

## LIST OF SERVICES OFFERED

NOTE: There is no material differences in the availability or cost of services offered at different branches.

### 1. TYPES OF CREDIT AND LOANS THE BANK IS WILLING TO EXTEND

The bank is willing to extend credit to qualified borrowers within our assessment areas to local governmental units, to business and industry, including agriculture, and to individuals and partnerships, for legitimate purposes. More specifically, in broad categories, we will extend credit secured by or for the following purposes:

- Loans secured by real estate for:
  - Construction and land development
  - Secured by farmland (including farm residential and other improvements)
  - Secured by 1 - 4 family residential properties by first liens or by junior liens
  - Secured by multifamily (5 or more) residential properties
  - Secured by non-farm, nonresidential properties
- Loans to finance agricultural production and other loans to farmers
- Commercial and industrial loans
- Consumer loans for personal, household and family expenditures, including:
  - Closed-end, single payment and installment loans
  - Credit card loans
  - Securities of local governmental units, including warrants, bonds, loans and notes comprising general obligations, revenue obligations, industrial development and similar obligations.

### 2. AVAILABLE DEPOSIT PRODUCTS AND TRANSACTION FEES

See copy of disclosure, "ISSB Schedule of Fees and Service Charges".

See copies of Banking Products' pamphlets.

See copy of Hours and Locations pamphlet.

### 3. PRIOR YEAR (2025) QUARTERLY LOAN TO DEPOSIT RATIOS

a.	1st Qtr	63.04%
b.	2nd Qtr	61.79%
c.	3rd Qtr	61.75%
d.	4th Qtr	65.34%

- Uniform Bank Performance Reports – Net Loans & Leases to Deposits.