

Table Rock Community Bank

19014 Business 13

Branson West, MO 65737

Phone 417-272-9300

FAX 855-478-6529

Lobby Hours – Full Service

Monday – Friday

9:00 AM – 4:00 PM

Saturday

Drive-thru only

7:30 AM - Noon

ATM

Night Deposit Drop

19014 Business 13

Branson West, MO 65737

Tract Code 0906.02



Year: 2021 ▾ Address: 1 Wildwood Ln Kimberling City, MO

Matched Address

Address	1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0905.00
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

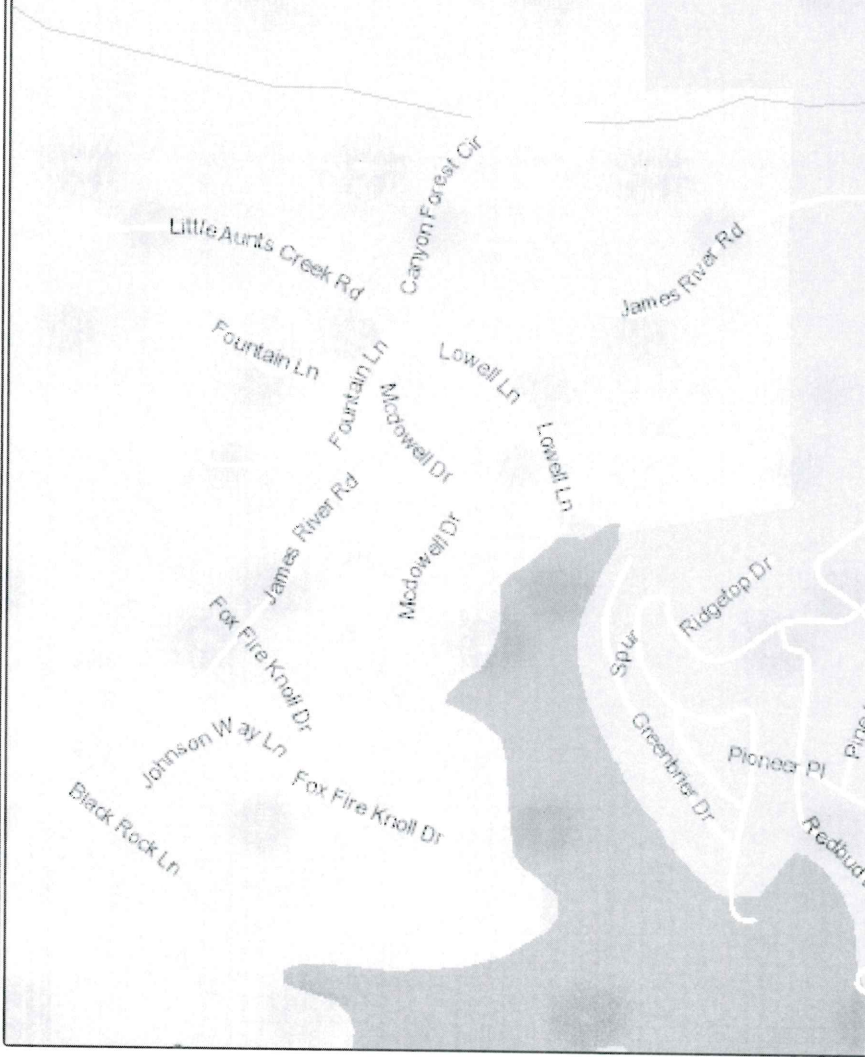
User Select Tract

Census Demographic Data

Address: 1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA-State-County-Tract: NA-29-209-0905.00

Census Income Population Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$55,700
2021 Estimated Tract Median Family Income	\$62,328
2015 Tract Median Family Income	\$54,096
Tract Median Family Income %	111.90
Tract Population	5592
Tract Minority %	2.93
Tract Minority Population	164
Owner-Occupied Units	1881
1- to 4- Family Units	3364





Year: 2021 v Address: 1 Wildwood Ln Kimberling City, MO

Matched Address

Address	1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0905.00
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

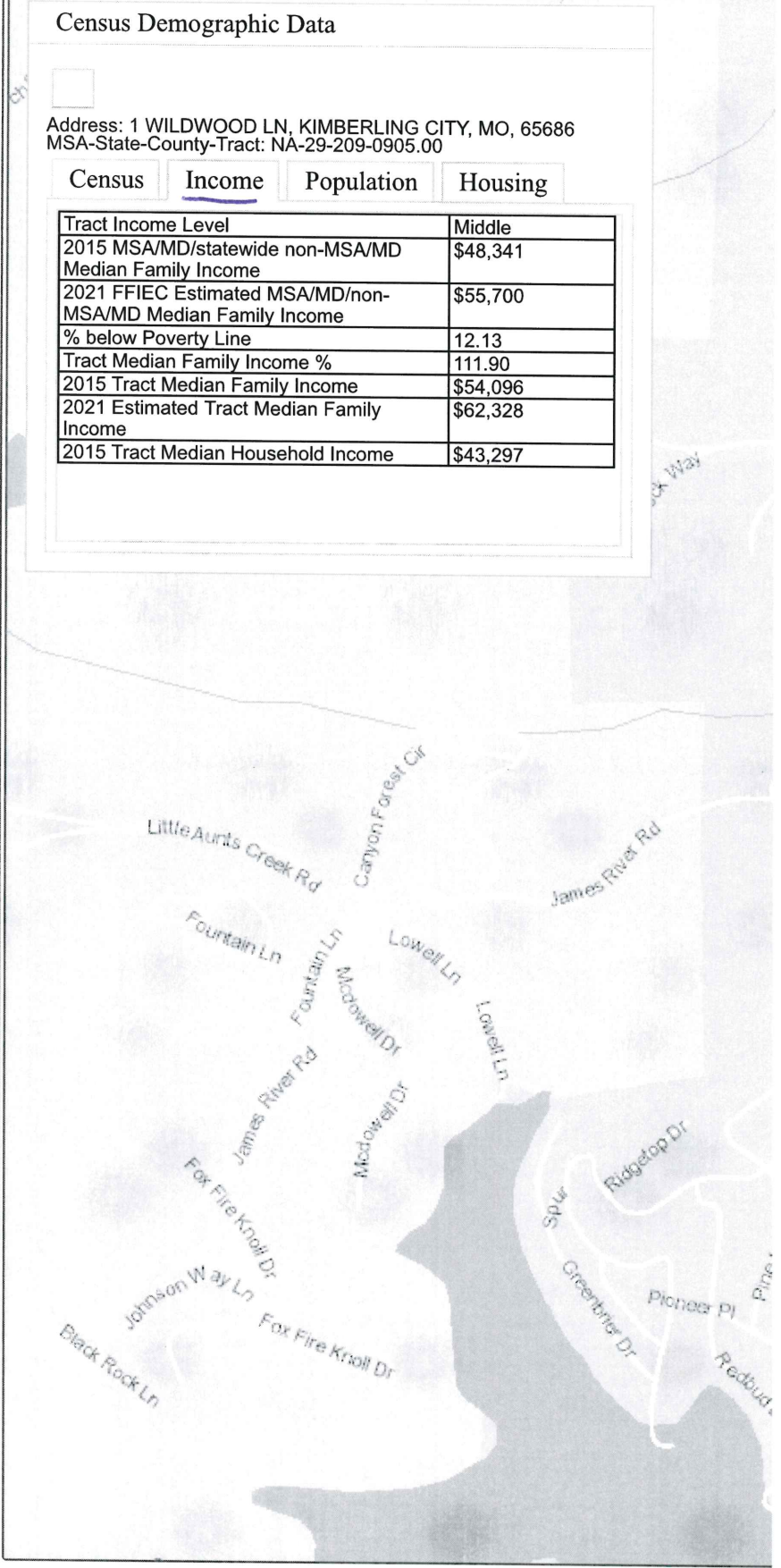
User Select Tract

Census Demographic Data

Address: 1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA-State-County-Tract: NA-29-209-0905.00

Census Income Population Housing

Tract Income Level	Middle
2015 MSA/MD/statewide non-MSA/MD Median Family Income	\$48,341
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$55,700
% below Poverty Line	12.13
Tract Median Family Income %	111.90
2015 Tract Median Family Income	\$54,096
2021 Estimated Tract Median Family Income	\$62,328
2015 Tract Median Household Income	\$43,297





Year: 2021 v Address: 1 Wildwood Ln Kimberling City, MO

Matched Address

Address	1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0905.00
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

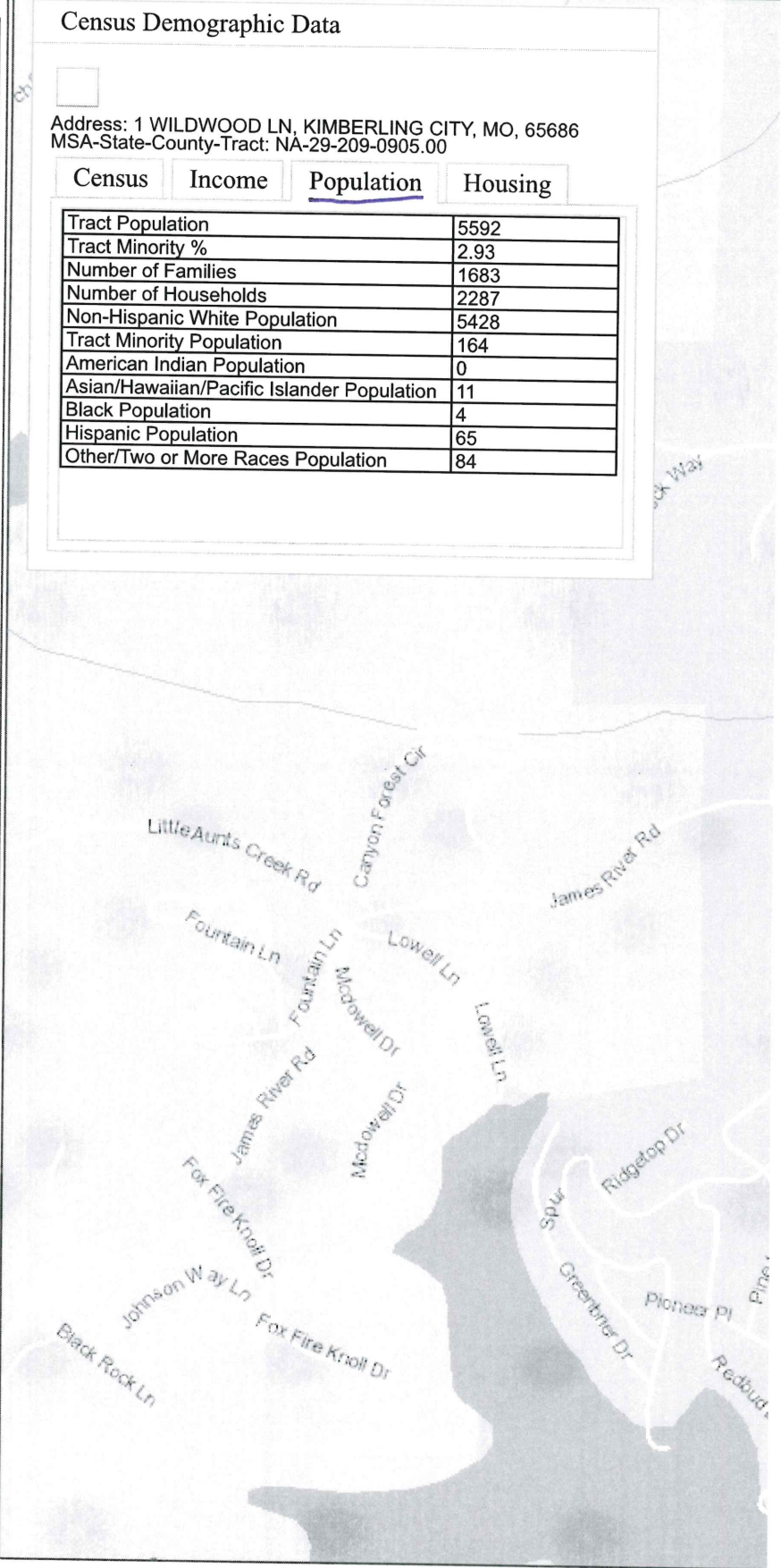
User Select Tract

Census Demographic Data

Address: 1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA-State-County-Tract: NA-29-209-0905.00

Census Income Population Housing

Tract Population	5592
Tract Minority %	2.93
Number of Families	1683
Number of Households	2287
Non-Hispanic White Population	5428
Tract Minority Population	164
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	11
Black Population	4
Hispanic Population	65
Other/Two or More Races Population	84





Year: 2021 ▾ Address: 1 Wildwood Ln Kimberling City, MO

Matched Address

Address	1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0905.00
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

User Select Tract

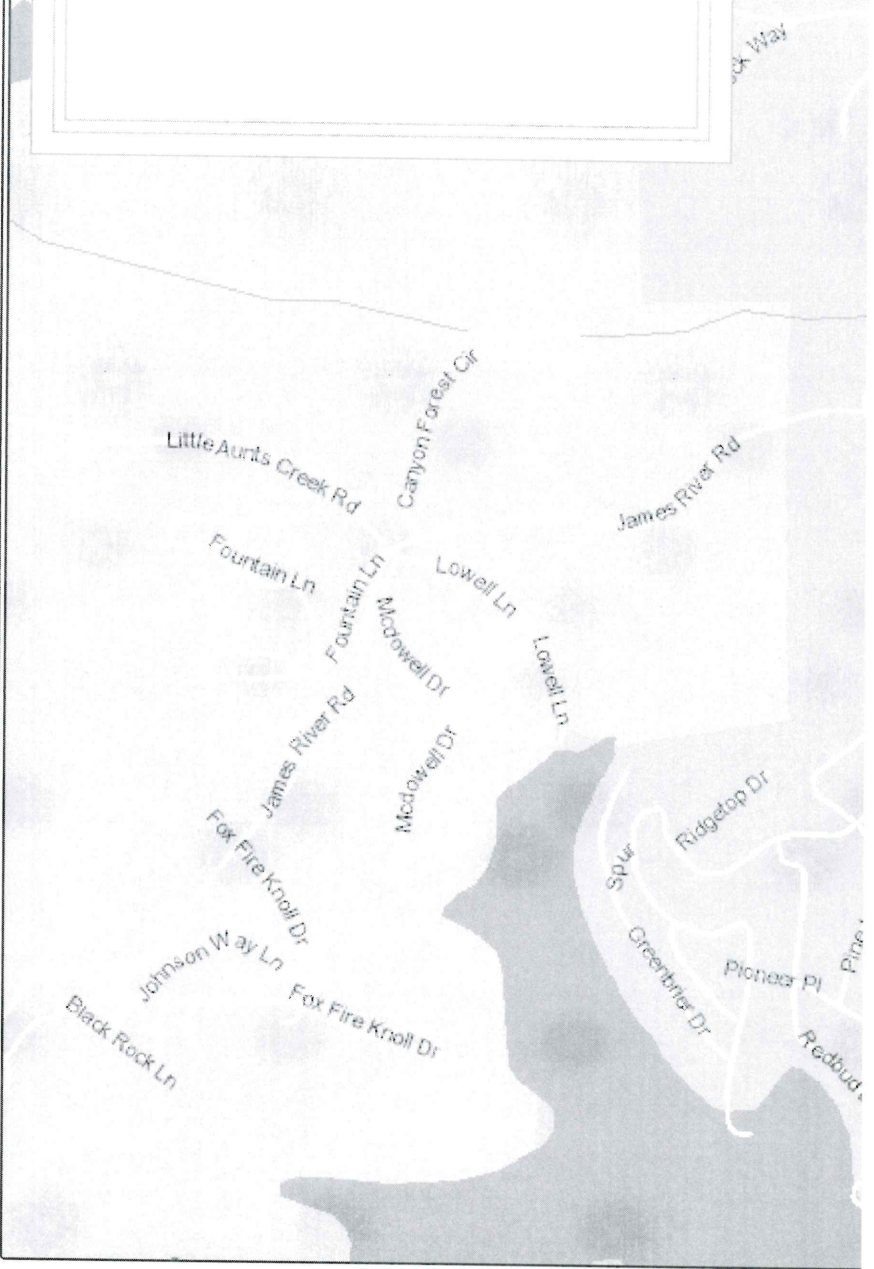
Census Demographic Data



Address: 1 WILDWOOD LN, KIMBERLING CITY, MO, 65686
MSA-State-County-Tract: NA-29-209-0905.00

Census Income Population Housing

Total Housing Units	3712
1- to 4- Family Units	3364
Median House Age (Years)	24
Owner-Occupied Units	1881
Renter-Occupied Units	406
Owner Occupied 1- to 4- Family Units	1789
Inside Principal City?	NO
Vacant Units	1425





Year: 2021 ▾ Address: 19014 Business 13, Branson West, MO 65737

Matched Address ○

Address	19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0906.02
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

User Select Tract

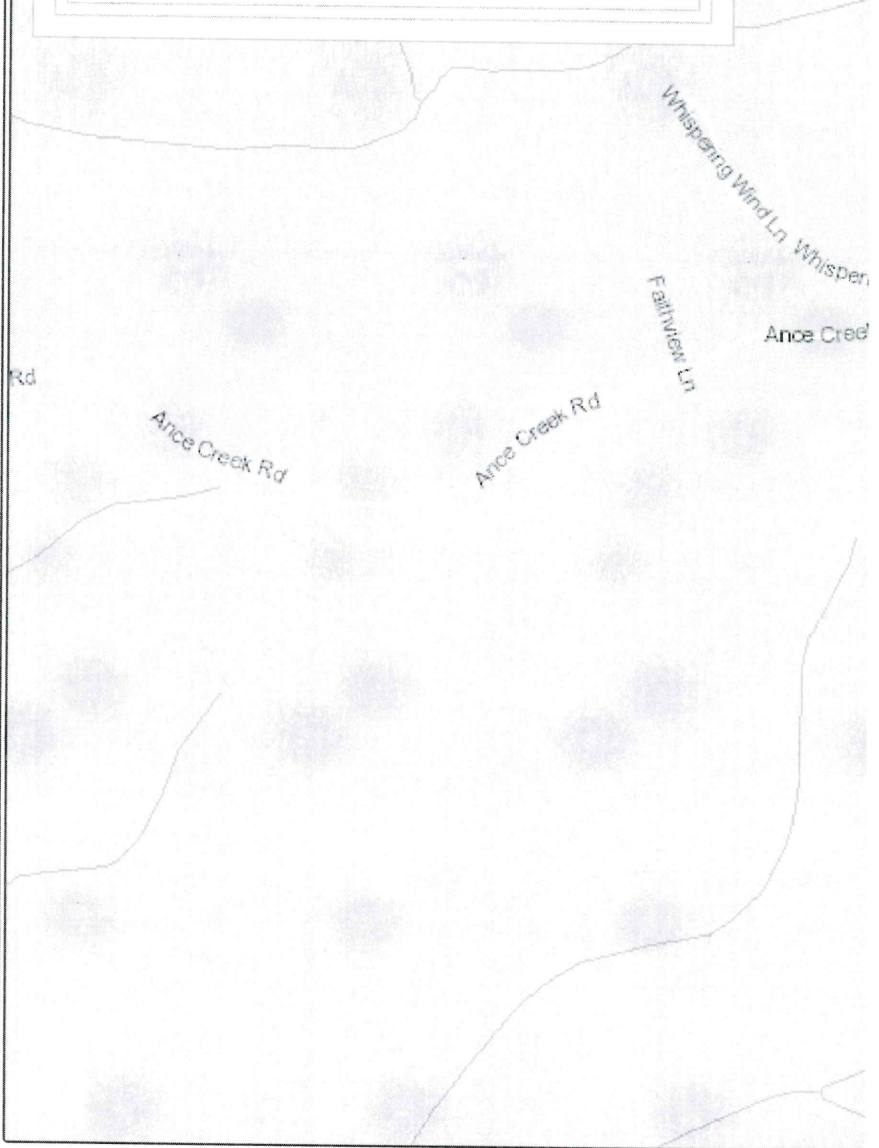
Census Demographic Data



Address: 19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA-State-County-Tract: NA-29-209-0906.02

Census Income Population Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$55,700
2021 Estimated Tract Median Family Income	\$49,105
2015 Tract Median Family Income	\$42,619
Tract Median Family Income %	88.16
Tract Population	4846
Tract Minority %	7.10
Tract Minority Population	344
Owner-Occupied Units	1333
1- to 4- Family Units	2418





Year: 2021 ▾ Address: 19014 Business 13, Branson West, MO 65737

Matched Address ○

Address	19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0906.02
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

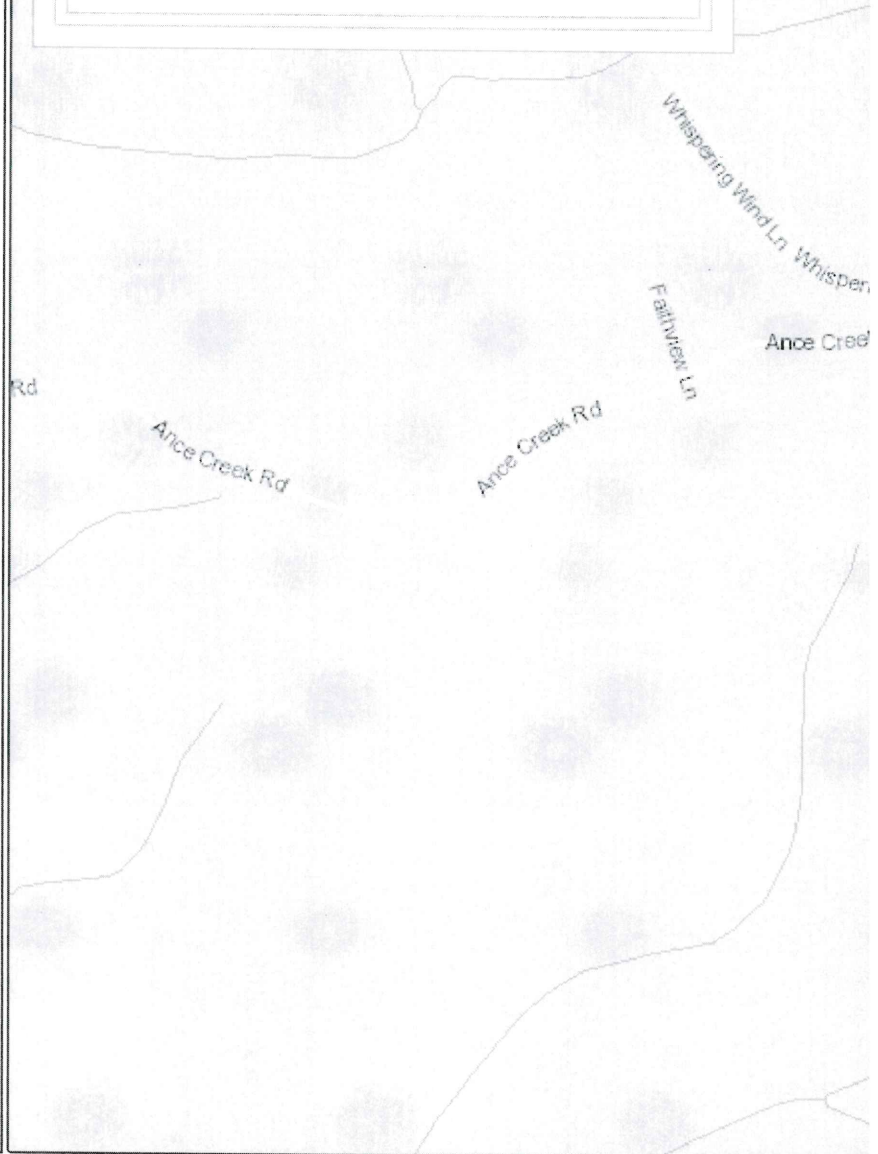
User Select Tract

Census Demographic Data

Address: 19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA-State-County-Tract: NA-29-209-0906.02

Census Income Population Housing

Tract Income Level	Middle
2015 MSA/MD/statewide non-MSA/MD Median Family Income	\$48,341
2021 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$55,700
% below Poverty Line	30.99
Tract Median Family Income %	88.16
2015 Tract Median Family Income	\$42,619
2021 Estimated Tract Median Family Income	\$49,105
2015 Tract Median Household Income	\$29,583





Year: 2021 v Address: 19014 Business 13, Branson West, MO 65737

Matched Address

Address	19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0906.02
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

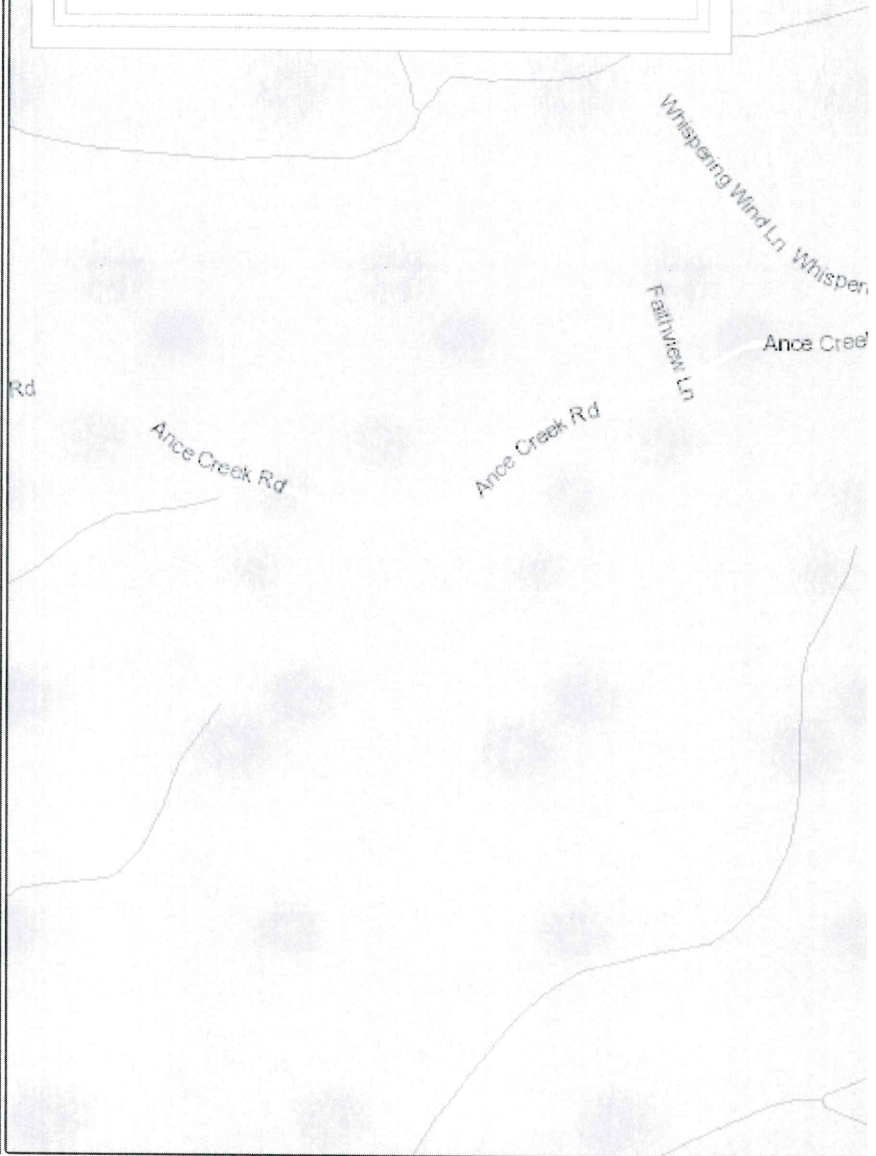
User Select Tract

Census Demographic Data

Address: 19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA-State-County-Tract: NA-29-209-0906.02

Census Income Population Housing

Tract Population	4846
Tract Minority %	7.10
Number of Families	1208
Number of Households	1920
Non-Hispanic White Population	4502
Tract Minority Population	344
American Indian Population	18
Asian/Hawaiian/Pacific Islander Population	0
Black Population	9
Hispanic Population	188
Other/Two or More Races Population	129





Year: 2021 ▾ Address: 19014 Business 13, Branson West, MO 65737

Matched Address ○

Address	19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA/MD Code	NA
State Code	29
County Code	209
Tract Code	0906.02
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	STONE COUNTY

Census Demographic Data

User Select Tract

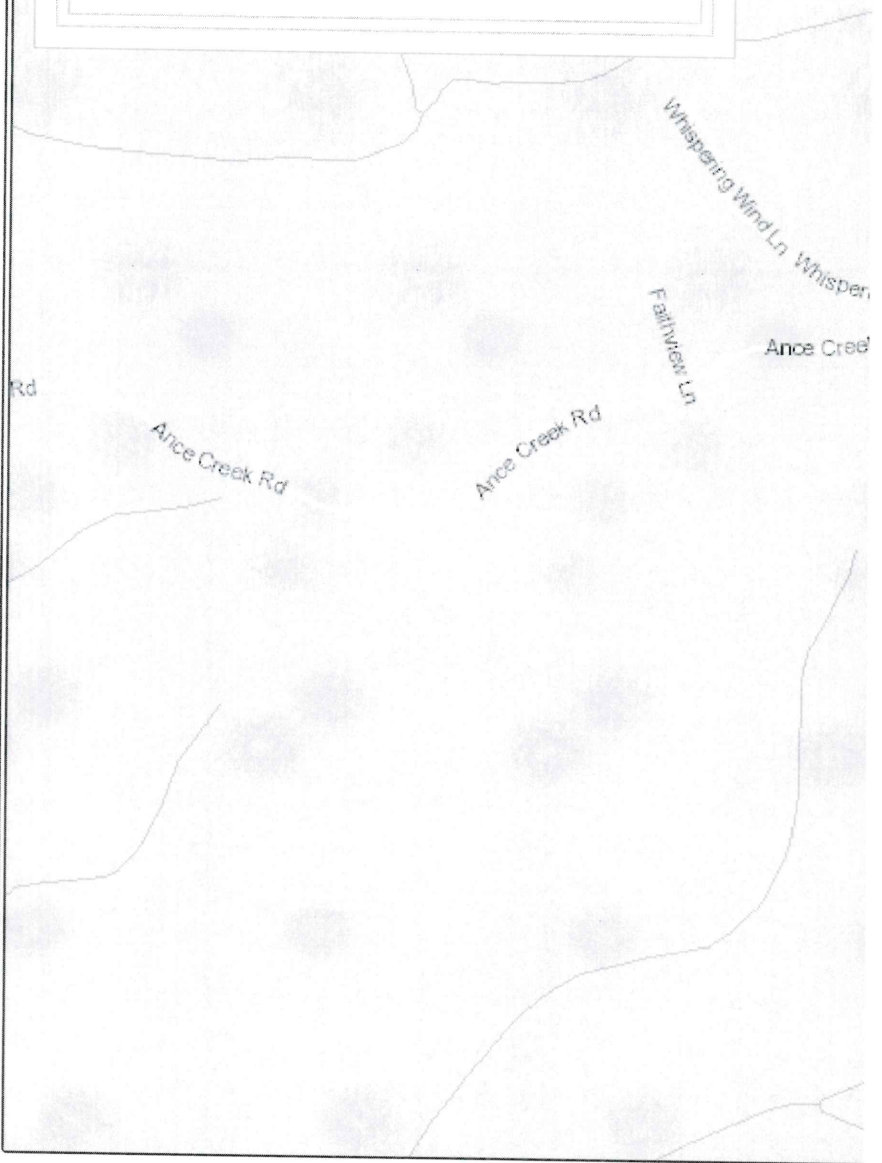
Census Demographic Data



Address: 19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA-State-County-Tract: NA-29-209-0906.02

Census Income Population Housing

Total Housing Units	2982
1- to 4- Family Units	2418
Median House Age (Years)	22
Owner-Occupied Units	1333
Renter Occupied Units	587
Owner Occupied 1- to 4- Family Units	1270
Inside Principal City?	NO
Vacant Units	1062



COMMUNITY REINVESTMENT ACT NOTICE

(Main Bank)

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 FDIC 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 Director, Division of Depositor & Consumer Protection, FDIC, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Table Rock Community Bank CRA Officer, P.O. Box 1090, Kimberling City, MO 65686, and FDIC Regional Director. 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 Table Rock Bancshares Corporation, a bank holding company. You may request from the Consumer Affairs Officer, 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.

Consumer Complaint Policy

Be it resolved that it is the policy of Table Rock Community Bank to respond promptly and accurately to any consumer complaint regarding the bank's products, services or the manner in which bank treated the consumer, provided the person making the complaint identifies himself/herself.

Complaints may be indicative of a compliance weakness in a particular function or department. Complaints can be an opportunity to improve products and services, enhance customer relations and minimize potential regulatory impact.

All consumer complaints received by the bank shall be forwarded to the compliance officer. The compliance officer will notify the appropriate manager of the impacted department and together they will determine if further escalation of the complaint is warranted.

In the event of a verbal complaint, the employee receiving the complaint shall document the complaint in writing (see appendix A). An investigation will be conducted promptly and a response shall be provided to the consumer generally within ten business days. If the complaint involves an employee(s) of the bank, the employee(s) shall not be the primary person(s) responsible for the investigation and response to the complaint. All written complaints shall be responded to in writing. Verbal complaints may be responded to verbally, but a written confirmation of the response shall be sent to the customer.

If the nature of the complaint has a bearing upon Table Rock Community Bank Community Reinvestment Act (CRA) activities, a copy of the complaint and the bank's response shall be forwarded to the CRA Officer to be placed in the bank's CRA public file.

If a consumer claims they are victims of possible fraud, identity theft, breach of information, financial loss, or criminal activity, the Security Officer and/or information Security Officer shall be contacted.

This policy is not intended to cover customer notifications in regard to error resolution claims under Regulation E, qualified written requests that assert an error and requests for information under the Real Estate Settlement Procedures Act (RESPA), billing error resolution under Regulation Z and disputes under the Fair Credit Reporting Act (FCRA). These areas have regulatory requirements regarding timing, investigation, response and retention. Such communication is covered by other bank policies and/or procedures. Departments should follow their department procedures for assessing and responding to complaints within these categories.

A log of consumer complaints, record retention of such complaints, and supporting documentation and responses shall be retained by the Compliance Officer, Pam Simkins.

This policy was approved by the Board of Directors on

Appendix A
Consumer Complaint

Date Received:

Received by:

Customer name:

Employee/ Department handling complaint:

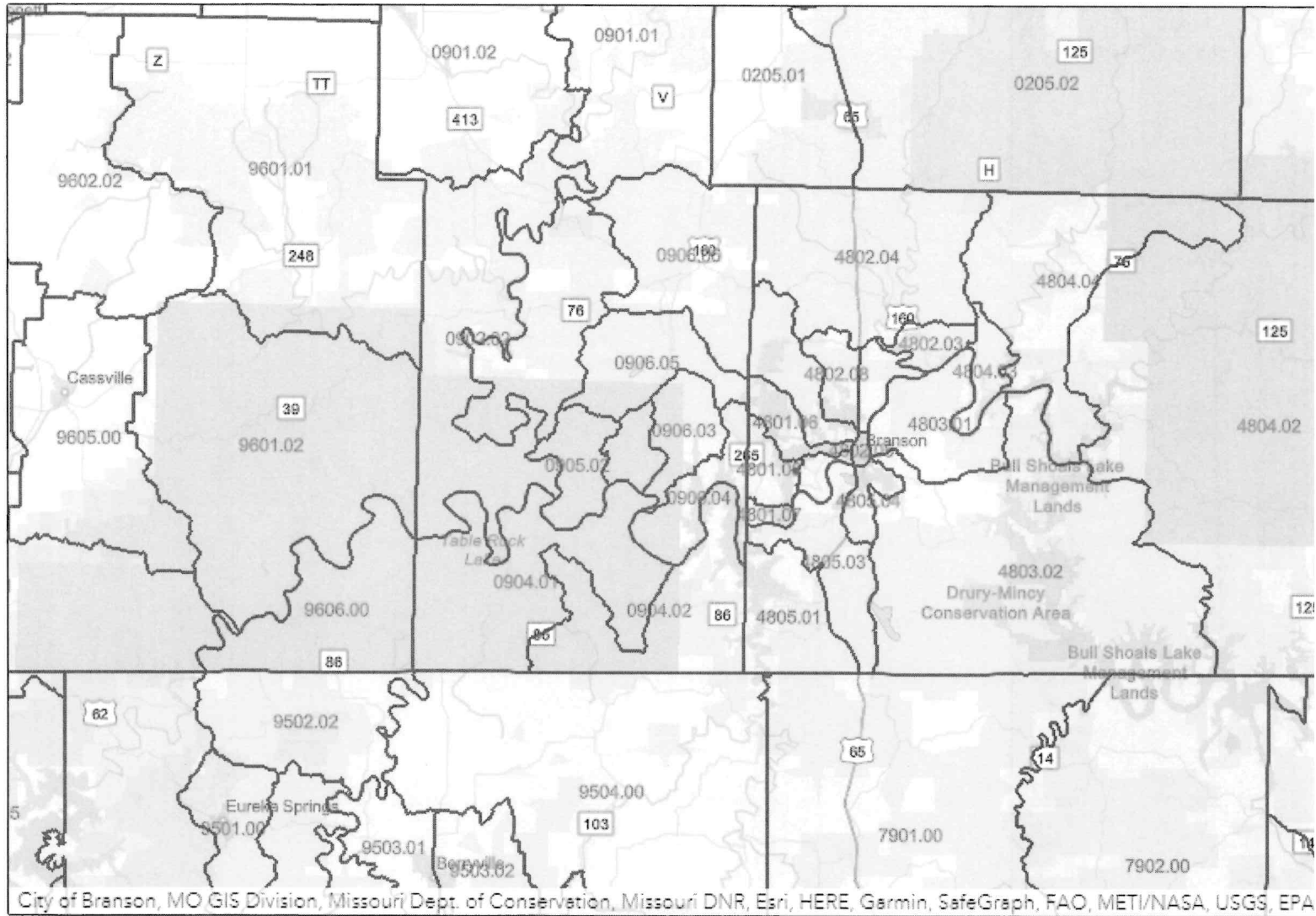
Description of complaint:

Resolution of complaint:

Date resolved:

Resolution communicated to consumer by: Letter Verbal Email

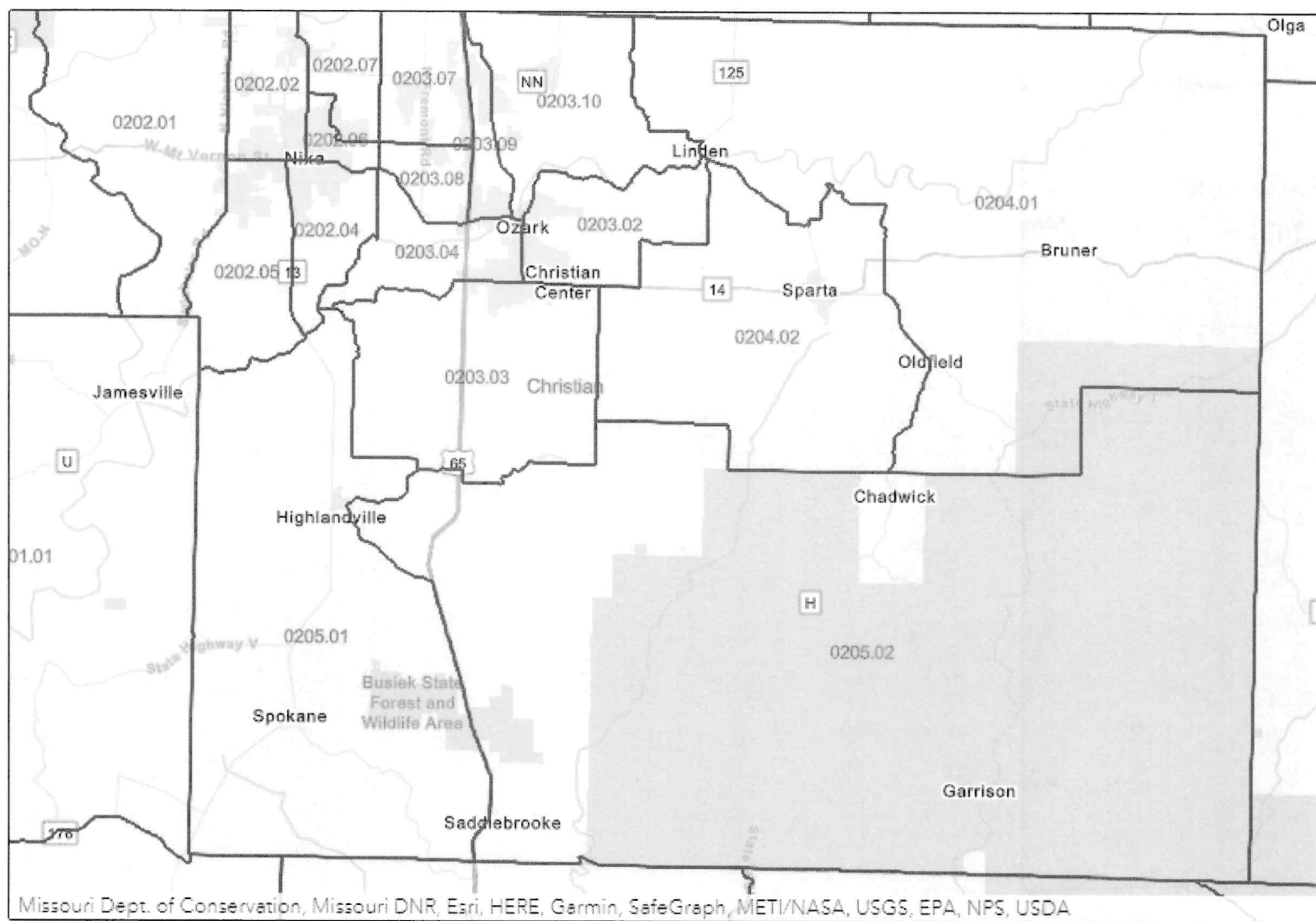
FFIEC FFIEC Geocoding/Mapping System -- 2023



● Matched Address:
MSA: || State: || County: || Tract Code:

● Selected Tract
MSA: || State: || County: || Tract Code:

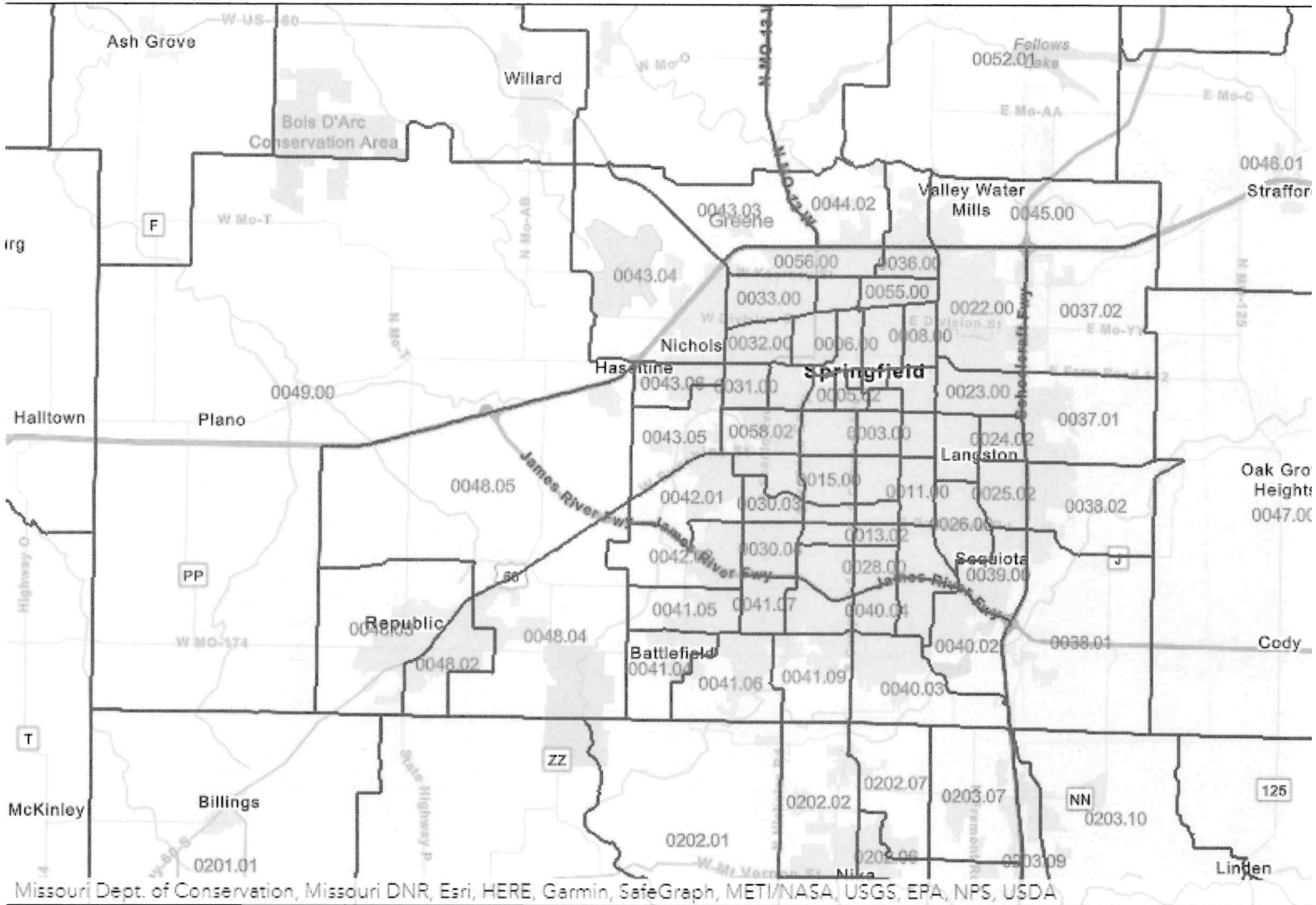
FFIEC FFIEC Geocoding/Mapping System -- 2023



Missouri Dept. of Conservation, Missouri DNR, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA

● Matched Address:
MSA: || State: || County: || Tract Code:

● Selected Tract
MSA: || State: || County: || Tract Code:



Missouri Dept. of Conservation, Missouri DNR, Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA

● Matched Address:
VSA: || State: || County: || Tract Code:

● Selected Tract
VSA: || State: || County: || Tract Code:

Article Two TRADE AREA

Section 2.01 Expectation

It is expected that 80% or more of the loans will be allocated to businesses and individuals within the banks' Community Reinvestment Act assessment area. The area encompasses the Missouri counties of Stone, Barry, Taney, Christian, and Greene. The assessment area is delineated on the map found in the banks Community Reinvestment Act Policy.

Additional Approved Trade Area - Loans generated for the purpose of custom home construction, existing single family residential homes, lot/land and commercial loans in Boone and Carroll Counties in Arkansas.

Section 2.02 Outside of Trade Area

Any loans granted outside this "trade area", must be approved by the Loan Committee prior to disbursement of the loan proceeds. Those loans will be granted solely on the basis of the applicants' account relationship or their family's account relationship, with the bank, or when the Loan Committee considers it to be in the best interest of the bank. The reason for the approval will be documented within the customer's credit file. An exception to this requirement includes out-of-area bridge loans, which may be approved by the President or Chief Lending Officer up to individual lending authority.

Article Three LOAN COMMITTEE

Section 3.01 Composition of Loan Committee

The Loan Committee shall decision loans above \$750,000 to \$1,500,000 and is comprised of the President, Chief Lending Officer, and three Board members.

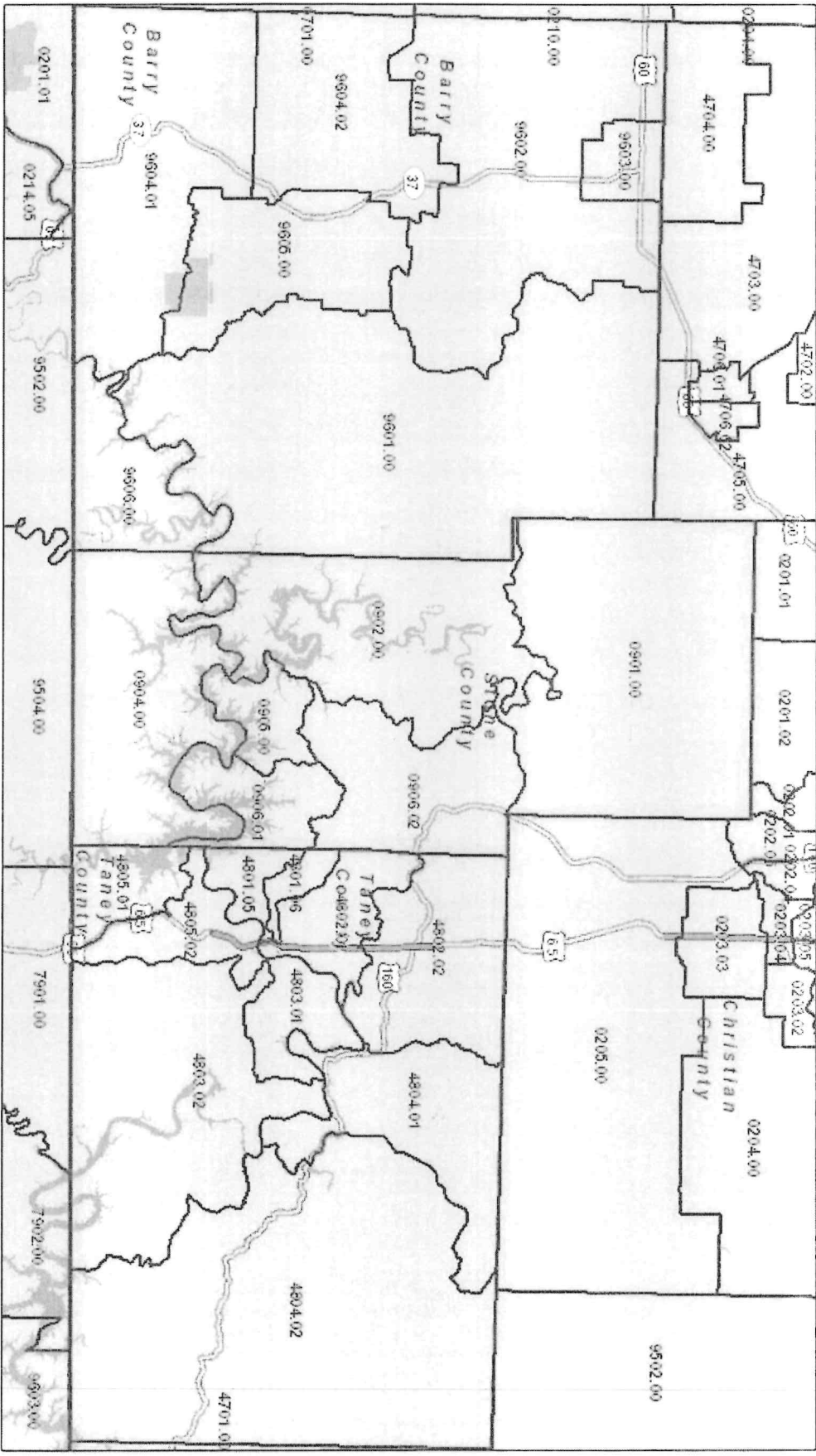
The Board Loan Committee shall decision loans above \$1,500,000 and is comprised of the full Board of Directors.

The Loan Committee will meet on an as needed basis upon the request of the Chief Lending Officer. This committee shall be appointed and approved by the Board of Directors annually and they are charged with the following responsibilities:

- a. Approving new loan requests over the individual loan officers lending limits or over the lending limit of any joining loan officer's lending authority.
- b. All loans that have exceptions must be approved by the President or Chief Lending Officer. Loans over \$750,000 with exceptions must be approved by the Loan Committee. All loan policy exceptions are to be reported to the Board monthly.
- c. Approve all Reg O defined transactions or relationships of \$750,000 or more.
- d. Reviewing and approving all purchased loan participations and out-of-territory loans exceeding \$750,000.

A quorum of the Loan Committee shall exist when any Three (3) of the Five (5) voting members are assembled for the purpose of completing the duties and responsibilities delegated to the committee by the Board of Directors. A quorum of the Board Loan Committee shall exist when any Five (5) of the Eight (8) voting members are assembled for the purpose of completing the duties and responsibilities delegated to the committee by the Board of Directors.

FFIEC FFIEC Geocoding/Mapping System -- 2016



- Matched Address:
MSA: || State: || County: || Tract Code:
- Selected Tract
MSA: || State: || County: || Tract Code:

Table Rock Community Bank

Loan Production Office

205 Pirate Lane

Crane, MO 65633

Phone: 417-723-0567

FAX: 855-478-6529

Lobby Hours

Monday – Friday

8:00 AM – 5:00 PM

Tract Code 0901.02

Table Rock Community Bank

One Wildwood Lane

Kimberling City, MO 65686

Phone 417-739-9300

FAX 855-478-6529

Lobby Hours – Full Service

Monday – Friday

9:00 AM – 4: 00 PM

Saturday

Drive-thru only

7:30 AM - Noon

ATM

Night Deposit Drop

One Wildwood Lane

Kimberling City, MO 65686

Tract Code 0905.00

BUSINESS SERVICES

Business Checking:

Small Business Checking

Free limited transaction account available to any small business.

- Minimum to open \$100
- Up to 250 transactions per statement cycle free. Transactions are defined as deposits, deposited items, and checks written.
- \$0.35 for each transaction if over 250 in a statement cycle
- No minimum balance

Business Analysis Checking

- Monthly maintenance charge of \$5.00
- Per credit \$.10
- Per debit \$.10
- Per deposited item fee \$.07
- Unlimited electronic debits and credits
- An earnings credit is provided up to the amount of the service charge and is calculated on the monthly average of the 13-week Treasury Bill rate

Business Now Account

Available to Sole Proprietorship and not for profit organizations

- \$500 minimum daily balance to avoid service charge
- \$10 monthly service charge if balance falls below minimum
- Minimum balance of \$500 to earn interest

Your Business Interest Checking

Have your money available and earning high interest. Now you can have one account to do both.

- \$10,000 minimum to open
- Interest bearing account
- Unlimited transactions
- \$10,000 minimum daily balance to avoid service charge
- \$12.50 monthly service charge if balance falls below minimum
- Minimum balance levels to obtain annual percentage yield:
 - \$0.01 - \$9,999.99.....Interest level 1
 - \$10,000-\$24,999.99.....Interest level 2
 - \$25,000-\$49,999.99.....Interest level 3
 - \$50,000 and greater.....Interest level 4

Money Market

- \$1,000 minimum to open
- Interest bearing account
- \$1,000 minimum to avoid service charge
- \$10 monthly service charge if balance falls below minimum
- Balance levels to obtain certain interest rates:
 - \$0.01 - \$24,999.99
 - \$25,000.00 - \$49,999.99
 - \$50,000.00 and greater

Regular Savings

- Minimum to open \$100
- \$100 minimum balance to avoid service charge
- \$3 quarterly service charge if balance falls below minimum
- A fee of \$1 is charged for each withdrawal over 12
- Interest is compounded quarterly

Investment Savings

- \$100 minimum to open
- \$10,000 minimum to earn higher interest
- \$100 minimum balance to avoid service charge
- \$3 quarterly service charge if balance falls below minimum
- A fee of \$1 is charged for each withdrawal over 12
- Interest is compounded quarterly

PERSONAL SERVICES

Personal Checking:

Community Free Checking

- \$50 minimum to open
- Non-interest bearing account
- No monthly service charge
- Unlimited transactions
- Free check safekeeping

Community Interest Checking

- \$100 minimum to open
- Interest bearing account
- Unlimited transactions
- \$300 minimum daily balance to avoid service charge
- \$5 monthly service charge if balance falls below minimum
- Minimum balance of \$1,000 or greater to earn interest

Community Silver Checking

- \$100 minimum to open account
- Interest bearing account
- Unlimited transactions
- Available to individuals age 50 or over
- No monthly service charge regardless of balance
- Minimum balance of \$1,000 or greater to earn interest

Your Community Interest Checking

- \$10,000 minimum to open account
- Interest bearing account
- Unlimited transactions
- \$10,000 minimum daily balance to avoid service charge
- \$12.50 monthly service charge if balance falls below minimum
- Balance levels to obtain certain interest rates:
 - \$0.01 - \$9,999.99
 - \$10,000 - \$24,999.99
 - \$25,000 - \$49,999.99
 - \$50,000 and greater

Table Rock Bank Elite Checking

- \$100 minimum to open account
- Interest bearing account
- Unlimited transactions
- No monthly service charge regardless of balance
- Balance levels and conditions to obtain certain interest rates:
 - \$0.01 - \$10,000

- Enrolled in eStatements
- Must have at least 12 POS debit card transactions
- Have at least 1 ACH (Direct Deposit or Withdrawal) \$10,000.-1 > lower interest rate

Second Chance Checking

- \$100 minimum to open
- Unlimited check writing privileges
- ATM card available after 30 days
- Monthly maintenance fee of \$7.00
- Free check safekeeping

Money Market

- \$1,000 minimum to open
- Interest bearing account
- \$1,000 minimum to avoid service charge
- \$10 monthly service charge if balance falls below minimum
- Balance levels to obtain certain interest rates:
 - \$.01 - \$24,999.99
 - \$25,000.00 - \$49,999.99
 - \$50,000.00 and greater

Personal Savings:

Regular Savings

- Minimum to open \$100
- \$100 minimum balance to avoid service charge
- \$3 quarterly service charge if balance falls below minimum
- A fee of \$1 is charged for each withdrawal over 12
- Interest is compounded quarterly

Investment Savings

- \$100 minimum to open
- \$10,000 minimum to earn higher interest
- \$100 minimum balance to avoid service charge
- \$3 quarterly service charge if balance falls below minimum
- A fee of \$1 is charged for each withdrawal over 12
- Interest is compounded quarterly

Youth Savings

- Available to individuals under 16 years of age
- No quarterly service charge
- A fee of \$1 is charged for each withdrawal over 12
- Interest is compounded quarterly

Loan to Deposit Ratio

(Per Quarter)

Table Rock Community Bank opened for business on August 28, 2006

Year	1 st Quarter	2 nd Quarter	3 rd Quarter	4 th Quarter
2006	N/A	N/A	32.6%	72.7%
2007	56.6%	60.6%	67.7%	80.8%
2008	76.0%	88.1%	93.4%	80.9%
2009	73.5%	79.1%	86.7%	90.0%
2010	88.2%	86.4%	84.0%	82.8%
2011	81.9%	78.5%	78.0%	82.7%
2012	86.4%	85.5%	88.9%	87.2%
2013	85.4%	80.6%	84.3%	88.2%
2014	83.8%	87.3%	90.3%	89.7%
2015	94.5%	94.9%	87.5%	87.3%
2016	82.2%	86.8%	87.6%	92.9%
2017	88.3%	85.9%	83.8%	82.22%
2018	80.66%	79.99%	77.8%	83.49%
2019	85.59%	86.52%	81.04%	86.41%
2020	79.24%	74.43%	72.5%	73.5%
2021	66.04%	60.30%	59.84%	51.13%
2022	59.24%	53.23%	58.65%	59.46%
2023	67.56%	63.70%	71.61%	71.14%
2024				

The following is a list of specific types of credit being offered by Table Rock Community Bank

- a. 1-4 Family Real Estate Loans
- b. 1-4 Family Real Estate Construction Loans
- c. Multi-Family Residential Real Estate Loans
- d. Real Estate Loans secured by Farmland
- e. Home Equity Lines of Credit
- f. Commercial Real Estate Loans
- g. Commercial Real Estate Construction and Land Development Loans
- h. Commercial Loans
- i. Agriculture Loans
- j. Consumer Loans
- k. Consumer Auto Loans
- l. Lot/Land Loans
- m. Business and Industrial USDA Loans
- n. SBA Loans