

Table Rock Community Bank

931 State Hwy 148

Branson, MO 65616

Phone 417-336-6310

FAX 417-336-1360

Lobby Hours – Full Service

Monday – Friday

9:00 AM – 4:00 PM

Saturday

Drive-thru only

8:00 AM - Noon

ATM

Night Deposit Drop

931 State Hwy 148

Branson, MO 65616

Tract Code 4802.06

Table Rock Community Bank

19014 Business 13

Branson West, MO 65737

Phone 417-272-9300

FAX 417-739-1825

Lobby Hours – Full Service

Monday – Friday

9:00 AM – 4:00 PM

Saturday

Drive-thru only

8:30 AM - Noon

ATM

Night Deposit Drop

19014 Business 13

Branson West, MO 65737

Tract Code 0906.05

Table Rock Community Bank

17 Greencove Lane

Crane, MO 65633

Phone: 417-723-0530

Lobby Hours – Full Service

Monday – Friday

8:00 AM – 5:00 PM

Saturday

9:00 AM – 12:00 noon

ATM

17 Greencove Lane

Crane, MO 65633

Tract Code 0901.02

Table Rock Community Bank

15261 US Hwy 160

Forsyth MO 65653

Phone 417-546-4419

FAX 417-546-2801

Lobby Hours – Full Service

Monday – Friday

9:00 AM – 4: 00 PM

Saturday

Drive-thru only

8:00 AM - Noon

ATM

Night Deposit Drop

15261 US Hwy 160

Forsyth MO 65653

Tract Code 4804.03

Table Rock Community Bank

125 Financial Drive

Hollister, MO 65672

Phone 417-332-2265

FAX 417-332-2260

Lobby Hours – Full Service

Monday – Friday

9:00 AM – 4:00 PM

Saturday

Drive-thru only

8:00 AM - Noon

ATM

Night Deposit Drop

125 Financial Drive

Hollister, MO 65672

Tract Code 4805.04

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

8:30 AM - Noon

ATM

Night Deposit Drop

One Wildwood Lane

Kimberling City, MO 65686

Tract Code 0905.01

Table Rock Community Bank

3550 S. National Ste 100

Springfield, MO 65807

Phone: 417-290-3020

Lobby Hours – Full Service

Monday-Friday

8:00 AM – 5:00 PM

Night Deposit Drop

3550 S. National Ste 100

Springfield, MO 65807

Tract Code 0027.00



Year: 2025 Address: 931 State Hwy 248, branson, mo

Reset Print

Matched Address	
Address	931 State Highway 248, Branson, Missouri, 65616
MSA/MD Code	NA
State Code	29
County Code	213
Tract Code	4802.06
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	TANEY COUNTY

The Census Demographic Data for 2025 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2025.

Census Demographic Data

User Select Tract





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

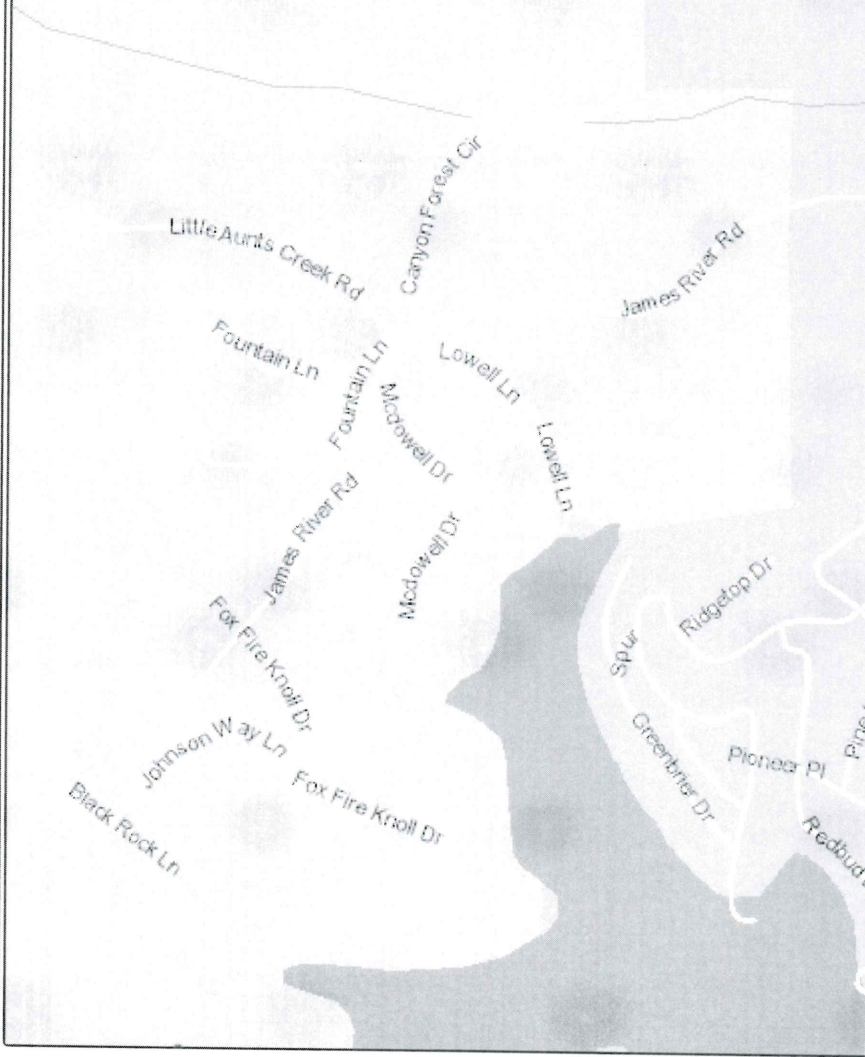
User Select Tract

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

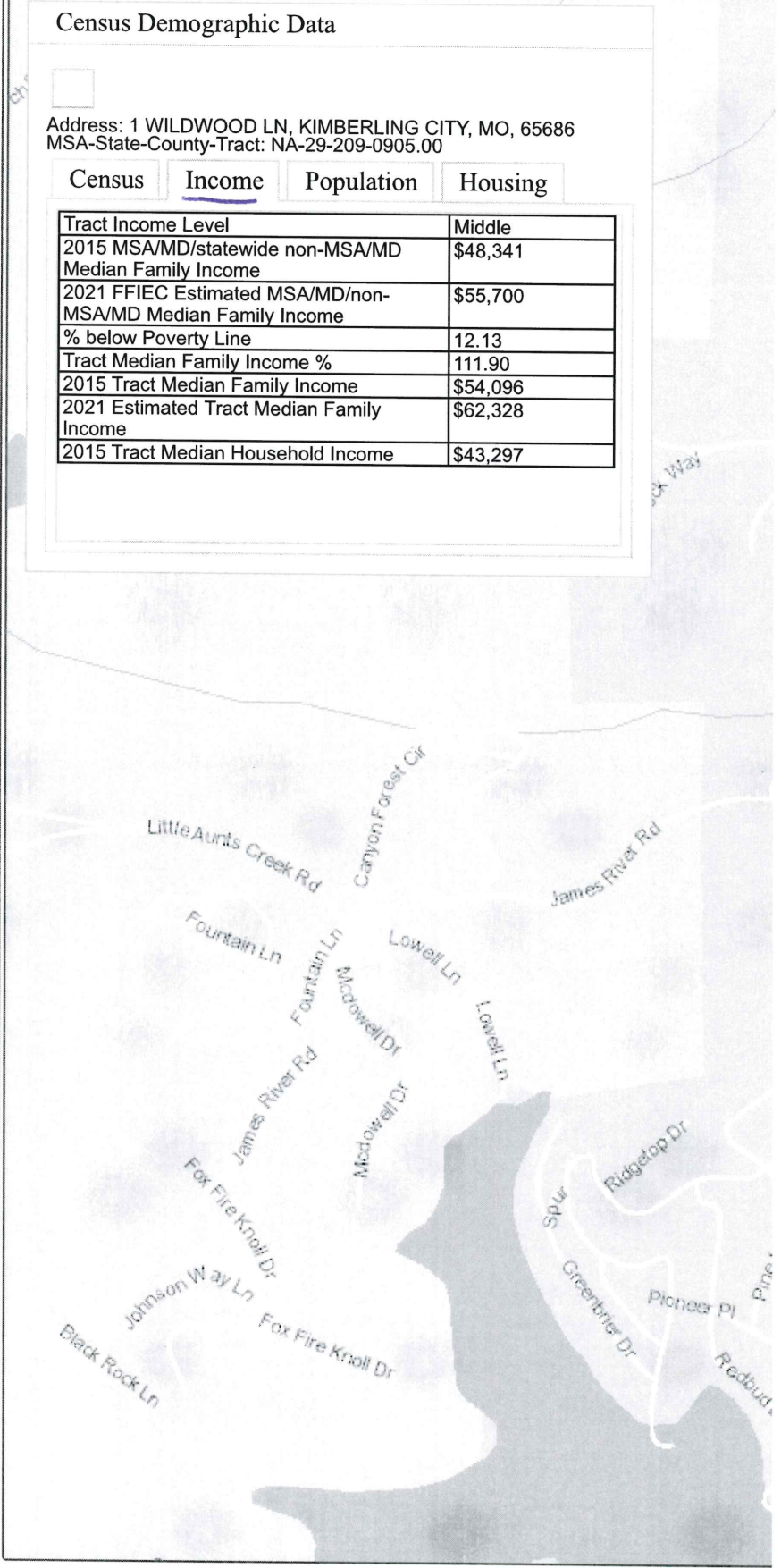
User Select Tract

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

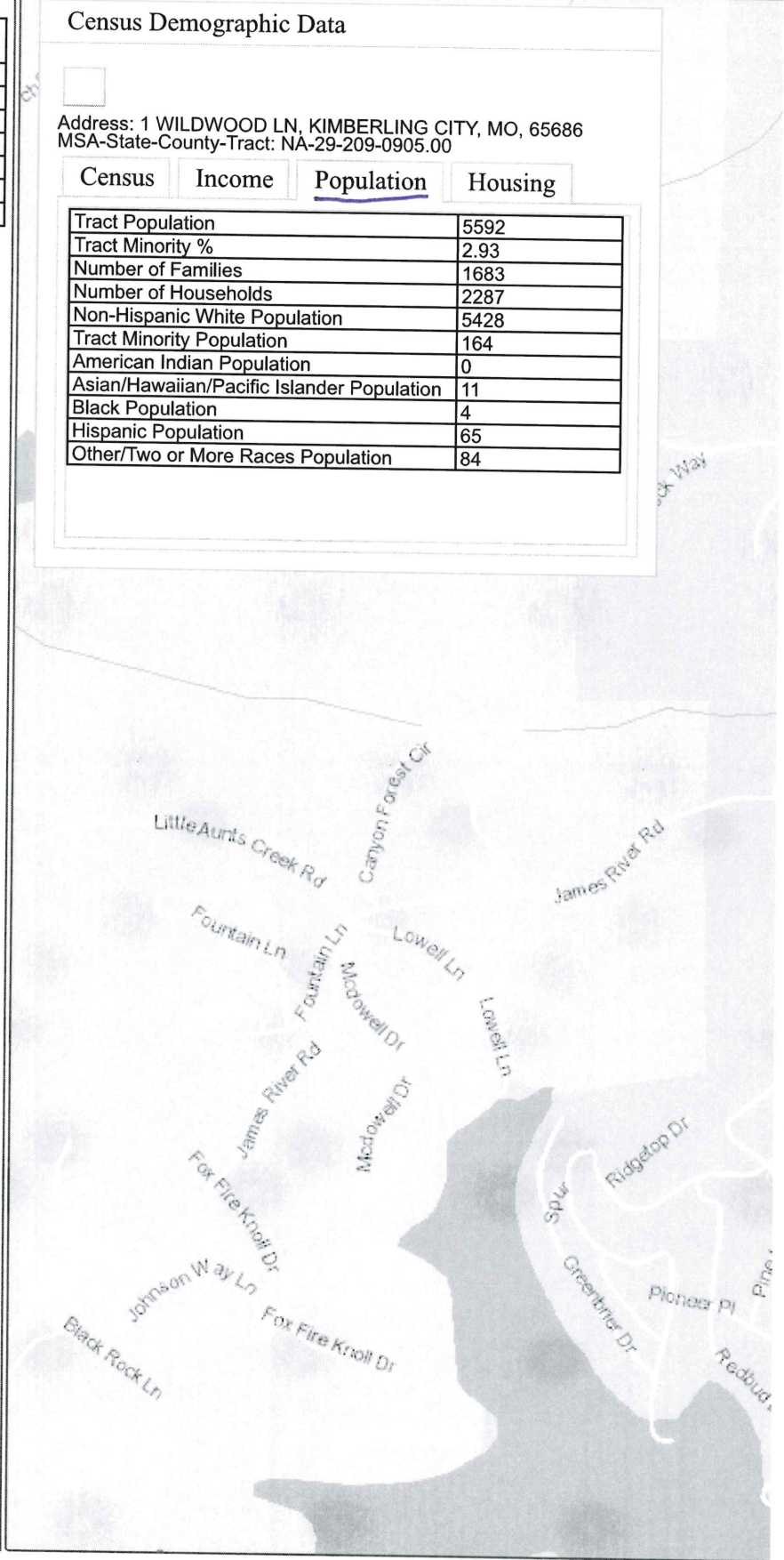
User Select Tract

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

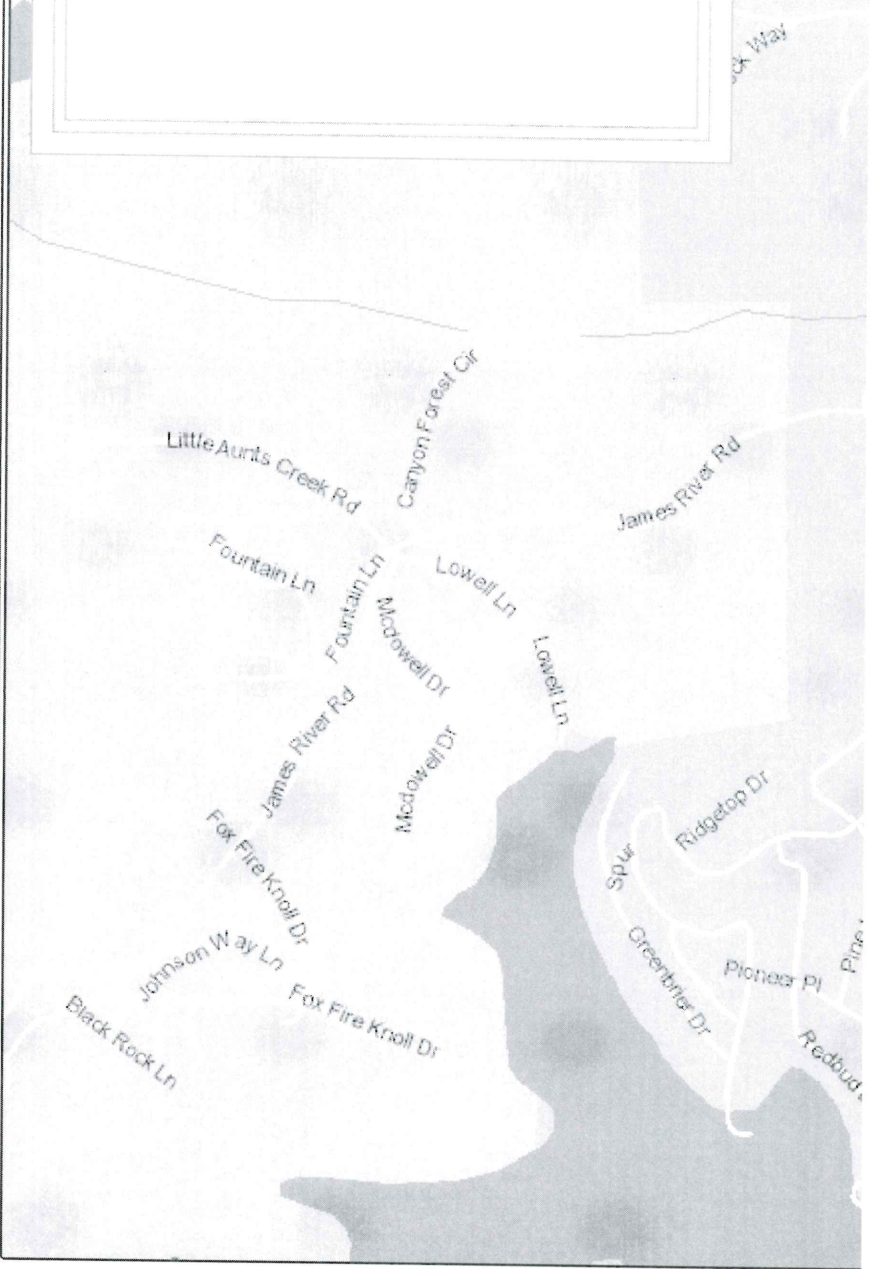
Census Demographic Data



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

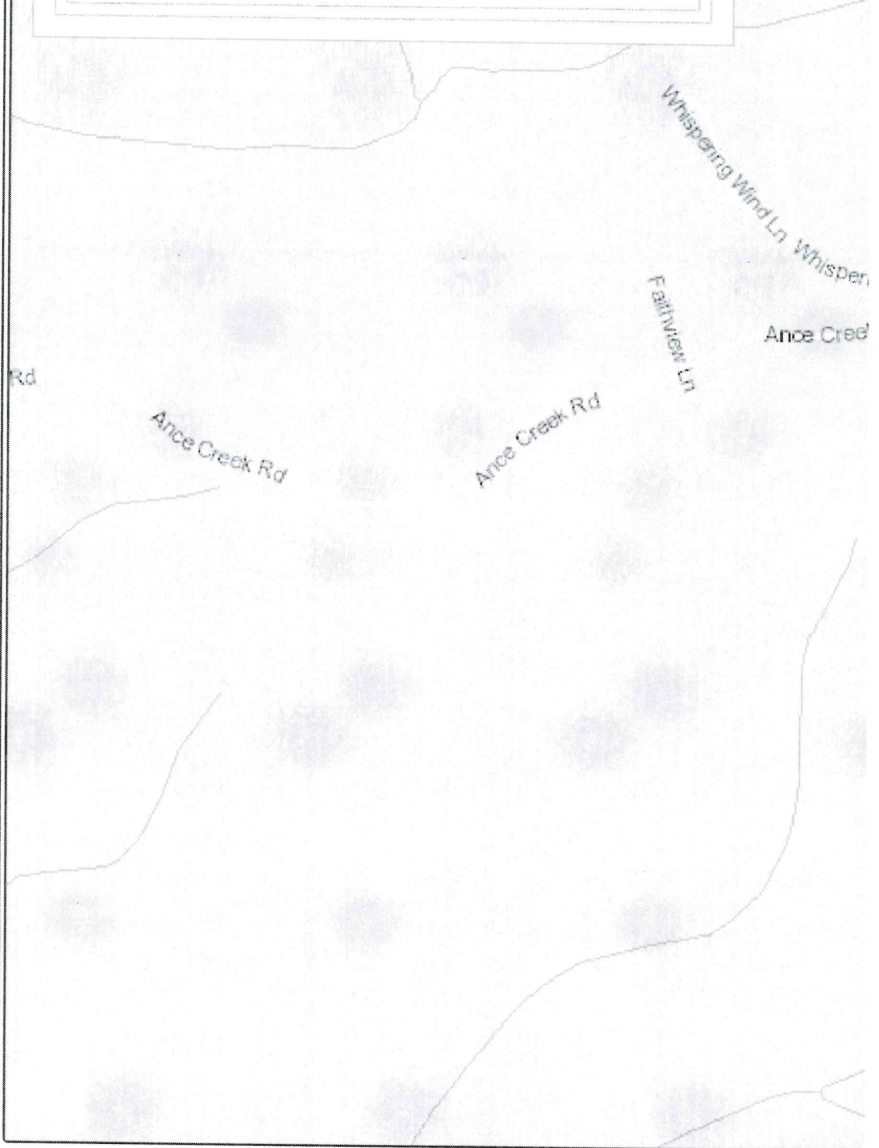
Census Demographic Data



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 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

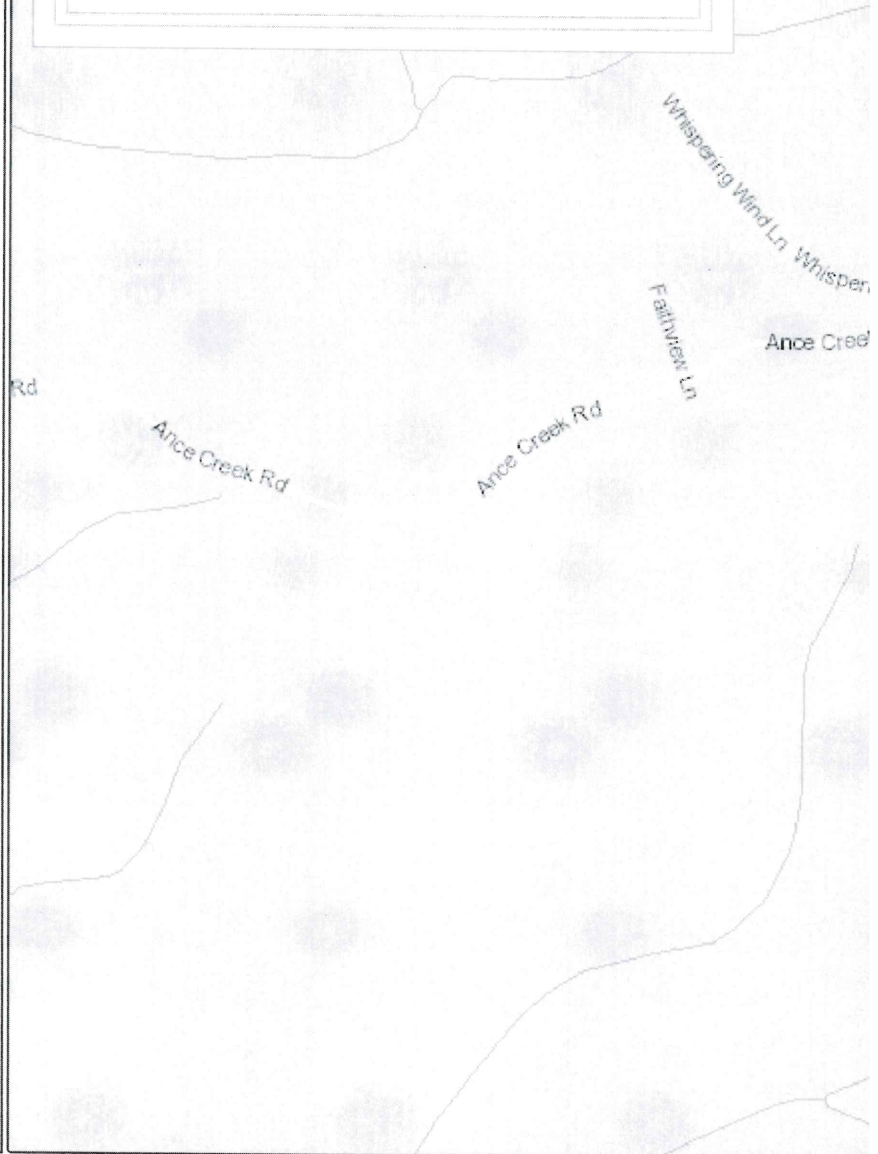
User Select Tract

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 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 ▾ 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

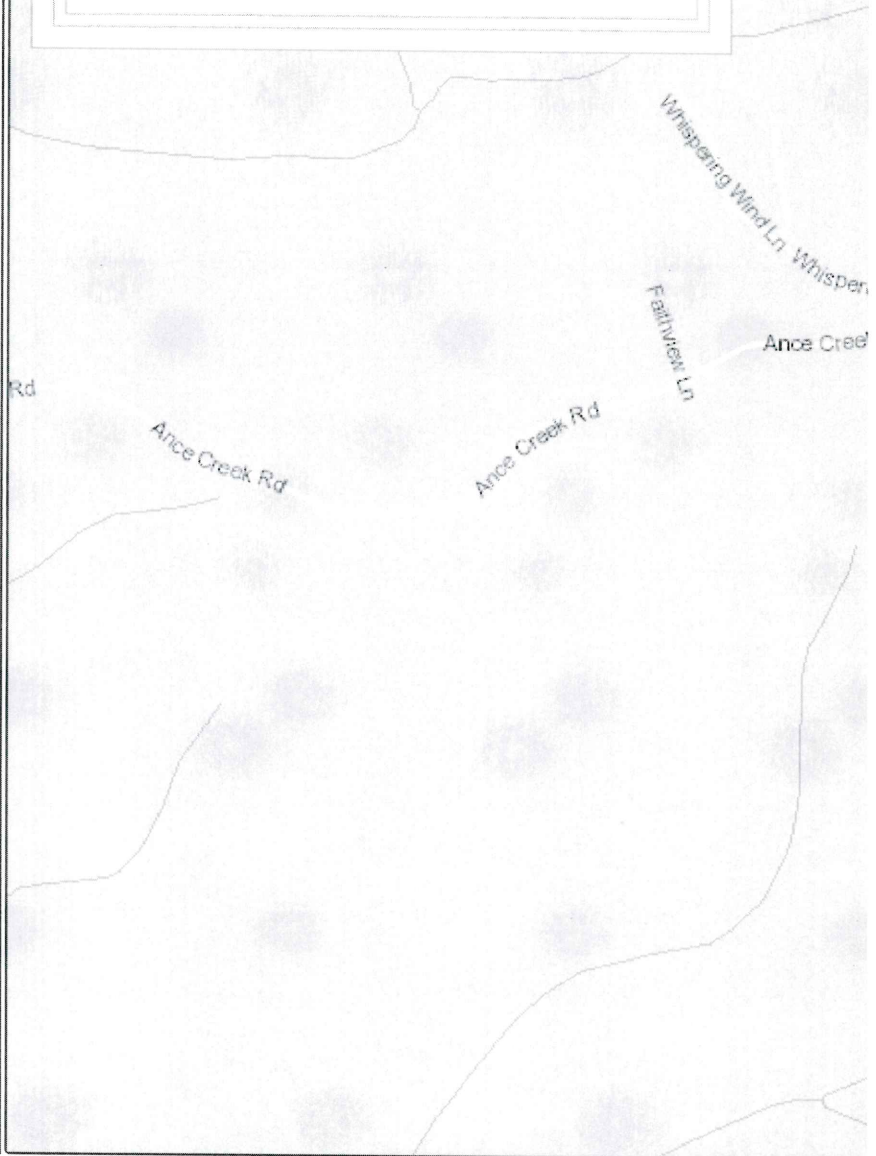
Census Demographic Data



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

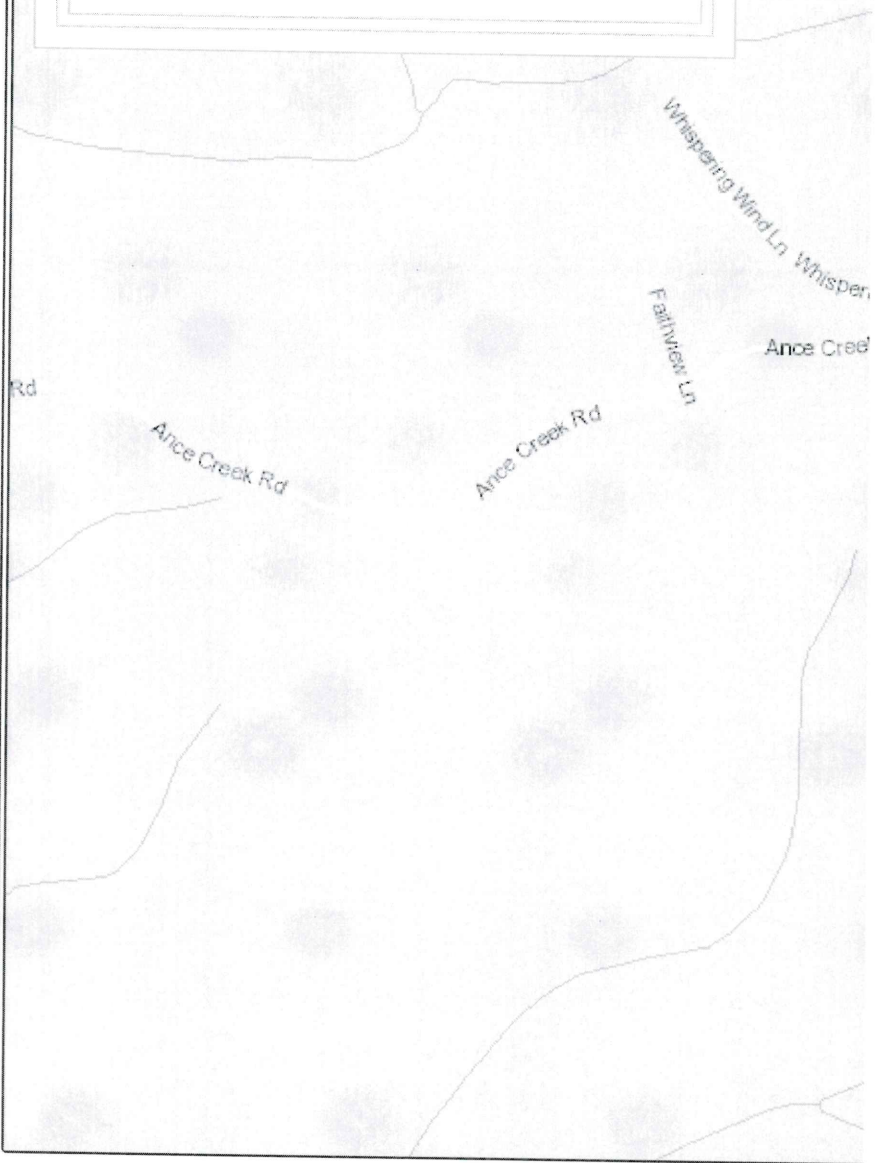
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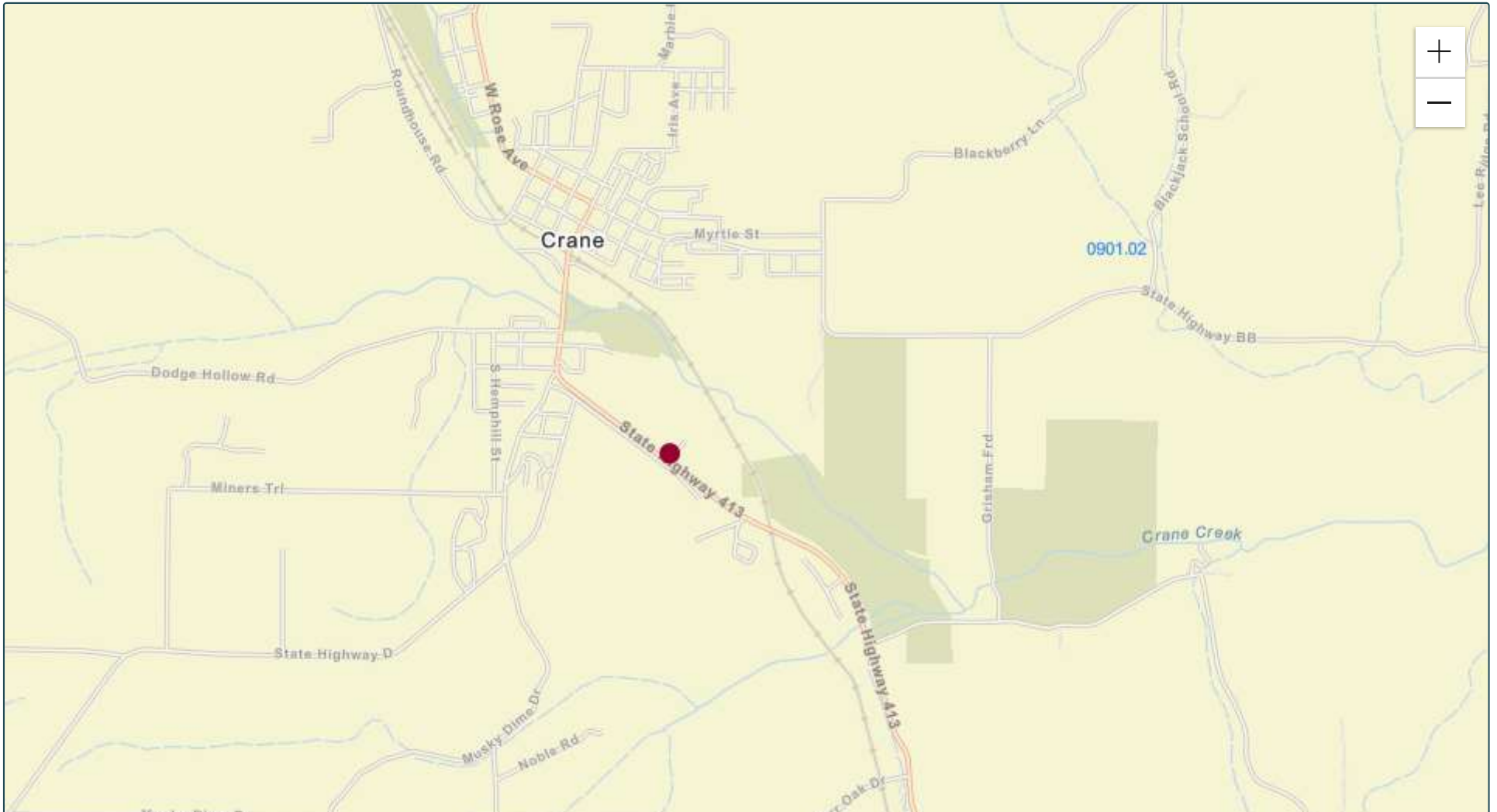


Address: 19014 BUSINESS 13, REEDS SPRING, MO, 65737
MSA-State-County-Tract: NA-29-209-0906.02

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





Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau... Powered by Esri

● Matched Address: 17 Greencove Ln, Crane, Missouri, 65633
MSA: NA - NA (Outside of MSA) || State: 29 - MISSOURI || County: 209 - STONE COUNTY || Tract Code: 0901.02

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



2025 FFIEC Geocode Census Report

Matched Address: 17 Greencove Ln, Crane, Missouri, 65633
 MSA: NA - NA (Outside of MSA)
 State: 29 - MISSOURI
 County: 209 - STONE COUNTY
 Tract Code: 0901.02

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

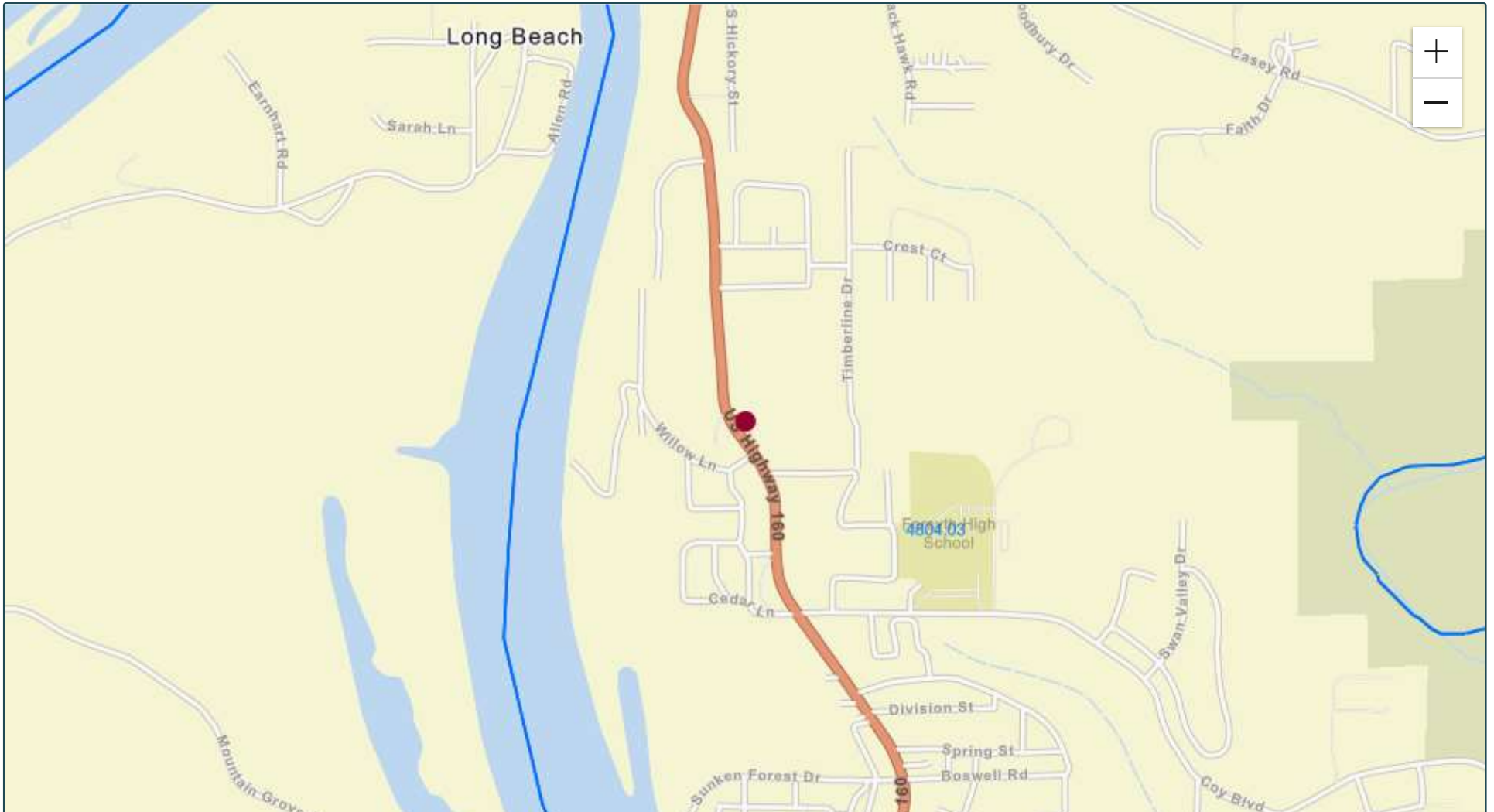
Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



Esri Community Maps Contributors, Missouri Dept. of Conservation, Missouri DNR, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, ... Powered by Esri

● Matched Address: 15261 US Highway 160, Forsyth, Missouri, 65653
MSA: NA - NA (Outside of MSA) || State: 29 - MISSOURI || County: 213 - TANEY COUNTY || Tract Code: 4804.03

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



2025 FFIEC Geocode Census Report

Matched Address: 15261 US Highway 160, Forsyth, Missouri, 65653

MSA: NA - NA (Outside of MSA)

State: 29 - MISSOURI

County: 213 - TANEY COUNTY

Tract Code: 4804.03

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2020 Tract Median Family Income	
2025 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



Year: 2025 Address: 125 Financial Dr, Hollister, MO, 65672, USA

Reset Print

Matched Address	
Address	125 Financial Dr, Hollister, Missouri, 65672
MSA/MD Code	NA
State Code	29
County Code	213
Tract Code	4805.04
MSA/MD Name	NA (Outside of MSA)
State Name	MISSOURI
County Name	TANEY COUNTY

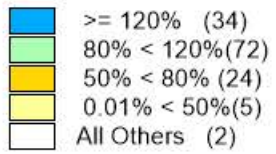
The Census Demographic Data for 2025 is not available yet. This information is updated with the regular release of the FFIEC Census in the summer. However, the state, county, MSA, and census tract information has been updated for 2025.

[Census Demographic Data](#)

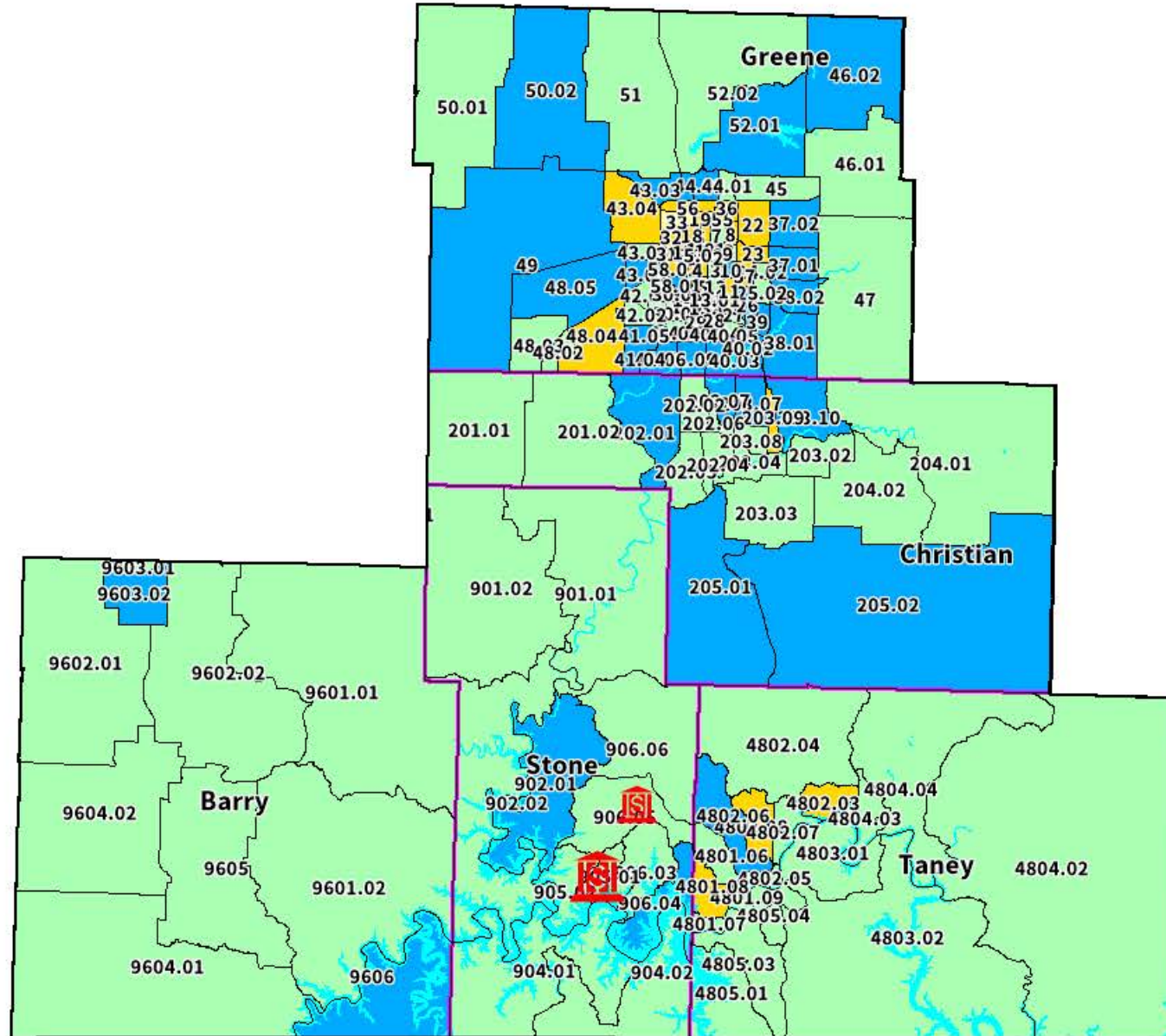
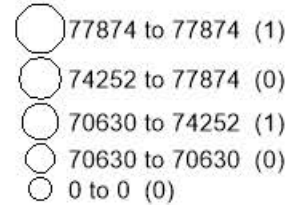
User Select Tract



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



Branches by Deposit
 by Size



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 one of the compliance officers. 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 regarding 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 Compliance Officer, Michelle Burke.

This policy was approved by the Board of Directors on January 22, 2025.

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

BUSINESS SERVICES

Business Checking:

Small Business Checking

Free limited transaction account available to any small business.

- Minimum to open \$100
- Up to 200 transactions per statement cycle free. Transactions are defined as deposits, deposited items, and checks written.
- \$0.20 for each transaction if over 200 in a statement cycle
- No minimum balance

Small Business Interest Checking

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

- \$100 minimum to open
- \$1,000 minimum daily balance to earn Interest
- Up to 200 transactions per statement cycle free. Transactions are defined as deposits, deposited items, and checks written.
- \$1,000 minimum daily balance to avoid service charge
- \$6.00 monthly service charge if balance falls below minimum
- \$0.20 excess item fee for each item over 200 in a statement cycle
- Minimum balance levels to obtain annual percentage yield:

Tier 1	\$1,000 - \$9,999.99
Tier 2	\$10,000-\$24,999.99
Tier 3	\$25,000 and greater

Money Market

- \$1,000 minimum to open
- Interest bearing account
- Unlimited deposits
- \$1,000 minimum daily balance to earn interest and to avoid service charge
- \$10 monthly service charge if balance falls below minimum
- Balance levels to obtain certain interest rates:

Tier 1	\$1,000 - \$4,999.99
Tier 2	\$5,000.00 - \$24,999.99
Tier 3	\$25,000.00 -\$99,999.99
Tier 4	\$100,000 and greater

Regular Savings

- Minimum to open \$100
 - \$100 minimum daily balance to avoid service charge
 - \$5 quarterly service charge if balance falls below minimum
 - Interest is compounded quarterly
- | | |
|--------|----------------------|
| Tier 1 | \$0.01 - \$999.99 |
| Tier 2 | \$1,000 - \$9,999.99 |
| Tier 3 | \$10,000 or greater |

PERSONAL SERVICES

Personal Checking:

Free Checking

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

Interest Checking

- \$50 minimum to open
- Interest bearing account
- Unlimited transactions
- \$1000 minimum daily balance to avoid service charge
- \$6 monthly service charge if balance falls below minimum
- Minimum balance of \$1,000 or greater to earn interest
 - Tier 1 \$1,000 - \$9,999.99
 - Tier 2 \$10,000 - \$24,999.99
 - Tier 3 \$25,000 or greater

Silver Checking

- \$50 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
 - Tier 1 \$1,000 - \$9,999.99
 - Tier 2 \$10,000 - \$24,999.99
 - Tier 3 \$25,000 or 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:
 - Tier 1 \$25,000 or greater
 - Tier 2 \$.01 - \$10,000
 - Enrolled in eStatements
 - Must have at least 12 POS debit card transactions
 - Have at least 1 ACH (Direct Deposit or Withdrawal)

Money Market

- \$1,000 minimum to open
- Interest bearing account
- Unlimited Deposits
- \$1,000 minimum daily balance to earn interest and avoid service charge
- \$10 monthly service charge if balance falls below minimum
- Balance levels to obtain certain interest rates:

Tier 1	\$1,000 - \$4,999.99
Tier 2	\$5,000.00 - \$24,999.99
Tier 3	\$25,000.00 - \$99,999.99
Tier 4	\$100,000 and greater

Personal Savings:

Regular Savings

- Minimum to open \$100
- \$100 minimum daily balance to avoid service charge
- \$5 quarterly service charge if balance falls below minimum
- A fee of \$1 is charged for each withdrawal over 12
- Interest is compounded quarterly

Tier 1	\$0.01 - \$999.99
Tier 2	\$1,000 - \$9,999.99
Tier 3	\$10,000 or greater

Investment Savings

- \$100 minimum to open
- \$10,000 minimum to earn higher interest
- \$100 minimum balance to avoid service charge
- \$5 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 18 years and under
- No quarterly service charge
- A fee of \$1 is charged for each withdrawal over 12
- Interest is compounded quarterly

Tier 1	\$0.01 - \$999.99
Tier 2	\$1,000 - \$9,999.99
Tier 3	\$10,000 or greater

- 1) Commercial laws, including the regulation of the Uniform Commercial Code
- 2) Conformity to all regulatory agencies and laws.

The Bank considers the confidentiality and privacy of all customers' information to be of prime importance. The release of customer information must conform to the Fair Credit Reporting Act and with all appropriate Federal, State and local laws and regulations.

PURPOSE

Table Rock Community Bank [TRCB] allows electronic signatures according to its internal policies and procedures as well in accordance with [E-Sign] Act.

TRADE AREA

The Board believes that the Bank's primary function is to make loans that are mutually beneficial to the bank and its customers living in our trade area. The area encompasses of the Missouri counties of Stone, Barry, Taney, Christian, and Greene. Loans may be extended to individuals, businesses, institutions, organizations and governmental bodies residing within this area. Loans for outside the trade area are not automatically discouraged, but should be given very careful scrutiny.

It is essential that Table Rock Community Bank recognize the risks associated with the purchase of participations. Care should be exercised when purchasing participations so as to avoid concentrations, provide for continued quality control through monitoring collateral values and documentation updates, and retain adequate liquidity to provide service to the primary trade area. Management will periodically review the percentage of participations carried in the portfolio and percentage may increase or decrease dependent on the loan in the Bank's primary trade area. Management will also periodically review the percentage of participations sold to affiliated banks. The need to limit risk for TRCB and its closely affiliated banks is recognized. TRCB does not intend to jointly hold loans in excess of 25% of combined tier 1 capital with affiliates.

The Bank will not purchase or originate loans from outside its trade area in amounts greater than 25% of total loans.

PORTFOLIO MIX & CONCENTRATIONS

The bank shall strive to invest in loans not to exceed an acceptable percentage of deposits. The acceptable percentage should allow the bank to invest as much as possible in the local community, yet maintain legal and needed liquidity requirements. Generally, the acceptable percentage is not to exceed 90%.

While striving to invest up to the allowed percentage above, the following portfolio mix ranges should be considered in order to obtain a balance of yield and risk:

1. 20% to 70% Residential Real Estate Loans (including land & mobile)

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. SBA Loans

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	75.47%	80.14%	75.62%	79.60%