

PUBLIC DISCLOSURE

May 9, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

McClain Bank
Certificate Number: 4187

131 West Main Street
Purcell, Oklahoma 73080

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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: This institution is rated Satisfactory.

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

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA's credit needs.
- A majority of loans are in the institution's AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration of loans among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

DESCRIPTION OF INSTITUTION

McClain Bank maintains its headquarters in Purcell, Oklahoma and operates three additional branch locations in central Oklahoma located in Purcell, Noble, and Norman. McClain County Bancorporation, Inc., a one-bank holding company also located in Purcell, owns McClain Bank. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated July 8, 2019, based on Small Institution Procedures. The bank did not open any offices, and no merger or acquisition activities occurred since the previous evaluation.

The bank offers a full-line of loan products including home mortgage, commercial, agricultural, and consumer loans, primarily focusing on home mortgage and commercial lending. The institution provides a variety of deposit services including checking, savings, money market, and certificates of deposit accounts. Alternative banking services include internet, telephone, and mobile banking; electronic bill pay; and automated teller machines.

As of March 31, 2022, assets totaled approximately \$280.0 million, which included net loans and leases of \$170.5 million. Total deposits equaled \$250.7 million as of the same date. Since the previous evaluation, total assets increased \$49.5 million, net loans and leases increased \$16.5 million, and total deposits increased \$48.8 million. As shown in the following table, loans outstanding as of March 31, 2022, reflect an emphasis on commercial and home mortgage lending.

| Loan Portfolio Distribution as of 3/31/2022 | | |
|---|-----------------|--------------|
| Loan Category | \$(000s) | % |
| Construction and Land Development | 11,816 | 6.9 |
| Secured by Farmland | 21,006 | 12.2 |
| Secured by 1-4 Family Residential Properties | 59,147 | 34.4 |
| Secured by Multifamily (5 or more) Residential Properties | 101 | 0.1 |
| Secured by Nonfarm Nonresidential Properties | 47,333 | 27.5 |
| Total Real Estate Loans | 139,403 | 81.1 |
| Commercial and Industrial Loans | 26,829 | 15.6 |
| Agricultural Loans | 2,343 | 1.4 |
| Consumer Loans | 3,063 | 1.8 |
| Other Loans | 171 | 0.1 |
| Total Loans | 171,809 | 100.0 |
| <i>Source: Reports of Condition and Income.</i> | | |

Examiners did not identify any financial, legal, or other impediments that limit the institution's ability to meet the credit needs of its AA.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs for which its performance will be evaluated. McClain Bank designated one AA within the Oklahoma City Metropolitan Statistical Area (MSA) consisting of all of Cleveland and McClain counties. The AA conforms to technical CRA regulatory requirements.

Economic and Demographic Data

The AA reflects two of seven counties that encompass the Oklahoma City MSA. The AA's 68 census tracts reflect the following income designations according to 2015 American Community Survey (ACS) Data: 11 moderate-, 32 middle-, and 24 upper-income census tracts, as well as 1 census tract with no income designation. The following table illustrates select demographic characteristics of the AA.

| Demographic Information of the Assessment Area | | | | | | |
|--|----------|---------------|------------------------------|------------------|-----------------|---------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 68 | 0.0 | 16.2 | 47.1 | 35.3 | 1.5 |
| Population by Geography | 305,126 | 0.0 | 12.0 | 52.2 | 35.7 | 0.1 |
| Housing Units by Geography | 123,388 | 0.0 | 13.9 | 52.4 | 33.7 | 0.0 |
| Owner-Occupied Units by Geography | 76,504 | 0.0 | 8.1 | 53.9 | 38.0 | 0.0 |
| Occupied Rental Units by Geography | 36,016 | 0.0 | 24.0 | 49.4 | 26.5 | 0.1 |
| Vacant Units by Geography | 10,868 | 0.0 | 21.3 | 51.6 | 27.1 | 0.0 |
| Businesses by Geography | 33,214 | 0.0 | 12.2 | 45.5 | 42.3 | 0.1 |
| Farms by Geography | 1,201 | 0.0 | 7.3 | 55.3 | 37.4 | 0.0 |
| Family Distribution by Income Level | 75,679 | 17.3 | 16.0 | 21.8 | 44.9 | 0.0 |
| Household Distribution by Income Level | 112,520 | 20.1 | 15.1 | 18.6 | 46.1 | 0.0 |
| Median Family Income –Oklahoma City, OK MSA | \$64,058 | | Median Housing Value | | | \$148,868 |
| | | | Median Gross Rent | | | \$825 |
| | | | Families Below Poverty Level | | | 7.9% |
| Source: 2015 ACS Data and 2021 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. | | | | | | |

Examiners used the Federal Financial Institutions Examination Council's (FFIEC) updated median family income level to analyze home mortgage loans under the borrower profile criterion. The low-, moderate-, middle-, and upper-income categories presented in the following table reflect the 2020 FFIEC-updated median family income ranges for the Oklahoma City MSA.

| Median Family Income Ranges – Oklahoma City MSA | | | | |
|---|-------------|-------------------------|------------------------|----------------|
| Median Family Incomes | Low <50% | Moderate 50% to <80% | Middle 80% to <120% | Upper ≥120% |
| 2020 (\$74,000) | <\$37,000 | \$37,000 to <\$59,200 | \$59,200 to <\$88,800 | ≥\$88,800 |
| Source: FFIEC. | | | | |

According to Moody's Analytics, the University of Oklahoma, Purcell and Norman Public School Districts, and local government offices represent major employers in the AA. Additionally, Tinker Air Force Base employs a significant number of residents that live in the AA. Tinker Air Force Base represents the second largest employer in Oklahoma.

Data obtained from the U. S. Bureau of Labor Statistics indicates that as of March 2022, the State of Oklahoma reported an unemployment rate of 2.7 percent, while the Oklahoma City MSA recorded an unemployment rate of 2.4 percent for the same period. The area's unemployment rate generally declined throughout the evaluation period.

Competition

The AA reflects a low level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2021, 31 financial institutions operate 80 full-service offices within the AA. Of these institutions, McClain Bank ranked 10th with a 4.1 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community needs. This information helps determine financial institutions' responsiveness to these needs and indicates available credit opportunities.

Examiners contacted a representative of an economic organization who indicated the area's economy is generally expanding. The contact stated that local banks remain active in the community and appropriately meet the credit needs of the area. The contact opined that home mortgage loans reflect the area's primary credit need.

Credit Needs

Considering information obtained from the community contact, demographic data, and bank management, examiners determined that home mortgage loans represent primary credit needs of the AA.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated July 8, 2019, to the current evaluation dated May 9, 2022. Examiners used Small Institution Procedures to evaluate McClain Bank's CRA performance. These procedures include the CRA Small Bank Lending Test as detailed in the appendix.

Activities Reviewed

Small Institution Procedures require examiners to determine the bank's major product lines for review. Examiners may select from among the same loan categories used for Large Bank CRA evaluations, including home mortgage, small business, small farm, and consumer loans. Examiners determined the bank's major product lines include home mortgage and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as small farm or consumer loans, represent major product lines. Therefore, this evaluation does not include a review of them as they would provide no material support for conclusions or the rating. The following table shows the bank's originations and purchases over the most recent calendar year by loan type.

| Loans Originated or Purchased | | | | |
|---|-----------------|--------------|--------------|--------------|
| Loan Category | \$(000s) | % | # | % |
| Construction and Land Development | 24,090 | 15.1 | 70 | 5.6 |
| Secured by Farmland | 18,426 | 11.5 | 85 | 6.8 |
| Secured by 1-4 Family Residential Properties | 67,373 | 42.2 | 387 | 30.8 |
| Commercial Real Estate Loans | 15,490 | 9.6 | 28 | 2.2 |
| Commercial and Industrial Loans | 28,372 | 17.7 | 374 | 29.7 |
| Agricultural Loans | 2,412 | 1.5 | 61 | 4.8 |
| Consumer Loans | 3,256 | 2.0 | 251 | 20.0 |
| Other Loans | 611 | 0.4 | 1 | 0.1 |
| Total Loans | 160,030 | 100.0 | 1,257 | 100.0 |
| <i>Source: Bank Records (01/01/2021 through 12/31/2021)</i> | | | | |

Bank records indicate the lending focus and product mix remained consistent throughout the evaluation period. This evaluation considered all home mortgage loans reported on the bank's 2019 and 2020 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). For 2019, the bank reported 232 home mortgage loans totaling \$34.9 million, and for 2020, the bank reported 335 home mortgage loans totaling \$54.6 million. Examiners did not identify any trends between 2019 and 2020 that would materially affect conclusions. Therefore, this evaluation only presents information for 2020, the most recent year of available aggregate data, which serves as the primary source of comparison.

In addition, examiners selected a sample of 58 small business loans totaling \$3.5 million from a universe of 394 small business loans totaling \$29.6 million originated in the period January 1, 2021, through December 31, 2021. D&B data for 2021 provided a standard of comparison for small business loans.

The bank's record of originating home mortgage loans contributed more weight to overall conclusions due to the larger loan volume, by dollar, when compared to small business loans. Although this evaluation presents the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

McClain Bank demonstrated satisfactory performance regarding the Lending Test. Reasonable records regarding borrower profile and geographic distribution primarily support this conclusion. A reasonable LTD ratio and a majority of loans originated inside the AA further support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA's credit needs. The LTD ratio, calculated from Call Report data, averaged 71.9 percent over the past 11 calendar quarters from September 30, 2019, to March 31, 2022, representing a slight decrease from the 74.8 percent average net LTD ratio reflected at the prior evaluation. The ratio ranged from a high of 81.2 percent as of September 30, 2019, to a low of 63.0 percent as of March 31, 2021.

Examiners identified and listed in the following table three comparable institutions operating within the bank's AA and reporting a similar asset size and lending emphasis. As seen in the following table, the bank's average net LTD ratio rises slightly higher, yet remains within a reasonable range of comparable institutions.

| Loan-to-Deposit Ratio Comparison | | |
|--|---|---------------------------------|
| Bank Name and Location | Total Assets as of 3/31/2022 (\$000s) | Average Net LTD Ratio (%) |
| McClain Bank, Purcell OK | 279,974 | 71.9 |
| Comparable Banks | | |
| Sooner State Bank, Tuttle OK | 335,653 | 60.7 |
| Yukon National Bank YNB, Yukon OK | 232,338 | 62.6 |
| Citizens Bank of Ada, Ada OK | 291,982 | 68.8 |
| <i>Source: Reports of Condition and Income (9/30/2019 to 3/31/2022).</i> | | |

Assessment Area Concentration

A majority of loans are in the institution's AA. The following table shows McClain Bank originated a majority of home mortgage loans, by number and dollar, and a majority of small business loans, by number, inside the AA. Although the bank originated slightly less than a majority of small business loans, by dollar, in the AA, this did not adversely affect the overall conclusion for this criterion.

| 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 | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | | | | | | | | | | |
| 2019 | 142 | 61.2 | 90 | 38.8 | 232 | 23,240 | 66.6 | 11,660 | 33.4 | 34,900 |
| 2020 | 234 | 69.9 | 101 | 30.1 | 335 | 40,360 | 74.0 | 14,215 | 26.0 | 54,575 |
| Subtotal | 376 | 66.3 | 191 | 33.7 | 567 | 63,600 | 71.1 | 25,875 | 28.9 | 89,475 |
| Small Business | 38 | 65.5 | 20 | 34.5 | 58 | 1,646 | 47.0 | 1,853 | 53.0 | 3,498 |
| Source: 2021 Bank Data; 2019 and 2020 HMDA Data. Due to rounding, totals may not equal 100.0. | | | | | | | | | | |

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Reasonable performance regarding home mortgage loans outweighs poor performance regarding small business loans to support this conclusion. Examiners considered the bank's performance relative to the available comparative data and any performance context issues. They focused on the percentage by number of loans in moderate-income census tracts in the AA when arriving at conclusions since the AA does not contain any low-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects a reasonable dispersion throughout the AA. Reasonable performance in moderate-income census tracts supports this conclusion. The following table shows that in the moderate-income census tracts, McClain Bank's lending rises 3.1 percentage points above aggregate data, which reflects reasonable performance.

| Geographic Distribution of Home Mortgage Loans | | | | | | |
|---|--|-------------------------------------|------------|--------------|-----------------|--------------|
| Tract Income Level | % of Owner-Occupied Housing Units | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 8.1 | 7.2 | 24 | 10.3 | 3,040 | 7.5 |
| Middle | 53.9 | 44.4 | 168 | 71.8 | 26,970 | 66.9 |
| Upper | 38.0 | 48.4 | 42 | 17.9 | 10,350 | 25.6 |
| Not Available | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total | 100.0 | 100.0 | 234 | 100.0 | 40,360 | 100.0 |
| <i>Source: 2015 ACS Data and 2020 HMDA Data. Due to rounding, totals may not equal 100.0.</i> | | | | | | |

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion. Poor performance in moderate-income census tracts supports this conclusion. The following table shows that in moderate-income census tracts, the bank's level falls 9.6 percentage points below demographic data, thereby reflecting a poor performance.

| Geographic Distribution of Small Business Loans | | | | | |
|---|-----------------|-----------|--------------|--------------|--------------|
| Tract Income Level | % of Businesses | # | % | \$(000s) | % |
| Low | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 12.2 | 1 | 2.6 | 251 | 15.2 |
| Middle | 45.4 | 33 | 86.9 | 1,288 | 78.3 |
| Upper | 42.3 | 4 | 10.5 | 107 | 6.5 |
| Not Available | 0.1 | 0 | 0.0 | 0 | 0.0 |
| Totals | 100.0 | 38 | 100.0 | 1,646 | 100.0 |
| <i>Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i> | | | | | |

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performance regarding home mortgage and small business loans supports this conclusion.

Examiners considered the bank's performance relative to the available comparative data, focusing on loans to low- and moderate-income borrowers and to businesses with gross annual revenue of \$1 million or less when arriving at conclusions.

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels. A reasonable level of lending to low- and moderate-income borrowers supports this conclusion. The following table shows that to low-income borrowers, the bank's level lands 4.4 percentage points above aggregate data, reflecting of reasonable performance. The table further shows that to moderate-income borrowers, the bank's level rises slightly above aggregate data, also evidencing reasonable performance.

| Distribution of Home Mortgage Loans by Borrower Income Level | | | | | | |
|---|---------------|------------------------------|------------|--------------|---------------|--------------|
| Borrower Income Level | % of Families | Aggregate Performance % of # | # | % | \$(000s) | % |
| Low | 17.3 | 4.1 | 20 | 8.5 | 1,330 | 3.3 |
| Moderate | 16.0 | 15.6 | 43 | 18.4 | 6,225 | 15.4 |
| Middle | 21.8 | 19.0 | 40 | 17.1 | 5,830 | 14.4 |
| Upper | 44.9 | 34.7 | 80 | 34.2 | 16,800 | 41.7 |
| Not Available | 0.0 | 26.6 | 51 | 21.8 | 10,175 | 25.2 |
| Total | 100.0 | 100.0 | 234 | 100.0 | 40,360 | 100.0 |
| <i>Source: 2015 ACS Data and 2020 HMDA Data. Due to rounding, totals may not equal 100.0.</i> | | | | | | |

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. A reasonable level of lending to businesses with GAR of \$1 million or less supports this conclusion. The following table shows McClain Bank originated less than half of its small business loans to businesses with gross annual revenue of \$1 million or less, typically reflective of poor performance. However, the table also notes a large volume of the bank's loans with revenues not available, all of which represent loans made under the Small Business Administration's Paycheck Protection Program (PPP). When considering only loans with reported revenues, the bank made 90.0 percent of its small business loans to businesses with gross annual revenue of \$1 million or less.

| Detailed Distribution of Small Business Loans by Gross Annual Revenues | | | | | |
|---|------------------------|-----------|--------------|-----------------|--------------|
| Gross Revenue Level | % of Businesses | # | % | \$(000s) | % |
| < \$100,000 | 70.8 | 6 | 15.8 | 218 | 13.2 |
| \$100,000 - \$249,999 | 15.3 | 5 | 13.2 | 511 | 31.1 |
| \$250,000 - \$499,999 | 3.6 | 5 | 13.2 | 191 | 11.6 |
| \$500,000 - \$1,000,000 | 1.9 | 2 | 5.3 | 95 | 5.8 |
| Subtotal <= \$1,000,000 | 91.6 | 18 | 47.5 | 1,015 | 61.7 |
| >\$1,000,000 | 2.2 | 2 | 5.3 | 335 | 20.3 |
| Revenue Not Available | 6.2 | 18 | 47.2 | 296 | 18.0 |
| Total | 100.0 | 38 | 100.0 | 1,646 | 100.0 |
| <i>Source: 2021 D&B Data and 2021 Bank Data. Due to rounding, totals may not equal 100.0.</i> | | | | | |

As a result of the volume of PPP loans without revenue available heavily skewing the data, examiners evaluated the 18 PPP loans with revenues not available using loan size as a proxy. The analysis of PPP loans revealed that all of them had loan sizes of less than \$100,000, which demonstrates the bank's willingness to help serve the needs of small businesses in the AA, further supporting reasonable performance.

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

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 bank'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 bank 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.



McClain Bank

A list of the bank's branches, street addresses, geographies and hours of operation:

**131 W Main St.
Purcell, OK 73080
405-527-6503**

| | | |
|-------------|-----------------|--------------------|
| Lobby & ATM | Monday – Friday | 9:00 AM to 5:00 PM |
|-------------|-----------------|--------------------|

MSA/MD Code: 36420
State Code: 40
County Code: 87
Tract Code: 4003.00

**2900 W Lindsey St.
Norman, OK 73072
405-447-7283**

| | | |
|------------|-------------------|---------------------|
| Lobby | Monday – Friday | 9:00 AM to 5:00 PM |
| Drive-Thru | Monday – Thursday | 7:30 AM to 5:00 PM |
| | Friday | 7:30 AM to 6:00 PM |
| | Saturday | 7:30 AM to 12:00 PM |
| ATM | | |

MSA/MD Code: 36420
State Code: 40
County Code: 27
Tract Code: 2015.08

**213 N. Main St.
Noble, OK 73068
405-872-2222**

| | | |
|------------|-------------------|---------------------|
| Lobby | Monday – Friday | 9:00 AM to 5:00 PM |
| Drive-Thru | Monday – Thursday | 7:30 AM to 5:00 PM |
| | Friday | 7:30 AM to 6:00 PM |
| | Saturday | 7:30 AM to 12:00 PM |
| ATM | | |

MSA/MD Code: 36420
State Code: 40

County Code: 27
Tract Code: 2025.01

Drive-Thru Only

**200 N. Third St.
Purcell, OK 73080
405-527-7561**

| | |
|-------------------|---------------------|
| Monday – Thursday | 7:30 AM to 5:00 PM |
| Friday | 7:30 AM to 6:00 PM |
| Saturday | 7:30 AM to 12:00 PM |
| ATM | |

MSA/MD Code: 36420
State Code: 40
County Code: 87
Tract Code: 4003.00

Off-Site ATMs

**1600 N. Green Ave
Purcell, OK 73080**

MSA/MD Code: 36420
State Code: 40
County Code: 87
Tract Code: 4003.00

**2035 S. Green Ave
Purcell, OK 73080**

MSA/MD Code: 36420
State Code: 40
County Code: 87
Tract Code: 4003.00



McClain Bank

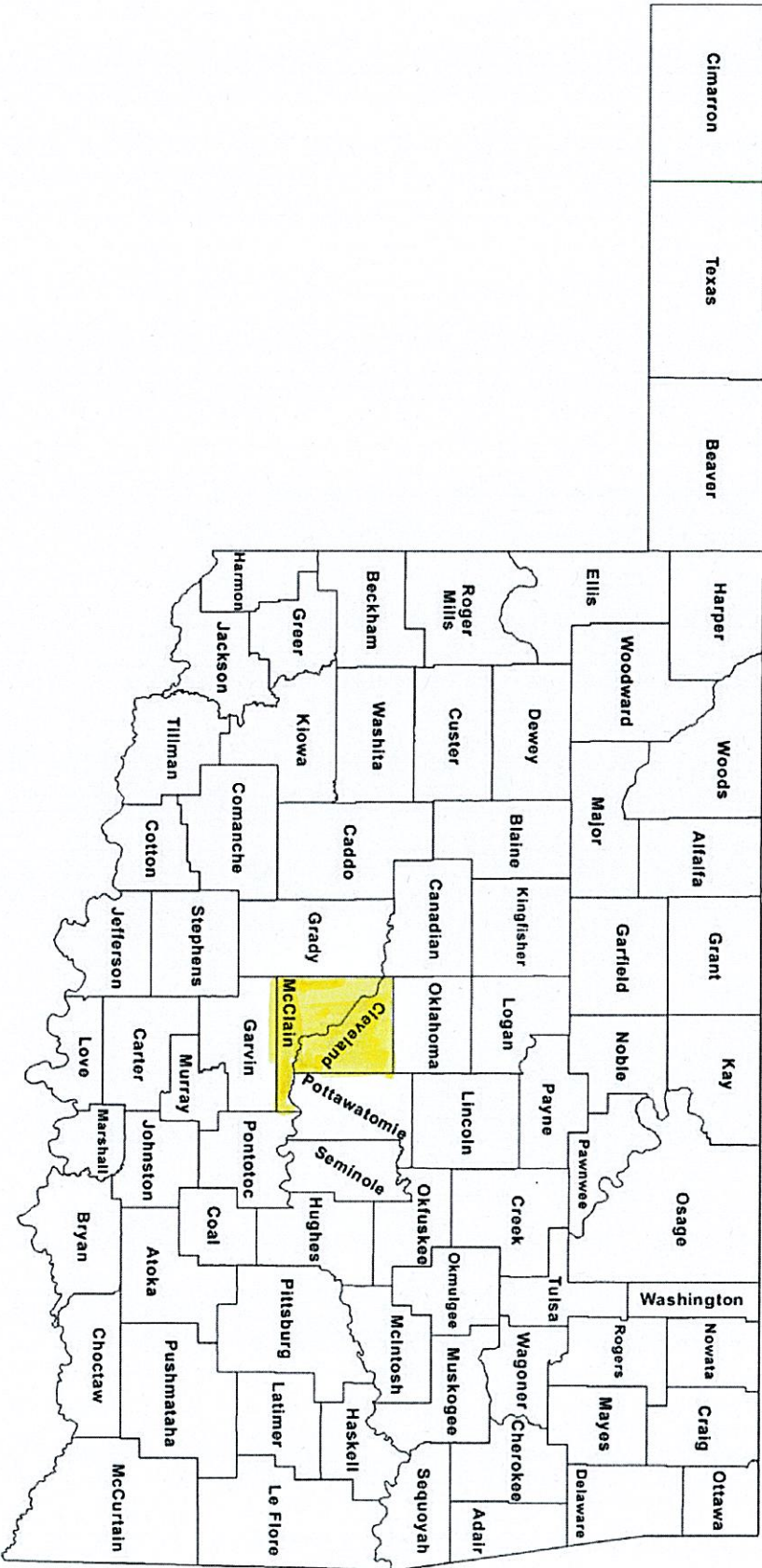
A list of branches opened or closed by the Bank during the current year and each of the prior two calendar years.

OPENED:

None

CLOSED:

None





Shih of *Environ Biol Fish* (2015) 98:1031–1041. doi:10.1007/s10641-015-0300-0

Sheet 1 of 1 PARENT sheet
Total Sheets: 1 (Index 1; PARENT 1; INSET 0)
NAME: McLean County (OR)
ENTRY TYPE: County or state, independent entry

$$\frac{1}{\lambda} = \frac{1}{\lambda_0} + \frac{1}{\lambda_{\text{eff}}}$$

Census 2020

McClain County Census Tracts
4001-4004

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cleveland County, OK

LEGEND

STATE BOUNDARIES

- OKLAHOMA
- KANSAS
- TEXAS

COUNTY BOUNDARIES

- CLEVELAND COUNTY, OK

CENSUS TRACTS

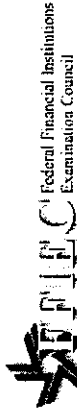
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Cleveland County Census Tracts
2001-2026

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

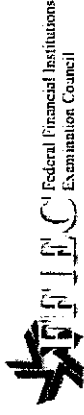
County: 087 - MCCLAIN COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non- MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner- Occupied Units | 50-to-4- Family Units |
|---------------|----------------|---------------|--------------------------|---------------------------------------|--|---|--|--|---------------------|---------------------|------------------------|-----------------------------|-----------------------------|
| 40 | 087 | 4001.03 | Upper | No | 130.70 | \$89,100 | \$116,454 | \$98,250 | 5572 | 23.19 | 1292 | 1712 | 2103 |
| 40 | 087 | 4001.04 | Middle | No | 99.37 | \$89,100 | \$88,539 | \$74,701 | 5465 | 21.21 | 1159 | 1562 | 1949 |
| 40 | 087 | 4001.05 | Middle | No | 110.50 | \$89,100 | \$98,456 | \$83,063 | 4063 | 25.40 | 1032 | 1315 | 1578 |
| 40 | 087 | 4001.06 | Upper | No | 128.22 | \$89,100 | \$114,244 | \$96,389 | 5559 | 24.45 | 1359 | 1602 | 1965 |
| 40 | 087 | 4002.01 | Middle | No | 99.91 | \$89,100 | \$89,020 | \$75,104 | 3861 | 26.44 | 1021 | 1124 | 1591 |
| 40 | 087 | 4002.03 | Middle | No | 88.47 | \$89,100 | \$78,827 | \$66,506 | 4925 | 26.13 | 1287 | 1194 | 1559 |
| 40 | 087 | 4002.04 | Upper | No | 124.85 | \$89,100 | \$111,241 | \$93,857 | 5410 | 29.09 | 1574 | 1545 | 1786 |
| 40 | 087 | 4003.00 | Middle | No | 82.15 | \$89,100 | \$73,196 | \$61,756 | 5624 | 34.69 | 1951 | 1313 | 2239 |
| 40 | 087 | 4004.00 | Middle | No | 83.69 | \$89,100 | \$74,568 | \$62,917 | 1183 | 24.18 | 286 | 285 | 471 |

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

2024 FFIEC Census Report - Summary Census Demographic Information
State: 40 - OKLAHOMA (OK)
County: 027 - CLEVELAND COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est MSA/MD MSA/MD Median Family Income | 2024 Est Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|-------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|-----------------------|
| 40 | 027 | 2001.00 | Unknown | No | 0.00 | \$89,100 | \$0 | \$0 | 338 | 31.36 | 106 | 6 | 146 |
| 40 | 027 | 2002.00 | Moderate | No | 65.36 | \$89,100 | \$58,236 | \$49,132 | 1724 | 34.22 | 590 | 395 | 868 |
| 40 | 027 | 2003.00 | Moderate | No | 74.64 | \$89,100 | \$66,504 | \$56,111 | 3512 | 39.27 | 1379 | 880 | 1602 |
| 40 | 027 | 2004.00 | Middle | No | 83.72 | \$89,100 | \$74,595 | \$62,936 | 1795 | 34.54 | 620 | 406 | 948 |
| 40 | 027 | 2005.00 | Middle | No | 96.90 | \$89,100 | \$86,338 | \$72,847 | 3573 | 26.00 | 929 | 414 | 1749 |
| 40 | 027 | 2006.02 | Unknown | No | 0.00 | \$89,100 | \$0 | \$0 | 3302 | 35.49 | 1172 | 532 | 1566 |
| 40 | 027 | 2006.03 | Low | No | 49.26 | \$89,100 | \$43,891 | \$37,035 | 2996 | 46.70 | 1399 | 197 | 823 |
| 40 | 027 | 2006.04 | Middle | No | 80.84 | \$89,100 | \$72,028 | \$60,772 | 3191 | 37.92 | 1210 | 510 | 1208 |
| 40 | 027 | 2007.00 | Unknown | No | 0.00 | \$89,100 | \$0 | \$0 | 245 | 36.33 | 89 | 0 | 20 |
| 40 | 027 | 2008.00 | Middle | No | 95.30 | \$89,100 | \$84,912 | \$71,641 | 7444 | 34.32 | 2555 | 1994 | 2531 |
| 40 | 027 | 2009.00 | Middle | No | 100.78 | \$89,100 | \$89,795 | \$75,762 | 4069 | 32.10 | 1306 | 1077 | 1636 |
| 40 | 027 | 2010.00 | Middle | No | 80.34 | \$89,100 | \$71,583 | \$60,399 | 5895 | 36.93 | 2177 | 1014 | 1847 |
| 40 | 027 | 2011.02 | Upper | No | 143.50 | \$89,100 | \$127,859 | \$107,875 | 2871 | 21.66 | 622 | 712 | 1156 |
| 40 | 027 | 2011.03 | Middle | No | 84.04 | \$89,100 | \$74,880 | \$63,173 | 3643 | 30.41 | 1108 | 778 | 1039 |
| 40 | 027 | 2011.04 | Upper | No | 128.38 | \$89,100 | \$114,387 | \$96,510 | 2110 | 28.44 | 600 | 357 | 689 |
| 40 | 027 | 2012.01 | Low | No | 48.39 | \$89,100 | \$43,115 | \$36,375 | 2258 | 30.91 | 698 | 110 | 481 |
| 40 | 027 | 2012.02 | Unknown | No | 0.00 | \$89,100 | \$0 | \$0 | 6015 | 30.51 | 1835 | 16 | 59 |
| 40 | 027 | 2012.04 | Moderate | No | 53.78 | \$89,100 | \$47,918 | \$40,427 | 3850 | 40.21 | 1548 | 0 | 259 |
| 40 | 027 | 2012.05 | Middle | No | 116.36 | \$89,100 | \$103,677 | \$87,473 | 4705 | 38.68 | 1820 | 783 | 1142 |
| 40 | 027 | 2013.02 | Middle | No | 83.23 | \$89,100 | \$74,158 | \$62,569 | 3988 | 44.73 | 1784 | 139 | 1233 |
| 40 | 027 | 2013.03 | Moderate | No | 77.54 | \$89,100 | \$69,088 | \$58,288 | 4941 | 39.87 | 1970 | 475 | 1179 |
| 40 | 027 | 2014.03 | Upper | No | 138.50 | \$89,100 | \$123,404 | \$104,115 | 6463 | 29.35 | 1897 | 2115 | 2760 |
| 40 | 027 | 2014.04 | Middle | No | 87.59 | \$89,100 | \$78,043 | \$65,845 | 4215 | 33.26 | 1402 | 517 | 605 |
| 40 | 027 | 2014.05 | Upper | No | 139.11 | \$89,100 | \$123,947 | \$104,570 | 6593 | 33.32 | 2197 | 1825 | 2368 |
| 40 | 027 | 2015.05 | Upper | No | 155.38 | \$89,100 | \$138,444 | \$116,806 | 5791 | 25.44 | 1473 | 1860 | 2093 |
| 40 | 027 | 2015.08 | Middle | No | 84.19 | \$89,100 | \$75,013 | \$63,287 | 3052 | 35.35 | 1079 | 585 | 917 |

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

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1 to 4 Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|--|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|---------------------|
| 40 | 027 | 2015.09 | Upper | No | 129.70 | \$89,100 | \$115,563 | \$97,500 | 5428 | 32.52 | 1765 | 1367 | 1707 |
| 40 | 027 | 2015.11 | Middle | No | 102.46 | \$89,100 | \$91,292 | \$77,024 | 2801 | 31.31 | 877 | 695 | 1186 |
| 40 | 027 | 2015.12 | Middle | No | 105.98 | \$89,100 | \$94,428 | \$79,667 | 3724 | 28.20 | 1050 | 1487 | 1935 |
| 40 | 027 | 2015.13 | Upper | No | 164.18 | \$89,100 | \$146,284 | \$123,421 | 2981 | 28.45 | 848 | 780 | 893 |
| 40 | 027 | 2015.14 | Upper | No | 153.70 | \$89,100 | \$136,947 | \$115,543 | 5334 | 29.96 | 1598 | 1337 | 1646 |
| 40 | 027 | 2016.02 | Middle | No | 91.30 | \$89,100 | \$81,348 | \$68,636 | 2920 | 36.82 | 1075 | 788 | 1159 |
| 40 | 027 | 2016.03 | Moderate | No | 75.08 | \$89,100 | \$66,896 | \$56,442 | 3845 | 37.09 | 1426 | 735 | 1323 |
| 40 | 027 | 2016.04 | Middle | No | 81.94 | \$89,100 | \$73,009 | \$61,595 | 3910 | 40.72 | 1592 | 637 | 1149 |
| 40 | 027 | 2016.07 | Upper | No | 122.63 | \$89,100 | \$109,263 | \$92,188 | 6721 | 38.46 | 2585 | 1552 | 2032 |
| 40 | 027 | 2016.09 | Upper | No | 155.23 | \$89,100 | \$138,310 | \$116,688 | 5027 | 38.95 | 1958 | 1367 | 1552 |
| 40 | 027 | 2016.10 | Upper | No | 153.86 | \$89,100 | \$137,089 | \$115,664 | 4338 | 37.07 | 1608 | 1160 | 1204 |
| 40 | 027 | 2016.11 | Upper | No | 124.47 | \$89,100 | \$110,903 | \$93,571 | 2264 | 33.17 | 751 | 591 | 697 |
| 40 | 027 | 2016.12 | Middle | No | 98.53 | \$89,100 | \$87,790 | \$74,071 | 5340 | 32.81 | 1752 | 1359 | 1939 |
| 40 | 027 | 2017.00 | Upper | No | 160.85 | \$89,100 | \$143,317 | \$120,915 | 5060 | 31.46 | 1592 | 1191 | 1298 |
| 40 | 027 | 2018.01 | Upper | No | 153.73 | \$89,100 | \$136,973 | \$115,565 | 4409 | 35.63 | 1571 | 2067 | 2113 |
| 40 | 027 | 2018.02 | Middle | No | 115.41 | \$89,100 | \$102,830 | \$86,758 | 3789 | 30.80 | 1167 | 907 | 1058 |
| 40 | 027 | 2019.02 | Middle | No | 82.66 | \$89,100 | \$73,650 | \$62,137 | 4660 | 46.31 | 2158 | 1081 | 1544 |
| 40 | 027 | 2019.03 | Middle | No | 98.99 | \$89,100 | \$88,200 | \$74,417 | 3098 | 51.36 | 1591 | 798 | 1001 |
| 40 | 027 | 2019.04 | Middle | No | 93.49 | \$89,100 | \$83,300 | \$70,281 | 5376 | 49.72 | 2673 | 1270 | 1877 |
| 40 | 027 | 2020.02 | Middle | No | 88.67 | \$89,100 | \$79,005 | \$66,654 | 4309 | 37.73 | 1626 | 768 | 1388 |
| 40 | 027 | 2020.04 | Middle | No | 87.40 | \$89,100 | \$77,873 | \$65,703 | 3893 | 33.78 | 1315 | 1172 | 1401 |
| 40 | 027 | 2020.05 | Middle | No | 92.95 | \$89,100 | \$82,818 | \$69,877 | 6564 | 44.68 | 2933 | 1563 | 2405 |
| 40 | 027 | 2020.06 | Moderate | No | 68.17 | \$89,100 | \$60,739 | \$51,250 | 3433 | 49.37 | 1695 | 372 | 698 |
| 40 | 027 | 2020.07 | Middle | No | 103.78 | \$89,100 | \$92,468 | \$78,015 | 4954 | 41.48 | 2055 | 1112 | 1432 |
| 40 | 027 | 2020.08 | Upper | No | 121.83 | \$89,100 | \$108,551 | \$91,581 | 5105 | 33.38 | 1704 | 1707 | 2040 |
| 40 | 027 | 2021.02 | Middle | No | 90.23 | \$89,100 | \$80,395 | \$67,829 | 2543 | 29.73 | 756 | 634 | 1095 |
| 40 | 027 | 2021.04 | Middle | No | 109.27 | \$89,100 | \$97,360 | \$82,143 | 2433 | 32.80 | 798 | 589 | 796 |
| 40 | 027 | 2021.05 | Middle | No | 84.10 | \$89,100 | \$74,933 | \$63,221 | 4473 | 32.84 | 1469 | 962 | 1571 |
| 40 | 027 | 2021.06 | Middle | No | 109.37 | \$89,100 | \$97,449 | \$82,220 | 6264 | 34.39 | 2154 | 2283 | 2686 |

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

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est MSA/MD non- MSA/MD Median Family Income | 2024 Est Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1-to 4- Family Units |
|---------------|----------------|---------------|--------------------------|---------------------------------------|--|--|---|--|---------------------|---------------------|------------------------|----------------------------|----------------------------|
| 40 | 027 | 2021.07 | Upper | No | 156.52 | \$89,100 | \$139,459 | \$117,663 | 3335 | 33.37 | 1113 | 786 | 1018 |
| 40 | 027 | 2022.01 | Upper | No | 129.98 | \$89,100 | \$115,812 | \$97,708 | 4806 | 30.65 | 1473 | 1299 | 1597 |
| 40 | 027 | 2022.03 | Middle | No | 108.88 | \$89,100 | \$97,012 | \$81,852 | 5945 | 35.19 | 2092 | 1299 | 1990 |
| 40 | 027 | 2022.05 | Middle | No | 119.75 | \$89,100 | \$106,697 | \$90,019 | 8093 | 36.17 | 2927 | 2182 | 2613 |
| 40 | 027 | 2022.07 | Middle | No | 100.10 | \$89,100 | \$89,189 | \$75,250 | 646 | 33.75 | 218 | 151 | 151 |
| 40 | 027 | 2022.08 | Middle | No | 99.61 | \$89,100 | \$88,753 | \$74,879 | 2754 | 36.06 | 993 | 525 | 559 |
| 40 | 027 | 2023.01 | Upper | No | 156.51 | \$89,100 | \$139,450 | \$117,652 | 6821 | 26.15 | 1784 | 1904 | 2137 |
| 40 | 027 | 2023.02 | Middle | No | 97.04 | \$89,100 | \$86,463 | \$72,950 | 6621 | 25.15 | 1665 | 1981 | 2407 |
| 40 | 027 | 2024.03 | Upper | No | 125.12 | \$89,100 | \$111,482 | \$94,053 | 5637 | 22.69 | 1279 | 1872 | 2069 |
| 40 | 027 | 2024.04 | Middle | No | 98.40 | \$89,100 | \$87,674 | \$73,971 | 4307 | 22.80 | 982 | 1189 | 1684 |
| 40 | 027 | 2024.05 | Upper | No | 122.10 | \$89,100 | \$108,791 | \$91,786 | 6617 | 28.64 | 1895 | 1488 | 1985 |
| 40 | 027 | 2024.06 | Middle | No | 89.79 | \$89,100 | \$80,003 | \$67,500 | 3294 | 30.09 | 991 | 983 | 1230 |
| 40 | 027 | 2024.07 | Middle | No | 90.46 | \$89,100 | \$80,600 | \$68,000 | 3207 | 25.69 | 824 | 826 | 1053 |
| 40 | 027 | 2025.01 | Middle | No | 111.18 | \$89,100 | \$99,061 | \$83,580 | 4666 | 23.34 | 1089 | 1383 | 1965 |
| 40 | 027 | 2025.02 | Middle | No | 119.50 | \$89,100 | \$106,475 | \$89,830 | 2663 | 22.61 | 602 | 636 | 932 |
| 40 | 027 | 2026.00 | Moderate | No | 64.32 | \$89,100 | \$57,309 | \$48,355 | 2541 | 31.84 | 809 | 704 | 1242 |

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



McClain Bank

Community Reinvestment Act Loan Distribution Business & Farm Loans

Total Number of Loans Funded in 2024

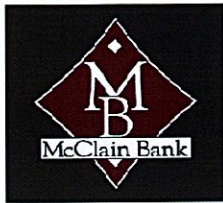
Total \$ of Loans Funded in 2024

Total \$ of Loans Remaining on Books

| |
|------------------|
| 277 |
| \$ 66,039,962.46 |
| \$ 28,549,935.35 |

60% of business & farm loans funded in 2024 were located in McClain & Cleveland Counties

| | | | | |
|-----------------------------------|-----|-----------------|------------------|--------|
| Cleveland & McClain County Loans: | | | | |
| 59.57% | 165 | Current Balance | \$ 13,259,864.49 | 46.44% |
| | | Original Amount | \$ 28,328,051.67 | 42.90% |
| Out of Area Loans: | | | | |
| 40.43% | 112 | Current Balance | \$ 15,290,070.86 | 53.56% |
| | | Original Amount | \$ 37,711,910.79 | 57.10% |
| Out of Area Breakdown: | | | | |
| Oklahoma County | | | | |
| 17.69% | 49 | Current Balance | \$ 5,995,422.09 | 21.00% |
| | | Original Amount | \$ 10,829,630.57 | 16.40% |
| Garvin County | | | | |
| 10.83% | 30 | Current Balance | \$ 6,213,155.54 | 21.76% |
| | | Original Amount | \$ 9,172,583.18 | 13.89% |
| Logan County | | | | |
| 3.97% | 11 | Current Balance | \$ 1,861,780.38 | 6.52% |
| | | Original Amount | \$ 2,987,990.98 | 4.52% |
| Miscellaneous | | | | |
| 7.94% | 22 | Current Balance | \$ 1,219,712.85 | 4.27% |
| | | Original Amount | \$ 14,721,706.06 | 22.29% |



McClain Bank

Community Reinvestment Act Loan Distribution Owner Occupied Real-Estate (Type 10 & 20) originated in 2024

Total Number of Loans funded in 2024

16

Total \$ of Loans Funded in 2024

\$ 2,193,914.12

Total \$ of Loans Remaining on Books

\$ 1,362,541.18

81% of Owner Occupied real estate funded in 2024 is located in McClain or Cleveland Counties

Cleveland & McClain County Loans:

81.25% 13

Current Balance \$ 1,332,952.45

97.83%

Original Amount \$ 1,836,394.69

83.70%

Out of Area Loans:

18.75% 3

Current Balance \$ 29,588.73

2.17%

Original Amount \$ 357,519.43

16.30%

Out of Area Breakdown:

Garvin County

12.50% 2

Current Balance \$ 29,588.73

2.17%

Original Amount \$ 234,899.87

10.71%

Oklahoma County

6.25% 1

Current Balance \$ -

0.00%

Original Amount \$ 122,619.56

5.59%



McClain Bank

The Bank's Loan-to-Deposit ratio for each quarter of the prior calendar year - 2024

3/31/2024 77.11%

6/30/2024 77.17%

9/30/2024 74.28%

12/31/2024 72.39%

DEPOSIT PRODUCTS BROCHURE

McClain Bank
Main Office
PO Box 351 / 131 W. Main
Purcell, OK 73080
March 21, 2025

Checking account products for all your banking needs. We want to be your Bank!

SIMPLE CHECKING

Limitations: You must deposit \$50.00 to open this account.

Account Fees: There is no monthly maintenance fee for this account type if the account enrolled in electronic statements by 8PM CST on the last business day of the month the account is opened in. If the account is taken off of eStatements or the eStatements are undeliverable to the email address provided, a paper statement fee of \$4.95 per month will apply. Withdrawals include items created by check, in-person withdrawals, preauthorized drafts, ATM withdrawals or other electronic means initiated by you. Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged.

Eligibility Requirements: Customer must be at least 16 years of age at the time of opening to be the primary owner.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment. The same single item may result in multiple fees if presented multiple times against a negative balance.

STUDENT CHECKING

Limitations: You must deposit \$25.00 to open this account.

Account Fees: There is no monthly maintenance fee for this account type if the account enrolled in electronic statements by 8PM CST on the last business day of the month the account is opened in. If the account is taken off of eStatements or the eStatements are undeliverable to the email address provided, a paper statement fee of \$4.95 per month will apply. Withdrawals include items created by check, in-person withdrawals, preauthorized drafts, ATM withdrawals or other electronic means initiated by you. Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged. A recurring debit card charge that exceeds the available funds could result in an overdraft fee.

Eligibility Requirements: Customer must be 15-18 years of age at the time of opening to be the primary owner. At the end of the calendar year the student turns 18, the Student Checking account will become a Simple Checking Account.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment. The same single item may result in multiple fees if presented multiple times against a negative balance.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

DIAMOND CLUB CHECKING

The most complete checking package that includes Financial and Security benefits. Financial benefits include FREE personalized Club checks, unlimited check writing, FREE Cashier's Checks, and Money Orders. \$15 discount on any available size safe deposit box. Security benefits include Accidental Death & Dismemberment Insurance, Total Identity Monitoring, Roadside Assistance, and Cell Phone Protection.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: Monthly maintenance fee is \$9.95. Withdrawals include items created by check, in-person withdrawals, preauthorized drafts, ATM withdrawals or other electronic means initiated by you. Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged. Up to 10 monthly Foreign ATM Cash Withdrawal (W/D) Fees will be refunded to the account after month-end.

Eligibility Requirements: Customer must be at least 18 years of age at the time of opening to be the primary owner.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment. The same single item may result in multiple fees if presented multiple times against a negative balance.

DOUBLE DIAMOND CLUB CHECKING

For our Customers who are age sixty-two (62) or older. The most complete checking package that includes Financial and Security benefits and pays you interest! Financial benefits include FREE personalized Club check, unlimited check writing, FREE Cashier's Checks, and Money Orders. \$15 discount on any available size safe deposit box. Security benefits include Accidental Death & Dismemberment Insurance, Total Identity Monitoring, Roadside Assistance, and Cell Phone Protection.

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account.

Account Fees: Monthly maintenance fee is \$6.95. If average daily balance falls below \$500, monthly maintenance fee is \$9.95. Withdrawals include items created by check, in-person withdrawals, preauthorized drafts, ATM withdrawals or other electronic means initiated by you. Withdrawals may incur overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged. Up to 10 monthly Foreign ATM Cash Withdrawal (W/D) Fees will be refunded to the account after month-end.

Eligibility Requirements: Customer must be at least 62 years of age at the time of opening to be the primary owner.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the

customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment. The same single item may result in multiple fees if presented multiple times against a negative balance.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

PLAN 62 CHECKING

Limitations: You must deposit \$50.00 to open this account.

Account Fees: There is no monthly maintenance fee associated with this account. Withdrawals include items created by check, in-person withdrawals, preauthorized drafts, ATM withdrawals or other electronic means initiated by you. Withdrawals may incur overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged. Free Bank stock checks. This account also includes FREE money orders and cashier's checks. This is a non-interest bearing checking account.

Eligibility Requirements: Customer must be at least 62 years of age at the time of opening to be the primary owner.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment. The same single item may result in multiple fees if presented multiple times against a negative balance.

INTEREST CHECKING

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest. If this account is used as an IOLTA Trust Account, then interest (less applicable fees and service charges) will be sent to the Oklahoma Bar Foundation, IOLTA Program.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$1,500.00 to open this account.

Account Fees: Monthly maintenance fee is \$9.95 if average daily balance falls below \$1,500.00. Withdrawals include items created by check, in-person withdrawals, preauthorized drafts, ATM withdrawals or other electronic means initiated by you. Withdrawals may incur overdraft fees. The total overdraft fees per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged.

Eligibility Requirements: Customer must be at least 18 years of age at the time of opening to be the primary owner.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment.

SUPER MONEY MARKET

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$5,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5,000.00 to open this account. You may make six (6) transfers/withdrawals from your account each four (4) week or similar period. If by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.

Account Fees: Monthly maintenance fee is \$15.00 if minimum balance falls below \$5,000.00. One (1) free transfer/withdrawal per month, \$15.00 debit item fee for each transfer/withdrawal thereafter.

Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged.

Eligibility Requirements: For Consumer accounts, the customer must be at least 18 years of age at the time of account opening to be the primary owner.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft fees during a single banking day and you will

be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment.

FREE SMALL BUSINESS CHECKING

Limitations: You must deposit \$50.00 to open this account.

Account Fees: There is no monthly maintenance fee for the first 500 items processed. Items over 500 will be charged at the rate of \$0.20 per item. Items processed include withdrawals created by check, in-person withdrawals, preauthorized drafts, on-us and transit items deposited, ATM withdrawals or other electronic means initiated by you. Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged. Enroll this account in E-Statements to avoid a \$4.95 monthly paper statement fee.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment. The same single item may result in multiple fees if presented multiple times against a negative balance.

COMMERCIAL CHECKING

Limitations: You must deposit \$50.00 to open this account.

Account Fees: Monthly maintenance fee is \$5.00. Withdrawal transaction fees are \$0.20 per item. Withdrawals include items created by check, in-person withdrawals, preauthorized drafts or other electronic means initiated by you. Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged. Foreign items deposit fees are \$0.10. Foreign items are items not drawn on McClain Bank. Variable earnings credit for each one hundred dollars of the average daily balance will be applied toward the service charge.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment. The same single item may result in multiple fees if presented multiple times against a negative balance. The same single item may result in multiple fees if presented multiple times against a negative balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

REGULAR SAVINGS

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$50.00 to open this account. The Bank retains the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal. Although we usually pay withdrawals or checks without notice on these accounts, doing so does not mean that we give up this right.

Account Fees: Quarterly maintenance fee is \$4.95 if average daily balance falls below \$50.00. Twelve (12) free withdrawals per quarter, \$1.00 debit item fee for each withdrawal thereafter. Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no

overdraft fee will be charged

Eligibility Requirements: Customer must be at least 16 years of age at the time of opening to be the primary owner.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment.

KID'S KLUB SAVINGS

The account for our up and coming customers 15 or younger!

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$25.00 to open this account. The Bank retains the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal. Although we usually pay withdrawals or checks without notice on these accounts, doing so does not mean that we give up this right.

Account Fees: No maintenance fee. Twelve (12) free withdrawals per quarter, \$1.00 debit item fee for each withdrawal thereafter. Withdrawals may incur Overdraft fees. The total overdraft fees charged per account, in any one business day, will not exceed 5 overdraft fees. If, after end of day processing, an account is overdrawn less than \$30.00, no overdraft fee will be charged.

Eligibility Requirements: Child must be under 15 years of age at the time of account opening.

Dormant/Inactive Account Information: A dormant account fee of \$15.00 per month will be charged after 24 months of inactivity.

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

In the normal course of business, we post all credits to an account first then proceed to post debits in the following order arranged in amounts from low to high: 1. checks presented in-person, 2. debit card transactions and ATM withdrawals, 3. internal transfers and loan payments, 4. outgoing wire debits, 5. automated clearing house (ACH) debits (including electronically converted checks), 6. all other checks. We reserve the right to change this order of payment without prior notice to the customers. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged an Overdraft Fee (Bounce or NSF) of \$28.00 for each overdraft item paid or returned per presentment.

MISCELLANEOUS FEES AND CHARGES

Fees and Charges

Account Verification: \$10.00
ATM/Debit International Foreign Cash Withdrawal: 1.000% of transaction total
ATM/Debit International Purchase: 1.000% of transaction total
ATM/Debit Replacement Card: \$5.00
ATM/Debit Replacement PIN: \$5.00
Bill Pay Online/Mobile: Free
Cashier's Checks: \$3.00
Check Collections (Incoming & Outgoing): \$15.00 per item
Check Copy: \$2.00 per copy
Dormant Account: \$15.00 per month
Early Closing Fee (Within 90 days of opening): \$25.00
Foreign ATM Cash Withdrawal (W/D): \$1.00
Garnishment/Levy: \$70.00
International Currency Order: \$20.00
Mobile Deposit: Free
Money Orders: \$3.00
Overdraft Fee - Paid Bounce: \$28.00 (per item per presentment)*
Overdraft Fee - Paid NSF: \$28.00 (per item per presentment)*
Overdraft Fee - Returned NSF: \$28.00 (per item per presentment)*
Quick Statement: \$2.00
Research & Reconciliation: \$25.00 per hour & \$2.00 per copy
Stop Payment Charge: \$28.00
Temporary Checks: \$1.00 ^{per} sheet

Visa Debit Card Charge Back Item: \$25.00
Wire Transfer - Domestic Outgoing: \$20.00
Wire Transfer - Incoming: \$8.00
Wire Transfer - Outgoing International: \$40.00
Zipper Bag (Locking): \$25.00
*: The same single item may result in multiple fees if presented multiple times against a negative balance.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT MCCLAIN BANK.
Our policy is to make funds from your cash and check deposits available to you on the same business day as the day we receive your deposit. Once the funds are available, you can withdraw them in cash and/or we will use them 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. We have different deposit cut-off hours for different locations. Our cut-off hours are as follows:

5:00pm Purcell Main
5:00pm Other Locations - Monday - Thursday
6:00pm Other Locations - Friday

If you make a deposit before our cut-off hour 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 hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day as the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$300.00 of your deposit, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * 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

seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the first business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit.

Funds from deposits of checks drawn on McClain Bank will be available on the same business day as the day of your deposit.

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

Additional Availability Schedule. Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. McClain Bank does not own or operate any ATM's that accept deposits. Deposits through the Bank's Night Depository on a business day we are open after 8:00a.m. (Central, whether or not the deposit was made before the bank's general cut-off time for that business day or the deposit was made at a time or on a day we are not open, the Bank will consider the deposit as having been made on the next business day.

ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURES

This Agreement and Disclosure is made in compliance with federal law regulating electronic funds transfer (EFT) services. Electronic funds transfers are electronically initiated transfers of money involving an account at the Financial Institution. The following disclosures set forth your and our rights and responsibilities concerning the electronic funds transfers. In this Agreement, the words "you" and "your" mean those who sign as applicants or any authorized user(s). The words "we", "us" and "our" mean the Financial Institution. The abbreviation "PIN" or word "code" means a personal identification number.

McClain Bank Anywhere

Types of Transactions: You may access certain account(s) you maintain with us by computer or mobile device, using your user ID and password, through the online and mobile banking service. You may use the online and mobile banking service to perform the following functions:

- * Transfer funds between eligible accounts.
- * Obtain balance information on eligible accounts.
- * Review transactions on eligible accounts.
- * Make loan payments.
- * Online bill payment.
- * View check images.
- * ATM branch locator.
- * Sign Up/Receive Electronic Documents.
- * Set Up/Receive Account and Debit Card Alerts.
- * Cash Management Services/Separate agreement required).
- * Make deposits from your Mobile Banking App Freeze/Unfreeze & Activate Debit Cards

Limitations on Frequency and Amount:

- * Consumer/Personal accounts Mobile Deposits limited to Daily Dollar Limit of \$2,500.00 and/or 5 items deposited. Non-Consumer/Business accounts Mobile Deposits limited to \$5,000.00 and/or 10 items deposited. Lower limits may apply to new accounts. McClain Bank reserves the right to change or impose additional limits in its sole discretion from time to time.
- * We reserve the right to impose limitations for security purposes at any time.

Fees and Charges for Online and Mobile Service:

- * There are no monthly or transaction fees for accessing your account(s) through McClain Bank Anywhere. Other fees, as described in the deposit account information and disclosures, may apply to services ordered online and to transfers to and from your accounts. Please note that fees may be assessed and billed separately by your internet or wireless service provider. Please contact your internet or wireless service provider for more details. Message and data rates may apply.
- Additional(Optional) services with McClain Bank that are accessible through McClain Bank Anywhere may result in fees. Please refer to the specific agreements for any fees associated with these additional services.

ACH

Types of Preauthorized Transfers: You may arrange for us to complete the following preauthorized transfers to or from your deposit accounts:

- * Pay certain recurring bills from your checking or savings account.

Fees and Charges:

- * Charges are based on the type of checking account owned.
- * We will charge \$28.00 for each stop-payment order for preauthorized transfers.

VISA DEBIT CARD (Point of Sale)

Types of Transactions: You may use the card and PIN issued to you to pay for purchases from merchants who have agreed to accept the card at Point of Sale (POS) terminals within the networks identified on your card and such other terminals as the Bank may designate from time to time. Point of Sale (POS) transactions will be deducted from your Primary Account. Point of Sale (POS) transactions involving a refund will be credited to your Primary Account. Your Primary Account number and information may be obtained from the POS Request Form.

Limitations on Frequency and Amount:

- * You may purchase up to a maximum of \$2000.00 worth of goods and services per day, exclusive of ATM withdrawals.
- * You may only have 25 outstanding card transactions at any one time.
- * You CAN NOT stop payment on any VISA Debit Card transaction.
- * Non-Consumer Visa Debit Card - Usage limits on Visa Debit Cards tied to Non-Consumer accounts are at the Bank's discretion.

Fees and Charges:

- * PIN based Foreign ATM withdrawal fees are \$1.00. Card replacement fee is \$5.00. PIN replacement fee is \$5.00. Visa Charge Back fee is \$25.00.

*** AUTHORIZATION HOLDS:** An authorization hold is a temporary hold that is placed on your account for certain debit card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

*** CURRENCY CONVERSION- Visa:** When you use your card with the Visa logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

***Important Additional Fee Notice:** Visa charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1% of the

dollar amount of the transaction for each international transaction completed with your Visa card when the country of the merchant is different from your country as cardholder.

24/7 Telephone Access

Types of Audio Response Services: You may access your deposit accounts by using a separate personal identification number (PIN) assigned to you and your account number in our audio response system. At the present time you may use the system to:

- * Give you tax information on interest earned or paid on your accounts.
- * Verify the last date and amount of your payroll deposit.
- * Determine if a particular check has cleared your account.
- * * Transfer funds between your deposit and savings accounts.
- * Obtain balance information on your deposit, savings, NOW, and money market accounts.
- * To access our 24/7 service dial 405-527-1247. This is available by touch tone or Voice Response.

Limitations on Frequency and Amount:

- * There are no limits on the number or dollar amount of inquiries, transfers or withdrawals you may make per day.

Fees and Charges for Audio Response Transactions:

- * We do not charge for any Audio Response Transactions on the 24/7 phone service.

Other EFT Transactions. You may access certain account(s) you maintain with us by other EFT transaction types as described below.

Electronic Check Conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your account using information from your check to pay for purchases or pay bills. Electronic check conversion is a payment process in which a merchant or other payee (after obtaining your authorization) uses your check to gather routing, account, and check number information to initiate a one-time EFT. When information from your check is used to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day you make your payment. This type of EFT transaction involving a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. A description of the transaction will appear on your statement.

Re-presented Check Transactions and Fees. You may authorize a merchant to electronically collect a fee associated with the re-presentation of a check that is returned due to insufficient or unavailable funds. The resulting fee transaction if debited as an EFT from a consumer account is covered by the Electronic Funds Transfer Act and this disclosure. When a merchant re-presents a check electronically, that transaction is not covered by the Electronic Funds Transfer Act or this disclosure. A description of the transaction will appear on your statement.

Liability for Unauthorized VISA Debit Card Transactions. The following limitations may be applicable to your accounts, except as provided by law:

The zero liability limit described below only applies to debit cards that are United States issued VISA Consumer Cards or VISA Business Cards for transactions processed through a VISA network or, for ATM transactions, a Plus network. The zero liability limit described below does not apply to: (a) other types of VISA commercial debit cards that are not VISA Business Cards; (b) transactions using your personal identification number that are not processed through a VISA network; and (c) ATM transactions which are not sent over VISA or Plus networks.

Tell us **AT ONCE** if you believe your VISA debit card has been lost or stolen or if you believe any unauthorized transactions have been made using your VISA debit card. Your liability for unauthorized VISA debit card transactions that are processed through a VISA or Plus network, as applicable, will be zero dollars (\$0.00). However, to the extent allowed under applicable law (see for example the **Liability for Unauthorized Transfers** paragraph below) we may hold you liable for the entire amount of an unauthorized transaction if we find, based on substantial evidence, that you have been negligent or fraudulent in the handling of your deposit account or VISA debit card.

For VISA Business Cards: An "unauthorized transaction" does not include any transaction allegedly conducted by (a) a business co-owner, (b) the cardholder or person authorized by the cardholder, or (c) any other person with an interest in or authority to transact business on the account.

To notify us of lost or stolen cards, or of unauthorized transactions, call or write to us at the telephone number or address set forth in the **Liability for Unauthorized Transfers** paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience.

VISA Pinless Transactions

Please be advised the McClain Bank has enabled non-Visa debit transaction processing, and does not require that all such transactions be authenticated with your PIN. These transactions are enabled through the Plus and PULSE Networks, which are associated with your McClain Bank Visa Debit Card. Examples of these types of transactions are listed below:

A purchase made at a merchant through the Visa network does not require a signature or PIN for authentication purposes. The Plus Network allows PINless transactions for specific merchant types and debit draft transactions as an optional fallback method for merchants to submit POS transactions when experiencing system problems. The PULSE Network allows PINless debits and credits for specific merchant types such as utility, property management, and government payments.

Please note that any provisions of our cardholder agreement relating only to Visa transactions are not applicable to non-Visa transactions.

Non-Consumer Accounts

The provisions detailed in the "Liability for Unauthorized Visa Point of Sale Debit Card Transactions", "Liability for Unauthorized Transfer", Our Liability for Failure to Make

Transfers", and "In Case of Errors or Questions About Your Electronic Transfers" (and related provisions on the back of periodic statements) do not apply to business or other non-consumer accounts. You will not have the benefit of any State or Federal consumer law limited liability with respect to unauthorized use of your Business Debit Card.

You should notify us immediately if you discover any unauthorized transactions or errors involving your card or account. You must send us a written notice of the problem within a reasonable time, not to exceed 14 days from the date of discovery or your receipt of the first statement or notice reflecting the problem, whichever occurs first. You agree to notify us immediately in writing whenever there is a change of signatories on the account.

You are liable for all unauthorized transactions made with your Card or the PIN associated with your Card that occur prior to the time you notify us to cancel your card, that an unauthorized transaction has taken place, or that your Card or PIN has been lost or stolen. It is important that you review your statements closely. If you fail to notify us of unauthorized transactions within sixty (60) days of the date of the first statement showing unauthorized activity, you will be liable for unauthorized transactions that occur after the sixty (60) day period. There is one exception to this liability: Unless you are negligent or fraudulent in the handling of your Card, you may not be liable for unauthorized signature-based debit card transactions processed through the Visa network. This exception does not apply to ATM transactions or to transactions using your PIN which are not processed by Visa. Debit card transactions are not considered unauthorized if they are made by a business co-owner or any person with an interest or authority to transact business on the account, even if the person exceeds any authority given by you.

Visa Debit Cards tied to non-consumer checking accounts will have their usage limits determined at the Bank's discretion. The default limit for non-consumer accounts is \$3500 and/or 25 transactions per day.

VISA is a registered trademark of Visa in the United States and other countries.

In addition to the limitations set forth above, the following limitations may be applicable to your consumer accounts:

Liability for Unauthorized Transfers. Tell us AT ONCE if you believe your POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN 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 two (2) business days after you learn of the loss or theft of your card or code, you can lose no more than \$50.00 if someone used your card or code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card or code, and we can prove that we could have stopped someone from using your card or code without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, including those made by card code or other such means, tell us at once. If you do not tell us within sixty (60)

days after the statement was mailed to you, you may not get back any money lost after the sixty (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. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (405) 527-6503, or write us at McClain Bank, P.O. Box 351, Purcell, OK 73080. You should also call the number or write this address if you believe a transfer has been made using the information from your check without your permission.

The above limitations do not apply to business accounts, unless otherwise required by law. You accept responsibility for implementing commercially reasonable security measures to safeguard your business account card, ATM PIN, or POS card or PIN, Audio Response PIN, or online and/or mobile banking PIN from unauthorized use. If you authorize employees, agents, or others to use your card or code, you shall be liable for transactions conducted by such additional users. You are responsible for promptly examining your statement each statement period and reporting any unauthorized transaction within a reasonable time, not to exceed Thirty (30) calendar days after the statement is made available. If you believe that your card or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call (405) 527-6503.

Illegal Transactions. You may not use your ATM, POS, or Debit Card, or other access device for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Business Days. For purposes of these electronic funds transfer disclosures, our business days are Monday through Friday. Holidays are not included.

Documentation.

Periodic Statement. You will get a monthly account statement from us, unless there are no transactions in a particular month. In any case you will get a statement quarterly. You will get a quarterly statement from us on your savings account if this is the only account you maintain and the only possible electronic transfer to or from the account is a preauthorized deposit.

Terminal Receipt. You can get a receipt at the time you make a transfer to or from your account using a POS terminal. However, receipts for transactions of \$15.00 or less may not always be available.

Direct Deposits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at (405) 527-6503 to find out whether or not the deposit has been made.

Our Liability for Failure to Make Transfers. For consumer accounts, 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:

- * If, through no fault of ours, you do not have enough money in your account to make the transfer.
- * If the money in your account is subject to legal process or other claim restricting such transfer.
- * If the transfer would go over the credit limit on your overdraft line.
- * If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.
- * There may be other exceptions stated in our agreement with you.

For business accounts, refer to your account agreement(s) with us.

In Case of Errors or Questions About Your Electronic Transfers. For consumer accounts, telephone us at (405) 527-6503, or write us at McClain Bank, P.O. Box 351, Purcell, OK 73080 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 sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- * Tell us your name and account number (if any).
- * 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.
- * 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 ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days 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 ten (10) business days, we may not credit your account.

If a notice of error involves an electronic fund transfer that occurred within thirty (30) days after the first deposit to the account was made, the error involves a new account. For errors involving new accounts, point of sale debit card transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) 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.

If a notice of error involves unauthorized use of your point of sale debit card with the VISA logo when it is used as a VISA point of sale debit card, we will provide provisional credit within five (5) business days after you notify us instead of within ten

(10) or twenty (20) business days. We may withhold providing this accelerated provisional credit, to the extent allowed under applicable law, if the circumstances or account history warrants the delay.

For business accounts, we will generally follow the procedures for error resolution described above, but we are not required to process a claim if you do not notify us within Thirty (30) calendar days after the statement is made available, to give provisional credit, or to investigate your claim within the time periods described above.

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

- * To complete transfers as necessary;
- * To verify the existence and condition of your account upon the request of a third party, such as a credit bureau or merchant; or
- * To comply with government agency or court orders; or
- * If you give us your written permission.

Personal Identification Number (PIN). The POS PIN or Audio Response PIN issued to you is for your security purposes. The numbers are confidential and should not be disclosed to third parties or recorded on the card. You are responsible for safeguarding your PIN(s). You agree not to disclose or otherwise make your POS PIN or Audio Response PIN available to anyone not authorized to sign on your accounts.

Notices. All notices from us will be effective when we have mailed them or delivered them to your last known address on our records. Notices from you will be effective when received by us at the telephone number or the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least twenty one (21) days before the effective date of any change, as required by law. Use of this service is subject to existing regulations governing your account and any future changes to those regulations.

Enforcement. In the event either party brings a legal action to enforce this Agreement or collect amounts owing as a result of any Account transaction, the prevailing party shall be entitled to reasonable attorneys' fees and costs, including fees on any appeal, subject to any limits under applicable law.

Termination of POS and Audio Response Services. You agree that we may terminate this Agreement and your use of the POS or Audio Response services, if:

- * You or any authorized user of your POS card or PIN or Audio Response PIN breach this or any other agreement with us;
- * We have reason to believe that there has been an unauthorized use of your POS card or PIN or Audio Response PIN;
- * We notify you or any other party to your account that we have cancelled or will cancel this Agreement. You or any other party to your account can terminate this Agreement by notifying us in writing.

Termination of service will be effective the first business day following receipt of your written notice. Termination of this

Agreement will not affect the rights and responsibilities of the parties under this Agreement for transactions initiated before termination.

Preauthorized Electronic Fund Transfers. For preauthorized electronic fund transfers on consumer accounts, the following provisions apply:

Stop Payment Rights. If you have told us in advance to make regular electronic fund transfers out of your account(s), you can stop any of these payments. Here's how: Call us or write to us at the telephone number or address set forth above, in time for us to receive your request three (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 fourteen (14) days after you call. We will charge you \$ 28.00 for each stop payment order you give.

Notice of Varying Amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (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 Transfers. If you order us to stop one of these payments three (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.

For preauthorized electronic fund transfers on business accounts, you may stop payment by notifying us in such time and manner as to allow us a reasonable opportunity to act upon the stop payment order prior to acting on the transfer. If your stop payment order is made verbally, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. We will charge you \$ 28.00 for each stop payment order you give.

Other Provisions. There may be a delay between the time a deposit is made and when it will be available for withdrawal. You should review our Funds Availability Policy to determine the availability of the funds deposited. We reserve the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account.

Other Information:

- **After-Hours Phone Number for Lost/Stolen Debit Card:** (888) 297-3416 is available 24 hours a day, 7 days a week to report a lost or stolen debit card or PIN.

• **McClain Bank ATM Locations:** PURCELL-1600 N. Green Ave (Cash Saver), 2035 S. Green Ave. (Murphy Oil), 200 N. 3rd St.(Drive-Thru), NORMAN - 2900 W. Lindsey (Branch), NOBLE - 213 N. Main (Branch), PURCELL- 131 W. Main (Main Bank)

• Other Fees:

| | | | | |
|---------------|---|--------------|---------|---------------|
| Overdraft Fee | - | Paid Bounce: | \$28.00 | (per item per |
|---------------|---|--------------|---------|---------------|

Overdraft Fee - Paid NSF: \$28.00 (per item per presentment)*
Overdraft Fee - Returned NSF: \$28.00 (per item per presentment)*

| Item | Amount |
|------------------------|---------|
| Visa Debit Card Charge | \$25.00 |

ATM/Visa Replacement PIN - \$5.00

ATM/Visa Replacement Card - \$5.00

Foreign ATM Cash Withdrawal (W/D) - \$1.00

International ATM Withdrawal - 1% total transaction

International Visa Transaction - 1% total transaction

ACH/Check Stop Payment Fee - \$28.00

***The same single item may result in multiple fees if presented multiple times against a negative balance.**

Member FDIC

SUBSTITUTE CHECK POLICY DISCLOSURE

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits credit unions and 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 \$2,501.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the present amount of your refund (plus interest if your account earns interest) not later than 40 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 McClain Bank, P.O. Box 351, Purcell, OK, 73080, (405) 527-6503, sgentry@mccclainbank.com. You must contact us within 40 calendar days of the date that we mailed for 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

Consumer Accounts Only

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.



McClain Bank

BANK SERVICES

LOAN PRODUCTS:

Consumer

Installment Loans
1-4 Family Residential Mortgage Loans
Construction Loans
Land/Improved Property Loans
Unsecured Loans
Cash Secured Loans
Secondary Mortgage Loans (Conv, FHA, VA, Rural Development and HUD-184)*

Commercial

Agriculture Loans
Land Acquisition and Development
Commercial Construction Loans
Commercial Mortgage Loans
Commercial Revolving Line of Credit
Installment Loans

*Secondary Mortgage Department is located at the Bank's 2600 W Lindsey St., Norman, OK 73072. The Mortgage Loan Originators are available to take applications from any of the Bank's locations.

LOAN FEES:

Loan fees assessed by the Bank may include the following as of 12/31/2024

| | | |
|---|--|-------------------------------|
| Installment Loans | | |
| | Loan Document Prep Fee | \$ 175.00 |
| Real Estate Loans (Bank) | | |
| | Origination Fee | 1% of Loan Amount (new money) |
| | Loan Document Prep Fee | \$ 595.00 |
| | Bank Prepared Appraisal | \$ 350.00 |
| | Construction Loan Inspection Fee by Bank | \$ 400.00 |
| Real Estate Loans (Secondary Mortgage) | | |
| | Underwriting Fee | \$ 650.00 |
| Commercial Loans | | |
| | Origination Fee | 1% of Loan Amount (new money) |
| | Loan Document Prep Fee (CRE) | \$ 650.00 |
| | Loan Document Prep Fee (CI) | \$ 450.00 |
| | Agriculture Loan Document Prep Fee (non R/E) | \$ 450.00 |
| | Bank Collateral Inspection | \$ 400.00 |
| Misellaneous Fee | | |
| | Payment Deferral Fee | \$ 30.00 |
| | Change in Terms/Modification Fee - non R/E | \$ 175.00 |
| | Change in Terms/Modification Fee - RE | \$ 300.00 |

All loans are subject to additional fees paid to a third party provider. Such fees could include filing/recording fees, abstract and title work, appraisal fees, surveys, flood certification fees and credit report fees.

*Secondary Mortgage loan fees are dependent on the loan product and the investor's requirements for purchase. Discount points to reduce the interest rate are available on most loan products at the borrower's request. Please contact the bank for rate pricing in consideration of payment points.

CONSTRUCTION LOANS

Consumer Loans

Construction Loan with McClain Bank Commitment Letter:
7.45% & 1/2 point, monthly interest payments.
Construction Loan Inspection Fee - \$400.00

Construction Loans without a commitment letter.
9.25% & 1 point, monthly interest payments.
Construction Loan Inspection Fee - \$400.00

Construction Loans with a commitment letter from another institution.
9.25% & 1 point, monthly interest payments.
Construction Loan Inspection Fee - \$400.00

Home Improvement Loans/Rehab Loans
8.00% & 1 Point
1 year maximum term, monthly interest

Bridge Loans/Temporary Loans
8.250% & 1 point
1 year maximum term, monthly interest

Commercial Loans

Builder Spec Construction Loans
7.45% & 1/2 point, monthly interest payments.
Construction Loan Inspection Fee - \$400.00

Home Improvement/Rehab Loans
7.75% & 1 point
1 year maximum term, monthly interest

Maximum term on construction loans - 12 months.

Doc Prep Fee: \$595.00

Loan Value or Commitment Letter needs to include closing fees.



McClain Bank

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; as well as information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this web site.



**Directors, Officers, and Employees
Participation in Non-Profit Organizations
March 2025**

Barton, Sharon – SVP/Human Resources/Affirmative Action/Safe Act

- County Extension Office – Spring and Fall Stock Shows

Gentry, Stephanie – VP/Teller Supervisor

- Mercy Chapel Church Treasurer

Harrel, Shelley – SVP/Internal Control/Compliance/BSA

- Rotary

Kilgore, Karie – Assistant Cashier/Noble Operations Manager

- Cleveland County Christmas Store
- Community Economic Resiliency Initiative Program/Noble
- Noble Proud Land Use Committee Member
- Town of Slaughterville Economic Development Committee Member
- Noble Chamber of Commerce Member

Listen, Jackie – Board Director

- Cornerstone Fellowship Church – signor on account
- Educational Improvement Grant Organization Board Member
- Emerge Worldwide Ministries – Treasurer

Nemecek, Kelly – SVP/Norman Branch Manager/Environmental Officer

- Sooner Rotary Club of Norman – Member
- Cleveland County Economic Development – Sooner Centurion Member
- Member OKLA SBDC Advisory Committee
- Norman Chamber of Commerce – Sooner Centurion Member

Owens, Julie – Loan Assistant

- Friends of the Library Board – Board Member
- Indian Territory Round-Up Club – Member/Officer

Raines, Bailey – Admin Assistant

- Leadership Mid-America – Board Member/Treasurer
- Indian Territory Round-Up Club – Member/Treasurer

Rhoads, Carla – Loan officer

- Noble Chamber of Commerce – Member

Schnoebelen, Jacob – Loan Officer

- Purcell Rotary Club – Member
- Purcell Municipal Hospital Foundation – Member

Sherman, Charlie – Chairman of the Board

- Purcell Rotary Club - Member

Sherman, Donald – CEO/CFO

- Bank CEO Network
- Taxes CEO Bankers Group

Sherman, Mary – Board of Director

- Impact Oklahoma – Member
- Norman Kappa Alpha Theta Alumni Club Member
- Norman Reviewers Club – Member
- Norman Rotary Club – Member
- Visionary Oklahoma Women (VOW) – Member
- Honorary Member Oklahoma Library Association
- Honorary Member of American Library Association

Sherman, Steve – President/Head of Lending

- Purcell Municipal Hospital Board
- David Bryan Dye Family Trust – Trustee/Signor on Account
- Purcell Knights of Columbus – Member/Signor on Account

Jacks, Carlee – SVP/Loan Originator

- Purcell Library Board
- Purcell PTO

Vickers, Eric – SVP/Operations

- Noble Chamber of Commerce - Member

Wilhoit, Kerry – SVP/Loan Officer

- Purcell Public School Foundation – VP/Signor on Account
- Purcell Rotary Club - Member

Woodrow, Jace – Loan Officer

- Heart of Oklahoma Chamber of Commerce – Board Member

Community Reinvestment Act Notice

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC – Dallas Region, 600 North Pearl St, Suite 700, Dallas, TX 75201. You may send written comments about our performance in helping to meet community credit needs to Jacob Schnoebelen, P.O. Box 351, Purcell, OK 73080 and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of McClain County Bancorporation, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198 an announcement of applications covered by the CRA filed by bank holding companies.