of Shawnee, Osage, and Jefferson counties, all of which are in the Topeka, Kansas MSA, and the entirety of Douglas County, Kansas, which is in the Lawrence, Kansas MSA. The Topeka-Lawrence Assessment Area also contains adjacent Franklin County, Kansas, which is located in a nonmetropolitan area. Please refer to each individual assessment area for additional details.

SCOPE OF EVALUATION

General Information
This evaluation covers the period from the prior evaluation dated March 25, 2019, to the current evaluation dated March 24, 2025. Examiners used Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. Examiners completed full-scope reviews of both assessment areas due to the bank's operations in each area. However, the Kansas City Assessment Area received more weight in the evaluation as it included a majority of the overall lending activity.

Activities Reviewed
Examiners determined that the bank's major product lines are small business, home mortgage, and small farm loans for this evaluation. Examiners selected these products based on the bank's strategy, loan portfolio composition, and the volume of loans originated during the evaluation period. Overall, commercial lending is the institution's primary focus; therefore, small business loans received the most weight when determining overall conclusions. However, the Topeka-Lawrence Assessment Area has more of an agricultural lending focus.

Examiners reviewed all home mortgage loans from the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers in calendar years 2023 and 2024 for this evaluation. According to the HMDA Loan Application Registers, the bank originated 37 home mortgage loans totaling $4.5 million in 2023, and 40 home mortgage loans totaling $6.7 million in 2024. However, examiners did not review home mortgage lending activity in the Topeka-Lawrence Assessment Area as it was too limited to yield meaningful results or provide material support for conclusions.

Examiners reviewed all small business and small farm loans originated or renewed during the calendar year 2024. The bank confirmed this time period was representative of its lending activities for the entire review period. According to the bank's 2024 loan records, FSB originated 95 small business loans totaling $13.6 million, and 67 small farm loans totaling $4.5 million.

For the Lending Test, examiners reviewed the entire universe of 2023 and 2024 home mortgage loans, and the entire universe of 2024 small business and small farm loans to evaluate the Assessment Area Concentration criterion. All small business, home mortgage, and small farm loans originated inside the assessment areas were reviewed for the Geographic Distribution criterion. A significant portion of the bank's home mortgage lending was non-owner occupied residential lending; therefore, the bank's home mortgage performance under the Geographic Distribution criterion was only evaluated based on this loan type. For the Borrower Profile criterion, examiners reviewed all small business and small farm loans originated inside the assessment areas. Examiners did not review home mortgage loans for the Borrower Profile criterion as a significant majority of the home mortgage loans were non-owner occupied home mortgage loans. Specifically, a substantial majority of these loans were made to investors of rental properties; therefore, income information for individual borrowers was not collected based on the reporting guidelines.

The 2023 HMDA aggregate data and 2020 U.S. Census data provided the standards of comparison for the bank's home mortgage lending performance, and the 2024 D&B data provided the standard of comparison for the bank's small business and small farm lending performance. Examiners placed greater weight on the number of loans, as opposed to the dollar volume, as the number of loans is a better indicator of the number of businesses, farms, and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, FSB demonstrated satisfactory performance under the Lending Test. The bank's performance under the Loan-to-Deposit Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile criteria supports this conclusion.

Loan-to-Deposit Ratio

FSB's average net loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and the credit needs of the assessment areas. The bank's ratio, calculated from Reports of Condition and Income data, averaged 86.1 percent over the past 24 quarters from March 31, 2019, to December 31, 2024. As shown in the following table, the bank's average loan-to-deposit ratio is higher than the other institutions that were considered comparable based on their asset size, geographic location, and/or lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 12/31/2024 ($000s)**	**Average Net Loan-to-Deposit Ratio (%)**
The First Security Bank, Overbrook, Kansas	**96,195**	**86.1**
Union State Bank, Uniontown, Kansas	73,049	77.1
The Citizens State Bank of Cheney, Cheney, Kansas	79,835	59.8
The Stockgrowers State Bank, Maple Hill, Kansas	120,167	80.8
Source: Reports of Condition and Income 3/31/2019 – 12/31/2024		

Assessment Area Concentration

FSB originated a substantial majority of the reviewed home mortgage, small business, and small farm loans within the assessment areas. See the following table for details.

Lending Inside and Outside of the Assessment Areas										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$(000s)**	**%**	**$(000s)**	**%**	**$ (000s)**
Home Mortgage										
2023	36	97.3	1	2.7	37	4,376	98.0	90	2.0	4,466
2024	34	85.0	6	15.0	40	4,712	69.9	2,032	30.1	6,744
Subtotal	**70**	**90.9**	**7**	**9.1**	**77**	**9,088**	**81.1**	**2,122**	**18.9**	**11,210**
Small Business	79	83.2	16	16.8	95	10,837	80.0	2,716	20.0	13,553
Small Farm	62	92.5	5	7.5	67	4,312	95.9	184	4.1	4,496
Total	**211**	**88.3**	**28**	**11.7**	**239**	**24,237**	**82.8**	**5,022**	**17.2**	**29,259**
Source: 2023 and 2024 HMDA Data, 2024 Bank Data										

<u>Geographic Distribution</u>
The geographic distribution of loans reflects reasonable dispersion. This conclusion is consistent with the bank's performance in both assessment areas. For this criterion, examiners focused on the percentage of loans made in low- and moderate-income census tracts. Refer to comments specific to each assessment area for further information.

<u>Borrower Profile</u>
The distribution of borrowers reflects reasonable penetration among businesses and farms of different sizes. This conclusion is consistent with the bank's performance in both assessment areas. For this criterion, examiners focused on the percentage of small farm and business loans to operations with gross annual revenues of $1 million or less. Refer to comments specific to each assessment area for further information.

<u>Response to Complaints</u>
The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices

KANSAS CITY ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE KANSAS CITY ASSESSMENT AREA

The Kansas City Assessment Area includes all of Miami and Leavenworth counties in Kansas, as well as the southern portion of Johnson County, Kansas. This assessment area includes two branch offices, one in Tonganoxie, Kansas, and one in Paola, Kansas. Since the previous evaluation, Leavenworth County was added to the assessment area with the opening of the Tonganoxie branch.

Economic and Demographic Data

This assessment area includes 38 census tracts, of which 2 are low-income tracts, 3 are moderate-income tracts, 23 are middle-income tracts, and 10 are upper-income tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area					
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**
Geographies (Census Tracts)	38	5.3	7.9	60.5	26.3
Population by Geography	166,020	4.7	6.9	66.5	21.9
Housing Units by Geography	60,705	5.2	7.9	66.8	20.1
Owner-Occupied Units by Geography	41,056	2.2	6.1	67.3	24.4
Occupied Rental Units by Geography	15,213	12.8	11.8	66.5	8.9
Vacant Units by Geography	4,436	7.5	11.5	62.3	18.7
Businesses by Geography	13,435	6.6	4.4	59.0	30.0
Farms by Geography	910	1.5	2.5	63.9	32.1
Family Distribution by Income Level	41,943	16.1	16.8	24.1	43.0
Household Distribution by Income Level	56,269	18.9	14.0	19.0	48.1
Median Family Income MSA - 28140 Kansas City, MO-KS MSA	$86,562	Median Housing Value			$209,328
Median Gross Rent	$1,018	Families Below Poverty Level			4.8%
Source: 2020 U.S. Census and 2024 D&B Data					

The bank provides a significant amount of financing for non-owner occupied home mortgage loans. These loans are typically to investors for the purpose of providing rental housing. As such, the bank’s performance under the Geographic Distribution criterion is compared to the percentage of occupied rental units located within geographies by income level.

Competition

The competition for financial services in the assessment area is high. According to the June 30, 2024 FDIC Deposit Market Share data, there are 69 institutions operating 270 locations in the assessment area. These institutions range from small community banks to large national banks. FSB ranked 62nd with 0.1 percent of the deposit market share.

According to the 2023 HMDA aggregate data, 302 reporting lenders reported 4,601 residential mortgage loans originated or purchased in the assessment area. Of these lenders, FSB ranked 68th with a market share of 0.4 percent. According to 2023 aggregate CRA small business data, there were 130 reporting lenders who made 18,325 loans. While FSB is not required to collect or report small business data and is not included in the previous numbers, examiners reviewed this data to determine the level of competition in this market.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area's credit needs. This information helps determine whether local financial institutions are responsive to those needs. Further, these discussions reveal indications of the credit opportunities available.

Examiners relied on a recently conducted community contact with an individual knowledgeable about local economic conditions and credit needs. The contact stated that the local economic conditions were good, and the agriculture industry in the area was in better shape than other parts of Kansas. The contact stated that rental properties were hard to find and were in high demand. Generally, the contact felt that banks were meeting the credit needs of the local community, but did feel that banks closer to the Kansas City Metro were less interested in agricultural lending.

Credit Needs

Considering information from bank management, the community contact, and demographic and economic data, examiners determined that home mortgage and small business loans represent the primary credit needs of the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE KANSAS CITY ASSESSMENT AREA

LENDING TEST

FSB demonstrated reasonable performance under the Lending Test in the Kansas City Assessment Area. The bank's reasonable performance under the Geographic Distribution and Borrower Profile criteria supports this conclusion.

Geographic Distribution

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Although the home mortgage and small farm lending performance was excellent, the bank's reasonable small business lending performance is the driver for this conclusion as it received greater weight in the evaluation.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table shows that the bank's lending performance in the moderate-income census tracts outperforms demographic data. The bank did not make any small business loans in the low-income census tracts; however, the 2 low-income census tracts in this assessment area are in downtown Leavenworth, approximately 20 miles from the bank's closest branch. Given the bank's overall lending performance, distance from the low- and moderate-income areas, and high levels of competition, the bank's performance is reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	6.6	0	0.0	0	0.0
Moderate	4.4	8	15.4	1,180	15.6
Middle	59.0	33	63.4	6,080	80.6
Upper	30.0	11	21.2	288	3.8
Totals	**100.0**	**52**	**100.0**	**7,548**	**100.0**
Source: 2024 D&B Data, Bank Data					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. The following table shows that the bank's lending performance in moderate-income census tracts significantly outperforms demographic and aggregate data. The bank did not make any home mortgage loans in the low-income census tracts; however, the 2 low-income census tracts in this assessment area are in downtown Leavenworth, approximately 20 miles from the bank's closest branch. Given the bank's extensive lending in the moderate-income areas, the bank's performance is excellent.

Geographic Distribution of Non-Owner Occupied Home Mortgage Loans						
Tract Income Level	**% of Occupied Rental Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2023	12.8	11.9	0	0.0	0	0.0
2024	12.8	--	0	0.0	0	0.0
Moderate						
2023	11.8	16.6	12	80.0	826	53.3
2024	11.8	--	14	87.4	1,491	66.8
Middle						
2023	66.5	56.9	3	20.0	724	46.7
2024	66.5	--	1	6.3	51	2.3
Upper						
2023	8.9	14.6	0	0.0	0	0.0
2024	8.9	--	1	6.3	690	30.9
Totals						
2023	**100.0**	**100.0**	**15**	**100.0**	**1,550**	**100.0**
2024	**100.0**	**--**	**16**	**100.0**	**2,233**	**100.0**
Source: 2020 U.S. Census, Bank Data, 2023 HMDA Aggregate Data, "--" data not available.						

Small Farm Loans
The geographic distribution of small farm loans reflects excellent dispersion throughout the assessment area. The following table shows that the bank's lending performance in the moderate-income census tracts significantly outperforms demographic data. The bank did not make any small farm loans in the low-income census tracts; however, the demographic data indicates there are limited farms located in those areas. Given the bank's extensive lending in the moderate-income areas, the performance is excellent.

Geographic Distribution of Small Farm Loans					
Tract Income Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
Low	1.5	0	0.0	0	0.0
Moderate	2.5	4	25.0	148	27.0
Middle	63.9	11	68.7	395	71.9
Upper	32.1	1	6.3	6	1.1
Totals	**100.0**	**16**	**100.0**	**549**	**100.0**
Source: 2024 D&B Data, Bank Data					

Borrower Profile
Overall, the distribution of borrowers reflects reasonable penetration in the Kansas City Assessment Area. The bank's reasonable small business lending performance supports this conclusion. Although the small farm lending performance was excellent, it did not elevate the overall conclusion.

Small Business Loans
The distribution of small business loans reflects a reasonable penetration of lending to operations with revenues of $1 million or less. As illustrated in the following table, the bank's lending performance to businesses with revenues of $1 million or less is reasonably proportionate to demographic data.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	88.7	41	78.8	3,457	45.8
>$1,000,000	2.8	11	21.2	4,091	54.2
Revenue Not Available	8.5	0	0.0	0	0.0
Totals	**100.0**	**52**	**100.0**	**7,548**	**100.0**
Source: 2024 D&B Data, Bank Data					

Small Farm Loans
The distribution of small farm loans reflects excellent penetration of lending to operations with revenues of $1 million or less. As illustrated in the following table, the bank made all small farm loans to operations with revenues of $1 million or less, which outperforms demographic data.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	97.0	16	100.0	549	100.0
>$1,000,000	1.8	0	0.0	0	0.0
Revenue Not Available	1.2	0	0.0	0	0.0
Totals	**100.0**	**16**	**100.0**	**549**	**100.0**
Source: 2024 D&B Data, Bank Data					

Home Mortgage Loans

Examiners did not review home mortgage loans for this criterion because the analysis included non-owner occupied residential loans. These loans were primarily originated to investors rather than individual borrowers. Therefore, the analysis would not have provided meaningful conclusions.

TOPEKA-LAWRENCE ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TOPEKA-LAWRENCE ASSESSMENT AREA

The Topeka-Lawrence Assessment Area includes all of Osage, Shawnee, Jefferson, Douglas, and Franklin counties in Kansas. This assessment area includes the bank's headquarters in Overbrook, Kansas, and one branch office in Carbondale, Kansas, which are both in Osage County within the Topeka, Kansas MSA. Since the previous evaluation, the assessment area was expanded to include the entirety of Shawnee, Jefferson, and Douglas counties, where previously only partial counties were included.

Economic and Demographic Data

This assessment area includes 88 census tracts of which 4 are low-income tracts, 19 are moderate-income tracts, 47 are middle-income tracts, 16 are upper-income tracts, and 2 tracts have no income designations. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	88	4.5	21.6	53.4	18.2	2.3
Population by Geography	357,824	3.5	18.7	51.4	23.8	2.6
Housing Units by Geography	158,473	3.8	20.3	52.7	22.0	1.2
Owner-Occupied Units by Geography	91,684	2.2	14.1	56.1	27.6	0.0
Occupied Rental Units by Geography	53,683	5.5	29.4	47.2	14.9	3.0
Vacant Units by Geography	13,106	8.2	26.0	51.5	12.2	2.1
Businesses by Geography	30,388	3.1	21.4	50.0	23.8	1.7
Farms by Geography	1,456	0.5	10.2	63.3	25.9	0.1
Family Distribution by Income Level	88,367	18.5	18.7	23.5	39.3	0.0
Household Distribution by Income Level	145,367	23.2	17.0	18.5	41.3	0.0
Median Family Income MSA - 29940 Lawrence, KS MSA		$90,062	Median Housing Value			$158,044
Median Family Income MSA - 45820 Topeka, KS MSA		$75,758	Median Gross Rent			$876
Median Family Income Non-MSAs - KS		$65,183	Families Below Poverty Level			7.2%

Source: 2020 U.S. Census and 2024 D&B Data
(*) The NA category consists of geographies that have not been assigned an income classification.

Competition

The competition for financial services in the assessment area is high. According to the June 30, 2024 FDIC Deposit Market Share data, there are 47 institutions operating 134 locations in the assessment area. These institutions range from small community banks to large national banks. FSB ranked 33rd with 0.6 percent of the deposit market share.

According to the 2023 HMDA aggregate data, 313 reporting lenders reported 7,054 home mortgage loans originated or purchased in the assessment area. Of these lenders, FSB ranked 19th with a market share of 0.3 percent. Additionally, according to 2023 CRA small business data, there were 85 reporting lenders who made 4,796 loans. While FSB is not required to collect or report small business data and is not included in the previous numbers, examiners reviewed this data to determine the level of competition in this market.

Community Contact

Examiners relied on a recently conducted community contact with an individual knowledgeable about local economic conditions and credit needs. The contact stated that the increased cost of goods has caused an increase in financial hardship and credit card debt. The contact also stated that rent has significantly increased, and that higher interest rates limit homeownership options. The contact noticed an increase in unbanked individuals; however, the contact believes that generally speaking, local financial institutions are meeting the credit needs of the community.

Credit Needs
Considering information from the community contact, bank management, and demographic and economic data, examiners determined that home mortgage loans represent the primary credit need of the assessment area, with a secondary credit need for small business loans.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TOPEKA-LAWRENCE ASSESSMENT AREA

LENDING TEST

FSB demonstrated reasonable performance under the Lending Test in the Topeka-Lawrence Assessment Area. The bank's reasonable performance under the Geographic Distribution and Borrower Profile criteria supports this conclusion.

Geographic Distribution
The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's reasonable small business and small farm lending performance supports this conclusion.

Small Business Loans
The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The following table shows the bank did not make any small business loans in the low-income census tracts; however, the demographic data indicates there are limited businesses located in those areas. Additionally, the bank's lending performance in the moderate-income census tracts underperforms demographic data. However, all of the low- and moderate-income census tracts in this assessment area are in downtown Topeka, downtown Lawrence, or Osage City, respectively, all of which are not near the bank's locations. Given the distance from these low- and moderate-income areas and high levels of competition, the bank's performance is reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	3.1	0	0.0	0	0.0
Moderate	21.4	1	3.7	248	7.5
Middle	50.0	23	85.2	2,277	69.3
Upper	23.8	3	11.1	764	23.2
Not Available	1.7	0	0.0	0	0.0
Totals	**100.0**	**27**	**100.0**	**3,289**	**100.0**
Source: 2024 D&B Data, Bank Data					

Small Farm Loans
The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. The bank did not make any small farm loans in low- or moderate-income census tracts. However, the demographic data indicates there are very limited farms located in the low-income census tracts. Additionally, all of the low- and moderate-income census tracts in this

assessment area are in downtown Topeka, or within the city limits of Lawrence and Osage City, respectively, all of which are not near the bank's locations. Furthermore, these areas would not have significant demand for this product given their more metropolitan makeup. Given these factors, the bank's performance is reasonable.

Geographic Distribution of Small Farm Loans					
Tract Income Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
Low	0.5	0	0.0	0	0.0
Moderate	10.2	0	0.0	0	0.0
Middle	63.3	45	97.8	3,663	97.3
Upper	25.9	1	2.2	100	2.7
Not Available	0.1	0	0.0	0	0.0
Totals	**100.0**	**46**	**100.0**	**3,763**	**100.0**

Source: 2024 D&B Data, Bank Data

Borrower Profile

Overall, the bank's lending performance under the Borrower Profile criterion demonstrates reasonable penetration in the Topeka-Lawrence Assessment Area. The bank's excellent small business and reasonable small farm lending performance supports this conclusion.

Small Business Loans

The distribution of small business loans reflects an excellent penetration of lending to operations with revenues of $1 million or less. As illustrated in the following table, the bank made all small business loans to operations with revenues of $1 million or less, which outperforms demographic data.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	85.7	27	100.0	3,289	100.0
>$1,000,000	3.8	0	0.0	0	0.0
Revenue Not Available	10.5	0	0.0	0	0.0
Totals	**100.0**	**27**	**100.0**	**3,289**	**100.0**

Source: 2024 D&B Data, Bank Data

Small Farm Loans

The distribution of small farm loans reflects a reasonable penetration of lending to operations with revenues of $1 million or less. As illustrated in the following table, the bank's lending performance to farms with revenues of $1 million or less is reasonably proportionate to demographic data.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	98.3	43	93.5	3,626	96.4
>$1,000,000	1.2	3	6.5	137	3.6
Revenue Not Available	0.5	0	0.0	0	0.0
Totals	**100.0**	**46**	**100.0**	**3,763**	**100.0**
Source: 2024 D&B Data, Bank Data					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Written Comments

There have been no written comments received from the public.

Locations & Hours

First Security Bank – Carbondale
County: 139
Census Tract: 101.00

530 Main Street
Carbondale, KS 66414
(785) 836-7195 Phone
(785) 836-9011 Fax

Hours

Monday - Friday	9:00 a.m. to 3:00 p.m. (Lobby); 7:00 a.m. to 5:00 p.m. (Drive-Thru)
Saturday	8:00 a.m. to 11:00 a.m. (Drive-Thru Only)

ATM On-Site Available 24/7

Additionally, we have an ATM available at the Four Corners Restaurant at 15745 S Topeka Ave, Scranton, KS 66537, during restaurant hours.

First Security Bank - Overbrook
County: 139
Census Tract: 101.00

312 Maple Street
Overbrook, KS 66524
(785) 665-7155 Phone
(785) 665-7128 Fax

Hours

Monday - Friday	9:00 a.m. to 3:00 p.m. (Lobby); 7:30 a.m. to 4:00 p.m. (Drive-Thru)
Saturday	8:00 a.m. to 11:00 a.m. (Drive-Thru Only)

First Security Bank - Paola
County: 121
Census Tract: 1006.01

29 West Wea
Paola, KS 66071
(913) 557-3200 Phone
(913) 557-3203 Fax

Hours

Monday – Friday	9:00 a.m. to 5:00 p.m. (Lobby); 7:30 a.m. to 5:30 p.m. (Drive-Thru)
Saturday	9:00 a.m. to 12:00 noon (Drive-Thru Only)

ATM On-Site Available 24/7

First Security Bank - Tonganoxie

County: ###
Census Tract: 714

415 Stone Creek Drive
Tonganoxie, KS 66086
(913) 845-6101 Phone
(913) 845-6105 Fax

Hours

Monday - Friday	9:00 a.m. to 5:00 p.m. (Lobby)

First Security Bank – Conway Springs

County: 191
Census Tract: 9622.00

124 W Spring Street
PO Box 8
Conway Springs, KS 67031
(620) 456-2255 Phone
(620) 456-2224 Fax

Hours

Monday – Wednesday	9:00 a.m. to 4:00 p.m. (Lobby)
Thursday – Friday	9:00 a.m. to 5:00 p.m. (Lobby)
Monday – Thursday	8:30 a.m. to 5:30 p.m. (Drive-Thru)
Friday	8:30 a.m. to 6:00 p.m. (Drive-Thru)

ATM Available 24/7 – 106 N 5th, Conway Springs, KS

First Security Bank – Norwich

County: 095
Census Tract: 9611.00

310 N Main Street
Norwich, KS 67118
(620) 478-2226 Phone
(620) 478-2893 Fax

Hours

Monday – Friday	9:00 a.m. to 4:00 p.m. (Lobby); 9:00 a.m. to 6:00 p.m. (Drive-Thru)

*Closed daily from 12:30 p.m. to 1:30 p.m. for lunch

ATM On-Site Available 24/7

First Security Bank – Wichita
County: 173
Census Tract: 0026.00

121 E Kellogg
Wichita, KS 67202
(316) 263-6767 Phone
(316) 263-6594 Fax

Hours

Monday – Thursday	9:00 a.m. to 5:00 p.m. (Lobby); 8:30 a.m. to 5:00 p.m. (Drive-Thru)
Friday	9:00 a.m. to 5:00 p.m. (Lobby); 8:30 a.m. to 6:00 p.m. (Drive-Thru)

ATM On-Site Available 24/7

First Security Bank – Argonia
County: 191
Census Tract: 9622.00

101 S Main Street
Argonia, KS 67004
(620) 435-6384 Phone
(620) 435-6434 Fax

Hours

Monday – Thursday	9:00 a.m. to 3:00 p.m. (Lobby); 8:00 a.m. to 5:00 p.m. (Drive-Thru)
Friday	9:00 a.m. to 5:00 p.m. (Lobby); 8:00 a.m. to 5:00 p.m. (Drive-Thru)

ATM On-Site Available 24/7

Branch Closing and Openings

First Security Bank – Conway Springs
Opened 05/08/2026
County: 191
Census Tract: 9622.00

124 W Spring Street
PO Box 8
Conway Springs, KS 67031

First Security Bank – Norwich
Opened 05/08/2026
County: 095
Census Tract: 9611.00

310 N Main Street
Norwich, KS 67118

First Security Bank – Wichita
Opened 05/08/2026
County: 173
Census Tract: 0026.00

121 E Kellogg
Wichita, KS 67202

First Security Bank – Argonia
Opened 05/08/2026
County: 191
Census Tract: 9622.00

101 S Main Street
Argonia, KS 67004

First Security Bank

Consumer Products

SIMPLE CHECKING
Our Simple Checking account is as simple and no-hassle as it gets! What you see is what you get ... free, easy-to-use checking account with no monthly maintenance charge or per transaction fees.
• Minimum balance to open: $100
• No service charge
• No per item charge
• Unlimited check writing
• Access your account 24 hours a day with your MasterCard® ATM/Debit Card
• Free Online Banking
• Free Bill Pay

SECURITY CHECKING
Security Checking is a full-service checking account especially for those 55 years of age or better. We offer a variety of benefits for our mature customers, including free cashier's checks, money orders and more.
• Minimum balance to open: $100
• No service charge
• No per item charge
• Simple interest paid when minimum balance is equal to or greater than $1,000
• One box of checks free per year
• Free cashier's checks and money orders
• Unlimited check writing
• Access your account 24 hours a day with your MasterCard® ATM/Debit Card
• Free Online Banking
• Free Bill Pay

REWARDS CHECKING
$100 Opening Deposit
5% of Cash back when requirements met**
Surcharges and ATM fee refund up to $25
Must enroll in e-Statement

- 1 ACH credit or 1 ACH debit per month
- 10 debit card transactions per month with each transaction being minimum of $1.00 or more
- Must utilize Bill Payment feature monthly
- Must be enrolled e-statement (paper statements are not offered with this account)
- Must log into online banking at least once per cycle/month

Rewards: "Cash Back Rewards" percentage of 5% for each qualifying debit card transaction with a maximum reward amount of $10.00 per statement cycle, and a "Refund" of both surcharges and foreign ATM withdrawal fees up to a maximum of $25.00.

NOW ACCOUNT
Our NOW Account offers individuals and small businesses the flexibility they need, along with the ability to earn interest on an account providing the convenience of unlimited check writing.
• Minimum balance to open: $1000
• No transaction fees or monthly service charge when balance requirements met *
• Earns a competitive rate of interest **
• Unlimited check writing
• Access your account 24 hours a day with your MasterCard® ATM/Debit Card
• Free Online Banking & Bill Pay

** A minimum balance fee of $5 will be imposed every statement cycle if the balance in the account falls below $1,000 any day of the cycle. A checks and other debits fee of $.15 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account). This fee will apply if the minimum daily balance falls below$1,000 at any time during the statement cycle.*

*** We use the daily balance method to calculate the interest on accounts. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded every month and credited to your account monthly. At our discretion, we may change the interest rate on your account at any time. On noncash deposits (e.g. Checks), interest begins to accrue on the first business day after the banking day you deposit noncash items. If you close your account before interest is credited, you will not receive the accrued interest.*

SAVINGS

Our Savings Account is ideal for both individuals and small businesses who prefer a traditional savings account. It's a great way to save for unexpected expenses or to start a young child on their way to learning the importance of saving money.

- Minimum balance to open: $100
- Automatic savings option when linked to your FSB checking account
- No monthly maintenance fees when balance requirements are met *
- Earns a competitive rate of interest **
- Free Online Banking

** Transfers from a Savings account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per month with no transfers by check, draft, debit card or similar order to third parties.*
*** We use the daily balance method to calculate the interest on accounts. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded every six months. Interest will be credited to your account every six months. At our discretion, we may change the interest rate on your account at any time. On noncash deposits (e.g. Checks), interest begins to accrue on the first business day after the banking day you deposit noncash items. If you close your account before interest is credited, you will not receive the accrued interest.*

MONEY MARKET

Our Money Market Account is perfect for individuals if they want a higher rate of interest but still want some limited check writing ability with unlimited in-person withdrawals.

- Minimum balance to open: $1000
- No transaction fees or monthly service charge when balance requirements met *
- Earns a competitive rate of interest **
- Free Online Banking

** A minimum balance fee of $5 will be imposed every statement cycle if the balance in the account falls below $1,000 any day of the cycle. A checks and other debits fee of $.15 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account). This fee will apply if the minimum daily balance falls below $1,000 at any time during the statement cycle. Transfers from a Money Market account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per month with no transfers by check, draft, debit card or similar order to third parties.*
*** We use the daily balance method to calculate the interest on accounts. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded every month and credited to your account monthly. At our discretion, we may change the interest rate on your account at any time. On noncash deposits (e.g. Checks), interest begins to accrue on the first business day after the banking day you deposit noncash items. If you close your account before interest is credited, you will not receive the accrued interest.*

HIGH YIELD MONEY MARKET

Our High Yield Money Market Account is perfect for individuals if they want a higher yield rate of interest but still want some limited check writing ability with unlimited in-person withdrawals.

- Minimum balance to open: $1000
- Minimum balance to earn interest $25,000*
- No transaction fees or monthly service charge when balance requirements met *
- Earns a competitive rate of interest **
- Free Online Banking

** A minimum balance fee of $5 will be imposed every statement cycle if the balance in the account falls below $25,000 any day of the cycle. Transfers from a Money Market account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per month with no transfers by check, draft, debit card or similar order to third parties. You must maintain a minimum daily balance of $25,000.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.*
*** We use the daily balance method to calculate the interest on accounts. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded every month and credited to your account monthly. At our discretion, we may change the interest rate on your account at any time. On noncash deposits (e.g. Checks), interest begins to accrue on the first business day after the banking day you deposit noncash items. If you close your account before interest is credited, you will not receive the accrued interest.*

CERTIFICATES OF DEPOSIT

Our Certificates of Deposit let you earn a guaranteed rate of interest on your money over a set amount of time. When you have some cash to put away, CDs can be a great way to put your money to work for you. FDIC Insurance, fixed terms and consistently above market rates make First Security Bank the place to go for Certificates of Deposit. With a variety of short-and long-term certificates, we have the product and rate you are looking for.

- Minimum balance to open: $1,000
- A variety of terms, from 3 months to 5 years
- Competitive interest rates (Call for Current Rates) *
- Flexibility in the way you receive interest payment
- Penalty for early withdrawal may be imposed *

** Certain conditions, restrictions or fees may apply. For complete details, review the enclosed copy of the bank's Account Disclosure and Fee Schedule.*

INDIVIDUAL RETIREMENT ACCOUNT

Good planning now can make your retirement years more enjoyable and ease the financial burden later. First Security Bank offers Individual Retirement Accounts to help you prepare for those golden years ahead. We offer competitive rates so your money works hard for you.

- Minimum balance to open: $1,000
- Tax deferred interest
- Possible income tax deductions (consult your tax advisor)
- Rollovers and transfers available to your FSB IRA
- Funds invested in certificate of deposit
- A variety of terms, from 3 months to 5 years
- Competitive interest rates (Call for Current Rates) *
- Flexibility in the way you receive interest payment
- Penalty for early withdrawal may be imposed *

** Certain conditions, restrictions or fees may apply. For complete details, review the enclosed copy of the bank's Account Disclosure and Fee Schedule.*

SAFE DEPOSIT BOXES

3 X 10	5 X 10	10 X 10
3 X 5	5 X 5	5 X 10

First Security Bank

Business & Public Funds Products

SMALL BUSINESS CHECKING
$100 Opening Deposit, $1,000 Minimum Balance Requirement
$0.30 per debit & credit fee after 200 items
$5 maintenance fee per statement cycle if any daily balance falls below $1,000

BUSINESS SAVINGS
Our Business Savings Account is ideal for businesses who prefer a traditional savings account.

- Minimum balance to open: $500
- Automatic savings option when linked to your FSB checking account
- No monthly maintenance fees when balance requirements are met *
- Earns a competitive rate of interest **
- Free Online Banking

** Transfers from a Savings account to another account or to third parties by preauthorized, automatic or telephone transfers are limited to six per month with no transfers by check, draft, debit card or similar order to third parties. A $3.00 minimum balance fee will be assessed if the account falls below $500 during the cycle.*
*** We use the daily balance method to calculate the interest on accounts. This method applies a daily periodic rate to the principal in the account each day. Interest will be compounded every six months. Interest will be credited to your account every six months. At our discretion, we may change the interest rate on your account at any time. On noncash deposits (e.g. Checks), interest begins to accrue on the first business day after the banking day you deposit noncash items. If you close your account before interest is credited, you will not receive the accrued interest.*

BUSINESS MONEY MARKET
$5,000 Opening Deposit and Minimum Balance Requirement
Interest Compounded Monthly**
Unlimited in person withdrawals and/or transfers, Limit of 6 withdrawals otherwise
$5 maintenance fee per statement cycle if any daily balance falls below $5,000

BUSINESS HIGH YIELD MONEY MARKET
$50,000 Opening Deposit and Minimum Balance Requirement
Interest Compounded Monthly**
Unlimited in person withdrawals and/or transfers, Limit of 6 withdrawals otherwise
$5 maintenance fee per statement cycle if any daily balance falls below $50,000

PUBLIC FUNDS*
$100 Opening Deposit
No Transaction Limits, No Minimum Balance Requirement

PUBLIC FUNDS INTEREST BEARING CHECKING*
$25,000 Opening Deposit and Minimum Balance Requirement
$0.18 per debit fee after 125 items & $0.08 per credit fee after 50 items
$25 maintenance fee per statement cycle if any daily balance falls below $25,000
Interest Compounded Monthly**

PUBLIC FUNDS NOW ACCOUNT*
$1,000 Opening Deposit and Minimum Balance Requirement
Interest Compounded Monthly**
$0.15 per debit fee if the daily balance falls below $1,000
$5 maintenance fee per statement cycle if any daily balance falls below $1,000

PUBLIC FUNDS SAVINGS*
$100.00 Opening Deposit and Minimum Balance Requirement
Interest Compounded Monthly**
Unlimited in person withdrawals and/or transfers, Limit of 6 withdrawals otherwise
$3 maintenance fee per statement cycle if any daily balance falls below $100

PUBLIC FUNDS MONEY MARKET*
$1,000 Opening Deposit and Minimum Balance Requirement
Interest Compounded Monthly**
Unlimited in person withdrawals and/or transfers, Limit of 6 withdrawals otherwise
$5 maintenance fee per statement cycle if any daily balance falls below $1,000

**Must be a Government Entity*
***Speak with a banker for interest rates and daily balance ranges for tiered interest rates*

BUSINESS SERVICES
ACH Originations
Business Bill Pay
Business Debit Card
Business Credit Card
Mobile App
Time Deposits
Direct Deposit of Payroll
Merchant Services
Night Deposit
Online Banking with Cash Management

FEE SCHEDULE
First Security Bank
Overbrook, KS ~ Carbondale, KS ~ Paola, KS ~ Tonganoxie, KS

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

Check printing fees vary by the style of check ordered.

ACH Origination Fee (per file)	$5.00
ATM Cash Withdrawal or Tranfser at a Foreign ATM	$2.00
Cashier's Check (Customers Only)	$5.00
Closed Account Fee (within 90 days)	$25.00
Collection, Draft or Foreign Check	$15.00
Debit Card Replacement	$15.00
Debit Card Rush Order	$40.00
Deposit Item Return - Business Account	$5.00
Deposit Item Return - Consumer Account	$3.00
Dormant Account Monthly Fee	$5.00
Excessive Withdrawals on Savings/Money Market (per item)	$3.00
Foreign Transaction Fee	$2.00
Garnishment Fee	$50.00
Non-sufficient funds fee (per presentment)	$30.00
Notary Service	$5.00
Overdraft items paid (per item)	$30.00
Personal Money Order	$1.00
Research (per hour)	$35.00
Statement Reconciliation (per hour)	$25.00
Stop Payment	$30.00
Tax Levy Fee	$50.00
Wire Transfer Fee - Incoming	$20.00
Wire Transfer Fee - Outgoing	$20.00

Bill pay and people-to-people fees are disclosed within the bill pay agreement.

Overdraft/Returned Item Fee/Insufficient Fund Fee:
$30.00 per item paid (Paid NSF Fee)
$30.00 per attempt of item returned (Returned NSF Fee). Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
$30.00 item returned unpaid due to NSF (per presentment). Multiple NSF fees may be imposed if a single item, such as a check, preauthorized transfer, or any other transaction type, is presented more than once. For example, if an item is presented for payment and declined due to insufficient funds and is subsequently represented for payment and declined again, an NSF fee may be imposed each time the item is returned.

Available Loan Products

Personal Loans

First Security Bank offers a variety of loan and credit options to help finance your dreams. Whether you want to buy a new or used car or put in a completely new kitchen, or finance your child's education we can help. By providing competitive and innovative loan products, we are able to offer you many personal loan options from which to choose.

- Automobile Loans
- Boat Loans
- RV Loans
- Motorcyle/ATV Loans
- Debt Consolidation Loans
- Personal Loans
- Mortgage Loans
- Home Improvement Loans
- Home Equity Loans
- Credit Cards

Business Loans

A business banking relationship is only as strong as the effort, attention and initiative behind it. At First Security Bank, we have extensive experience in helping area businesses grow and prosper. No matter what your needs may be, we are here to provide you with the right financing to grow your business.

Commercial Loans - From Term Loans to Lines of Credit, get the flexibility your business needs.

Commercial Mortgages - Competitive rates and local decision-making on Commercial Real Estate Mortgages or Construction and Land Development Financing.

Agriculture Loans

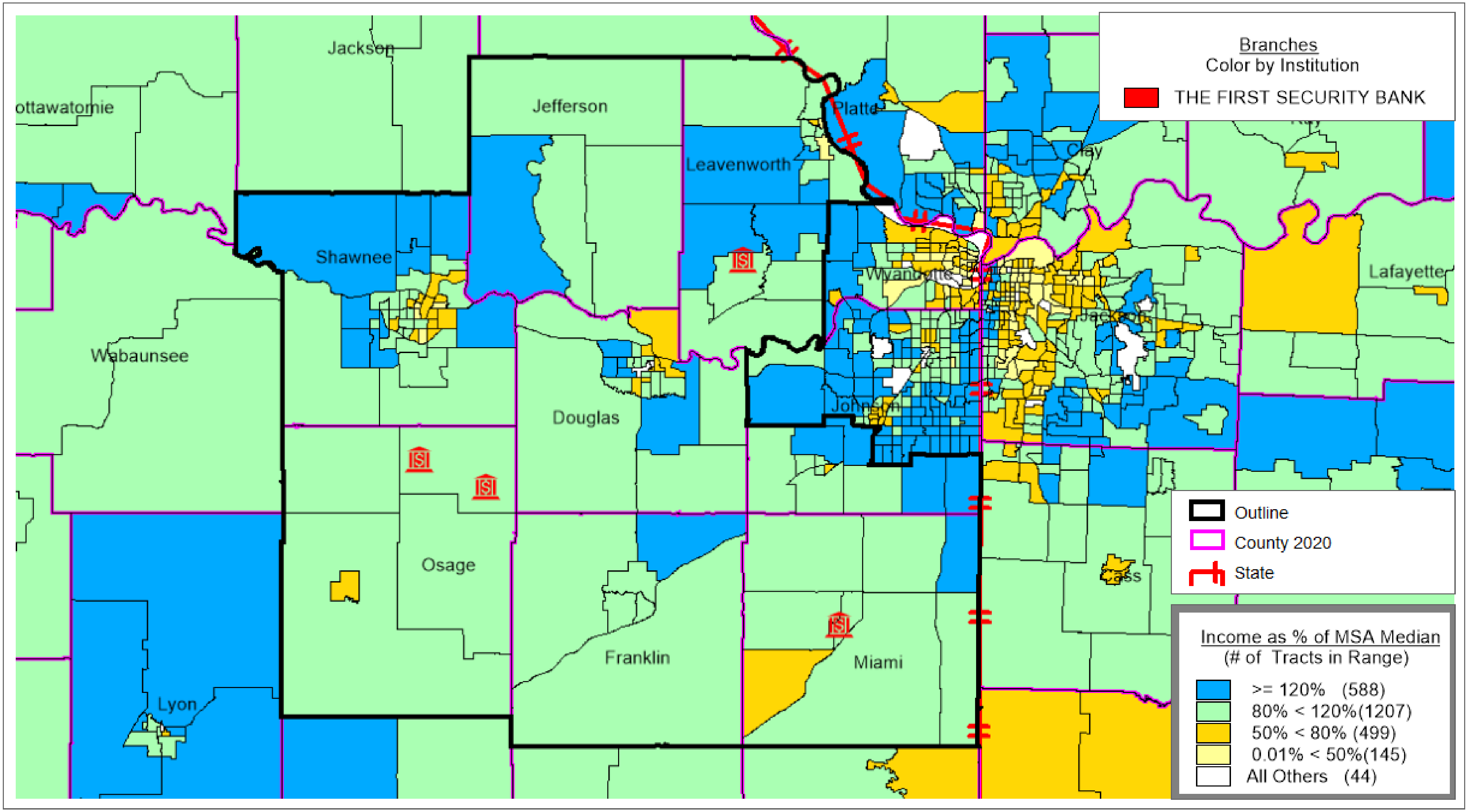
First Security Bank understand the needs of those businesses involved in agriculture. We want to help you grow your agricultural operation to its next level. Visit one of our ag loan specialists for financing all your agricultural operations.

- Operating Lines
- Livestock
- Equipment
- Farm Land
- Crops

Loan to Deposit Ratios

March 31, 2025	82%
June 30, 2025	80%
September 30, 2025	82%
December 31, 2025	83%

The First Security Bank Assessment Area Map as of 3/24/2025



Income as % of MSA Median
(# of Tracts in Range)

- >= 120% (502)
- 80% < 120%(952)
- 50% < 80% (439)
- 0.01% < 50%(94)
- All Others (47)

Modify Theme

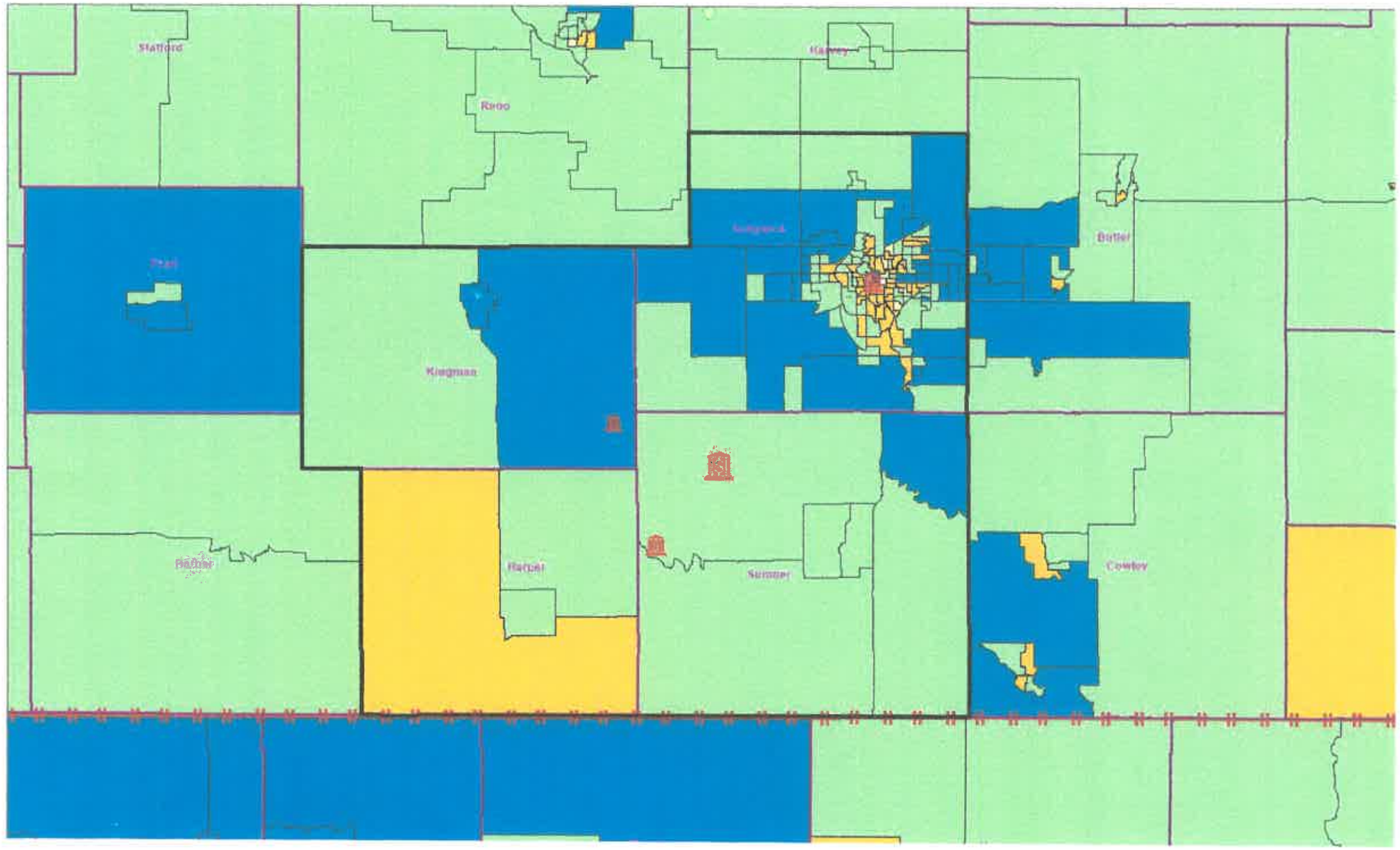
- Outline
- Tract 2020
- County 2020
- State

Branches
Color by Institution

- CONWAY BANK

Branches by Deposit
by Size

- 27576 to 32398 (1)
- 20766 to 27576 (0)
- 16653 to 20766 (2)
- 15422 to 16653 (1)
- 0 to 0 (0)



Conway Bank CRA Map

List of Tracts Located Withing CRA Assessment Area

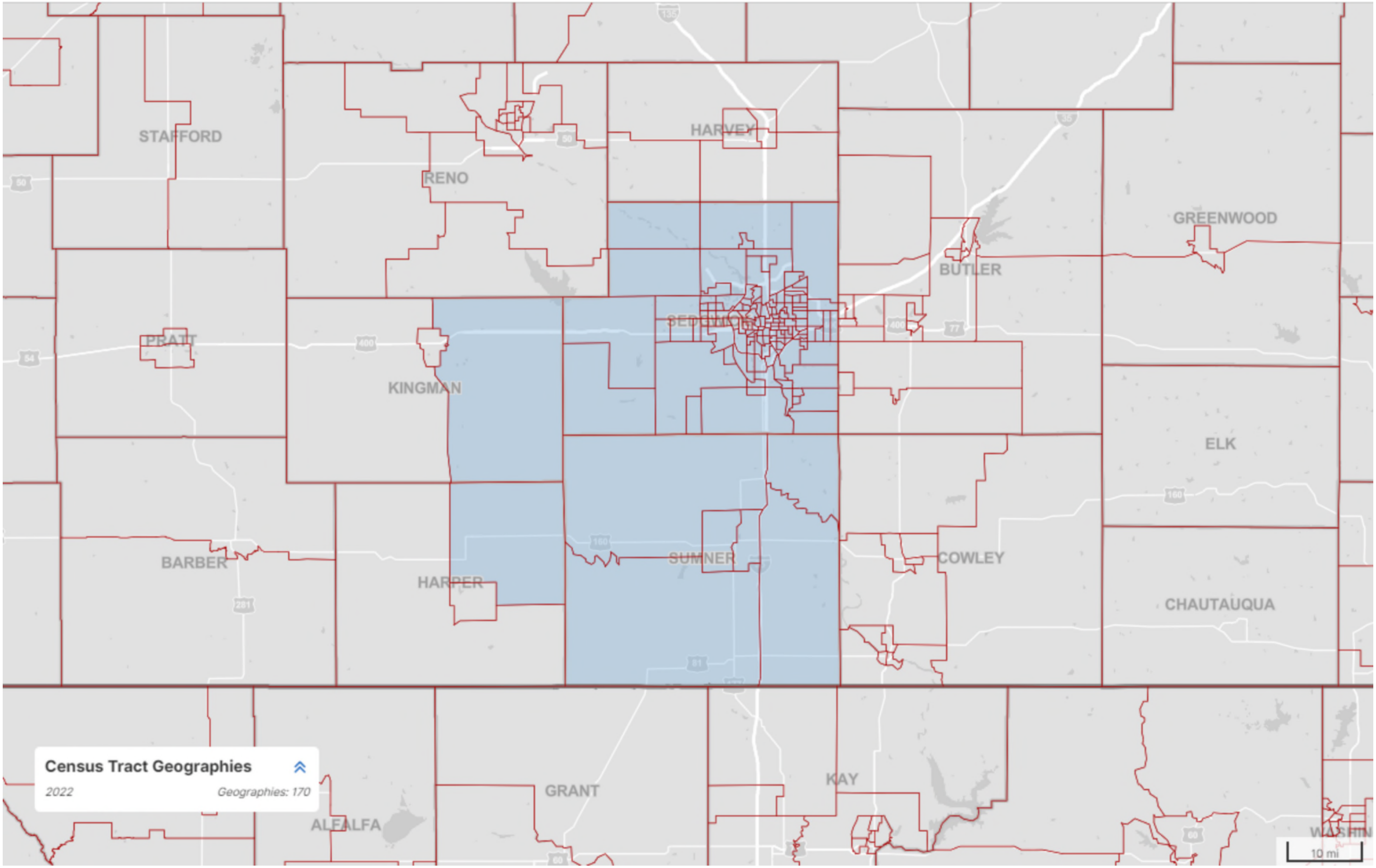
Description of Assessment Area (#108): All of Miami, Franklin and Osage counties are included in FSB's assessment area. The southern eastern third of Jefferson county, the rural areas of Douglas county, the southern third of Johnson county, the southern two-thirds of Leavenworth county and the southern third of Shawnee county are included in FSB's assessment area. The business strategy is to be in the rural areas surrounding metro areas.

#109:

Tract #	County
1	Douglas
2 -2.02	Douglas
3 - 3.02	Douglas
4	Douglas
5.01-05.02	Douglas
6.01 - 6.04	Douglas
7.01 -7.97	Douglas
8.01 - 8.02	Douglas
9.01 - 9.04	Douglas
10.01 - 10.02	Douglas
12.01 - 12.03	Douglas
14	Douglas
15	Douglas
201 - 201.02	Jefferson
202	Jefferson
203	Jefferson
712.02	Leavenworth
712.04	Leavenworth
712.05	Leavenworth
714	Leavenworth
716	Leavenworth
718	Leavenworth
1001	Miami
1002	Miami
1003	Miami
1004	Miami
1005	Miami
1006.01	Miami
1006.02	Miami
1007	Miami
9541.01	Franklin
9541.02	Franklin
9542	Franklin
9543	Franklin
9544	Franklin

4	Shawnee
5	Shawnee
6	Shawnee
7	Shawnee
8	Shawnee
9	Shawnee
10	Shawnee
11	Shawnee
12	Shawnee
13	Shawnee
15	Shawnee
16.01 -16.04	Shawnee
18	Shawnee
19	Shawnee
21	Shawnee
22	Shawnee
24 - 24.02	Shawnee
25	Shawnee
26.01 - 26.02	Shawnee
27.01 - 27.02	Shawnee
28	Shawnee
29	Shawnee
30.01 - 33.02	Shawnee
31	Shawnee
33.01 - 33.02	Shawnee
34 - 34.02	Shawnee
35	Shawnee
36.01 - 36.07	Shawnee
37 - 37.02	Shawnee
39.01 - 39.02	Shawnee
40	Shawnee
41	Shawnee
101	Osage
102	Osage
103	Osage
104	Osage
105	Osage
537.01	Johnson
537.03	Johnson
537.05	Johnson
537.09	Johnson
537.11	Johnson
537.12	Johnson
538.01	Johnson
538.04	Johnson
538.03	Johnson
536.03	Johnson

Census Tract



List of ATMs

Location	Address	Deposit Taking	Notes
Carbondale Branch	530 Main Street Carbondale, KS 66414	No	
Four Corners	15745 S. Topeka Ave. Scranton, KS 66537	No	
Paola Branch	29 West Wea Paola, KS 66071	No	
Tonganoxie Branch	415 Stonecreek Dr Tonganoxie KS 66086	No	
Conway Springs Branch	124 W Springs St Conway Springs KS 67031	No	
Norwich Branch	310 N Main St Norwich KS 67118	No	
Wichita Branch	121 E Kellogg Wichita, KS 67202	No	
Argonia Branch	101 S Main St Argonia KS 67004	No	

First Security Bank

312 Maple, Overbrook, KS 66524
Phone: 785-665-7155
530 Main, Carbondale, KS 66414
Phone: 785-836-7195
29 W. Wea, Paola, KS 66071
Phone: 913-557-3200
415 Stone Creek Dr, Tonganoxie, KS 66068
Phone :913-845-6101

124 W Spring Street, Conway KS 67031
Phone: 620-456-2255
310 N Main St, Norwich, KS 67118
Phone: 620-9478-2226
121 E Kellogg, Wichita, KS 67202
Phone: 316-263-6767
101 S. Main Street, Argonia, KS 67004
Phone: 620-435-6384

NONPUBLIC//FDIC BUSINESS

The bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at: https://www.consumerfinance.gov/hmda.