

# PONY EXPRESS BANK

## COMMUNITY REINVESTMENT ACT STATEMENT

Approved by the Board of Directors  
October 2023

It is the policy of Pony Express Bank to attempt to meet the credit needs of the entire local community. In compliance with the Community Reinvestment Act regulations adopted by the Federal Deposit Insurance Corporation, the Board of directors of the Pony Express Bank has adopted this Community Reinvestment Act Statement.

### Assessment Area

1. **Braymer Banking Center:** Assessment area is the eastern half of Caldwell County, Primarily the community of Braymer, Missouri and the surrounding area, as indicated on the attached Exhibit A.
2. **Liberty Banking Center:** The assessment area is North of the River with the primary emphasis in Clay County.

Pony Express Bank will meet the credit needs of these communities by making various types of loans as described below to borrowers within our assessment area. Such loans must be consistent with the safe and sound operation of Pony Express Bank.

### Available Credit Services

The following is a list of specific types of credit services the Bank is prepared to extend within the local community, particularly those in low to moderate income neighborhoods.

Residential Mortgage Loans – Loans to Individuals to purchase single and multiple family homes and apartments.

Installment and other Consumer Loans – Loans to individuals for various consumer credit needs.

Construction/Rehabilitation Residential Loans – Loans for construction and/or renovation of homes and apartments.

Home Equity Lines of Credit – Revolving lines of credit secured by the borrower's residence.

Home Improvement Loans- Loans for purchasing and operation of small business, working capital loans, inventory financing, accounts receivable financing, and equipment loans.

Agriculture Loans – Loans to purchase farm real estate, production loans, inventory, and equipment loans.

In addition to the above specific type of loans the Bank will make available to customers, including lower to moderate income customers, the following: second mortgages on single family residences, second mortgages on multiple family residences, loans designed to enhance community development and employment, credit worthy unsecured loans, commercial loans, commercial real estate loans and SBA loans.

## Non-Credit Services

Other non-credit services designed to meet the community needs are as follows:

**Express Checking** – \$100.00 is required to open the account. There is a \$10.00 monthly service charge if the statement is mailed. You can waive this service charge by enrolling in online banking to receive monthly e-statements.

**Kasasa Cash** – This is a free checking account that offers a high rate of interest and ATM fee refunds on ATMs nationwide up to \$10 per cycle when qualifications are met during the monthly qualification cycle. To qualify during a cycle, 12 debit card transactions must post and clear and 1 automatic payment or direct deposit must post and clear and customer must be enrolled in online banking to receive e-statements. \$100.00 is required to open the account. The account does not have monthly service fees or minimum balance requirements. The account does have free online banking, e- statements, and debit cards. If a customer does not qualify for the high interest rate for one cycle, they will still receive a lower base rate and are still eligible to qualify for the higher rate in future cycles. Link to a Kasasa Saver to build savings automatically. See rate sheet at <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**Kasasa Cash Back**- This is a free checking account that pays you back 4.00% on your debit card purchases, up to \$8.00 per month (\$96.00 per year), and ATM fee refunds on ATMs nationwide up to \$10 per month when monthly qualifications are met during the monthly qualification cycle. To qualify during a cycle, 12 debit card transactions must post and clear and 1 automatic payment or direct deposit must post and clear and customer must be enrolled in online banking to receive e-statements. \$100.00 is required to open the account. The account does not have monthly service fees or minimum balance requirements. The account does have free online banking, e- statements, and debit cards. If a customer does not qualify for one cycle, they are still eligible to qualify during later cycles. Link to a Kasasa Saver to build savings automatically.

**Kasasa Saver**- This is a free savings account that links to your Kasasa Cash or your Kasasa Cash Back accounts. Qualifying for your Kasasa Cash and Kasasa Cash Back rewards automatically qualifies you for the highest Kasasa Saver rate. All of the qualifying activities must post and clear to your Kasasa Cash or Kasasa Cash Back account during the monthly qualification cycle. If a customer does not qualify for the high interest rate for one cycle, they will still receive a lower base rate and are still eligible to qualify for the higher rate in future cycles. Free online banking, e-Statements and mobile banking. See rate sheet at <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**Savings**- \$100 is required to open. Interest compounded and paid quarterly. There is an \$8.00 monthly service charge if the daily balance drops below \$100 any day. Two free debits per month. \$8.00 per debit over 2 per month. Restricted to no more than six withdrawals per month. There is no service charge for minor customers until their 21<sup>st</sup> birthday. Service charge per debit over 2 per month NOT waived for under 21 years old. Free online banking, e-Statements and mobile banking. See rates at <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**Super NOW**- \$1,000 required to open. Limited to consumers and sole proprietors only. Interest compounded and paid monthly. There is a \$10.00 service charge if the daily balance drops below \$1,000 any day. There is also a 40¢ per debit charge if the daily balance falls below \$1,000 any day of the month. Free online banking, e-Statements and mobile banking. See rate sheet at <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**MMDA** - \$2,000 required to open. Interest compounded and paid monthly. There is a \$15 service charge if the daily balance drops below \$2,000 any day. Six free debits allowed per month. \$10.00 per debit over 6 per month. Free online banking, e-Statements and mobile banking. See rates at <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**Ultimate Checking** - \$100 minimum to open. Earns interest with a daily balance of \$1,000.00. Interest compounded and paid monthly. There is a \$10.00 monthly service charge if the daily balance drops below \$100 any day. In addition, we have included several key additions to this program including, \$5,000 accidental death insurance, travel discounts, credit card protection, and initial order of checks are free. Free online banking, e-Statements and mobile banking. See brochure for details @ <https://brochures.mymembersmarketplace.com/ultimate> and rates at <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**Ultimate Plus** - \$100 minimum to open. Earns interest with a daily balance of \$750.00. Interest compounded and paid monthly. There is a \$10.00 monthly service charge. In addition, we have included several key additions to this program including a \$10,000 accidental death insurance, travel discounts, credit card protection, and free basic checks. See brochure for details @ <https://brochures.mymembersmarketplace.com/ultimateplus> and rates at <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**Non-profit & Organization Accounts** – Minimum balance to open, \$1,000. There is a \$10 service charge if the daily balance drops below \$1,000 any day. You can waive this service charge by enrolling in online banking to receive monthly e-statements.

**Business Checking**: Interest paid monthly. Accounts are analyzed based on activity. \$12 Monthly Maintenance Fee. Mobile Deposit per deposited item = 50¢ per item. Per deposited check = 12¢ per item. Per written check = 12¢ per item. Cash Management available. Eligible for earnings credit, click here to see rate - <https://www.ponyexpressbank.com/services-tools/tools/rates.html>

**Small Business Checking**: \$10 monthly maintenance fee. 30¢ per written check over 10 per month. 30¢ per deposited check over 10 per month.

**Health Savings Account**: \$100.00 is required to open the account. Interest compounded and paid monthly. There is a \$10.00 monthly service charge if the statement is mailed. You can waive this service charge by enrolling in online banking to receive monthly e-statements.

## **Ascertaining the Credit needs of our CRA community**

The following is a description of the Bank's efforts to ascertain the credit needs of our community.

1. Our CRA community is primarily residential and agricultural with income and home values ranging from low-moderate to high. A full range of credit services will be provided as outlined above. Management of the Bank is involved in a significant number of community organizations to develop business and provide information regarding the credit needs of the communities we serve. Periodic meetings and involvement with various groups (i.e., churches, economic development councils, hospital, city council committees, service clubs, relief agencies, historical societies, local colleges and chambers of commerce) to ascertain that the legitimate credit needs are being met for all individuals, including low to moderate income groups in the local community. The Bank will respond to all creditworthy needs included in the community assessment areas to be served. The Bank continually will seek to identify the credit needs of the individuals located in the assessment area, including low-to-moderate income neighborhoods and is committed to compliance with the Community Reinvestment Act.
2. Currently Pony Express Bank maintains an ongoing program to ascertain low to moderate income credit needs by;
  - a. educating employees and officers regarding serving those needs and
  - b. offering services to satisfy the credit needs (including offering small personal loans).

This policy is presented to and approved by the Board of Directors annually. It will supersede all other CRA Policies and is to be filed as part of our permanent records.

### **Community Reinvestment Act Notices**

The following Community Reinvestment Act (CRA) Notices will be displayed in the appropriate bank lobbies at all times as required by law:

**PONY EXPRESS BANK  
MEMBER FDIC**

**231 Main Street  
Braymer, MO 64624  
(660) 645-2222**

**Community Reinvestment Act Notice  
Braymer**

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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Manager, Division of Compliance and Consumer Affairs, FDIC, 1100 Walnut, Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Scott Page, President/CEO., 215 N. 291 Highway, Liberty, Missouri, 64068, AND FDIC Regional Director, Division of Compliance and Consumer Affairs, FDIC, 1100 Walnut, Suite 2100, Kansas City, MO 64106. You may also submit comments electronically through the FDIC's Website at [www.fdic.gov/regulations/cra](http://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 Page Bancshares, a bank holding company. You may request from Vice President of Applications, Federal Reserve Bank of Kansas City, Tenth Federal Reserve District, 1 Memorial Drive, Kansas City, Missouri 64108, an announcement of applications covered by the CRA filed by the bank holding companies.

**PONY EXPRESS BANK**  
**MEMBER FDIC**  
**213 Main Street, PO Box 237**  
**Braymer, MO 64624**  
**(660) 645-2222**

## **Community Reinvestment Act Notice**

### **Liberty**

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at Pony Express Bank, located at 213 Main Street, Braymer, Missouri 64624.

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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 Page Bancshares, a bank holding company. You may request from Vice President of Applications, Federal Reserve Bank of Kansas City, Tenth Federal Reserve District, 1 Memorial Drive, Kansas City, Missouri 64108, an announcement of applications covered by the CRA filed by the bank holding companies.

## Branch Hours

### **Braymer Banking Center:**

Lobby Hours: Monday – Friday 8:00 am – 3:30pm  
Saturday Closed

Drive Thru Hours: Monday – Thursday 8:00am – 3:30pm  
Friday 8:00am – 6:00pm  
Saturday - Closed

### **Liberty Banking Center:**

Lobby Hours: Monday – Friday 8:30am – 4:00pm  
Saturday 9:00am – 12:00pm

Drive Thru Hours: Monday – Friday 8:00am – 5:00pm  
Saturday 8:00am – 12:00pm