Community Reinvestment Act Statement
April 1, 2026
Updated September 2, 2026

Wisdom Heritage Bank, Alva, Oklahoma, and its branch locations in Burlington, Enid, Freedom, and Okeene, Oklahoma, and Kiowa, Kansas, considers its primary banking community to include all census tracts in Alfalfa, Garfield, and Woods Counties in Oklahoma; all census tracts in Barber County, Kansas; and the designated census tracts in Blaine and Major Counties, Oklahoma, as identified on the bank's current CRA assessment area maps. Wisdom Heritage Bank recognizes the credit needs of its community, including low and moderate-income neighborhoods, consistent with safe and sound banking practices, and, to implement this policy, has adopted the following statement:

1. The bank will, consistent with safe and sound banking practices, make every effort to help meet the credit needs of its assessment area.

2. Consistent with Wisdom Heritage Bank's lending policy, the following types of credit services are made available:

   A. Commercial loans are made to commercial enterprises and individuals for business purposes, including but not limited to real estate construction and development, working capital, agricultural production, oil and gas production, equipment financing, Small Business Administration (SBA), U.S. Department of Agriculture (USDA) guaranteed loan programs, Ag Link programs.

   B. Consumer loans are made to individuals for the financing of consumer goods, including but not limited to automobiles, Title 1 loans, and other personal purposes.

3. Wisdom Heritage Bank's officers are expected to be involved and participate in civic, cultural, and service organizations within the communities it serves.

Census Tracts

Alfalfa County, OK
9556.00
9557.00
9560.00*
9999.99

Barber County, KS
9681.00*
9682.00*

Blaine County, OK
9586.00*
9588.00
9589.00

Garfield County, OK
0001.01
0001.02
0002.00
0006.01
0006.02
0007.01
0007.02
0011.00
0012.00
0013.01
0013.02
0014.01
0014.02
0015.00
0016.02
0016.03
0016.04

Major County, OK
9551.00*

Woods County, OK
9542.01
9542.02
9543.00
9544.00
9999.99

***9551, 9560, 9586, 9681 & 9682 are Distressed or Under-served Tracts**

Branch Locations and Hours

Alva	Lobby Hours	Monday – Friday	8:30 – 3:00
	Drive-Thru Hours	Monday – Friday	8:00 – 5:30
		Saturday	8:00 – 2:00
Burlington	Lobby Hours	Monday – Friday	8:30 – 11:30
		Closed for Lunch	11:30 – 12:30
		Monday – Friday	12:30 – 4:00
Enid	Lobby Hours	Monday – Friday	8:30 – 4:00
	Drive-Thru Hours	Monday – Friday	8:30 – 5:30
Freedom	Lobby Hours	Monday – Friday	8:00 – 4:00
	Drive-Thru Hours	Monday – Friday	8:00 – 4:00
Kiowa	Lobby Hours	Monday, Tuesday, Thursday, Friday	8:00 – 4:00
		Wednesday	8:00 – 6:00
	Drive-Thru Hours	Monday, Tuesday, Thursday, Friday	8:00 – 4:00
		Wednesday	8:00 – 3:00
Okeene	Lobby Hours	Monday – Friday	9:00 – 3:00
	Drive-Thru Hours	Monday – Friday	8:30 – 5:00

See the attached schedule of products offered and associated costs.

Wisdom Heritage Bank provides the following products and services at its banking offices located in Alva, Burlington, Enid, Freedom, Okeene, Oklahoma, and Kiowa, Kansas:

Deposit Services

- Checking Accounts
- Savings Accounts
- Money Market Account
- Certificates of Deposit
- Individual Retirement Accounts (IRAs)
- Safe Deposit Boxes
- Overdraft Privilege
- IntraFi (ICS & CDARS) Certificate of Deposit Account Registry Service

Transaction Services

- ATM/Debit Card Services
- Cashier's Checks
- Money Orders
- Wire Transfer Services
- Direct Deposit Services
- ACH Payroll
- Fax Services
- Merchant Check Capture

Additional Services

- Drive-Thru Services (*not available at Burlington)*
- Credit Cards (offered through Bankers' Bank of Kansas)

Digital & Access Services

- Telephone Banking (TeleBank)
- Online Banking
- Bill Pay Services
- Mobile Banking (account information, bill pay, mobile deposit, person-to-person payments)
- Mobile Deposit Capture
- Merchant Check Capture
- Debit Card Monitoring App

Lending

- Consumer Loans
- Commercial Loans
- Agricultural Loans
- Commercial and Agricultural Real Estate Loans
- Livestock Loans
- Working Capital Loans and Lines of Credit
- Small Business Administration (SBA) Guaranteed Loans
- U.S. Department of Agriculture (USDA) Guaranteed Loan Programs
- State-Funded Ag Link Deposit Program

Fee Schedule

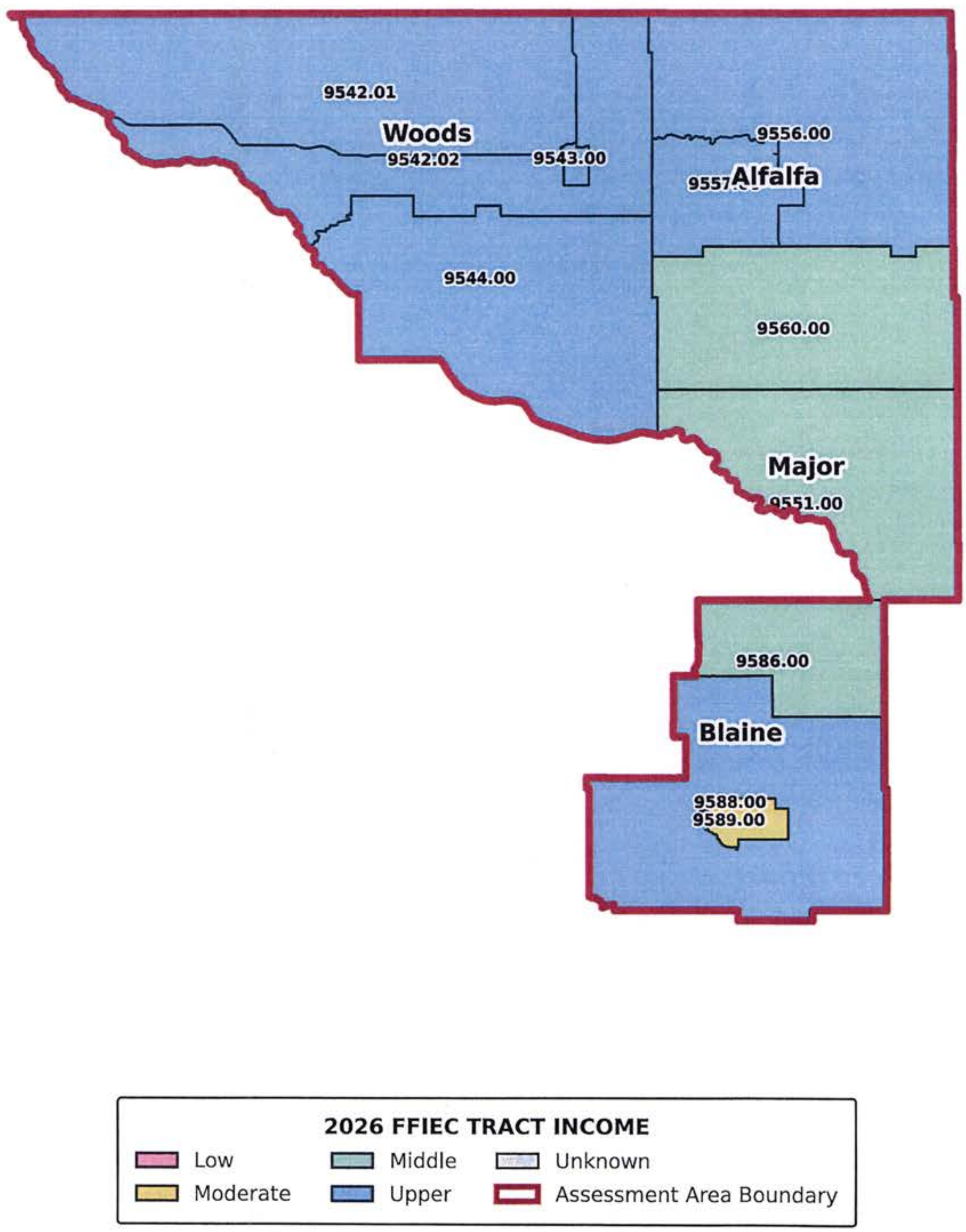
WISDOM HERITAGE BANK
MEMBER FDIC

Limits and Fees: Beginning May 1, 2020 the following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Account Research		$20 per hour
ATM/Debit Card Replacement Fee		$5 per card
Cashier's Checks		$3.00
Check Cashing for non-customers		$1.00 per $100.00
Collections		$15.00
Dormant Fee	$3.00 per month if balance is $100 or less and no activity or other indications in writing of interest in the account during the previous 2 years	
Garnishment Fee		$35.00 per garnishment
IRA Administration Fee		$25.00 annually per customer
IRA Administration Fee		$3.00 to close account.
Mobile Deposit		$5.00 per month (waived w/e-statements)
Money Order Fee		$1.00 each
Night Deposit Lock Bag		$25.00 each
Overdraft (OD)/Nonsufficient Funds (NSF) Item		$25.00 per item
Charge Back Item Fee		$3.00 per item
Temporary Checks		$5.00 per set of 24, printed onsite
Safe Deposit Box Rent		$9.00-$100 annual fee depending on the size of the box.
Safe Deposit Box Forced Entry		$125.00
Statement Copy Fee		$5.00 per statement
Statement to Alternative Address		$5.00 per statement per month
Stop Payment Fee		$15.00 per item
Tax Levy Fee		$35.00
Wire Fee	Incoming	Free
	Outgoing	$15.00 per wire
	Foreign	$50.00 per wire
Business Merchant Check Capture		$5.00 per file
Business ACH Payroll		$5.00 per file

Wisdom Heritage Bank
Northern Oklahoma Assessment Area

Woods and Alfalfa Counties, plus designated tracts in Major and Blaine Counties



Woods and Alfalfa: all tracts. Major and Blaine: designated tracts shown.

Sources: FFIEC 2026 Census Tract List (identical to 2025 tract list); U.S. Census Bureau TIGER county geography.

2026 FFIEC Geocode Census Report

Address: 518 College Ave, Alva, Oklahoma, 73717
MSA:NA-NA (Outside of MSA)
State:40-OKLAHOMA
County:151-WOODS COUNTY
Tract Code:9543.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
2020 Tract Median Family Income	$72,250
Tract Median Family Income %	123.36
Tract Population	2822
Tract Minority %	20.91
Owner-Occupied Units	530
1- to 4- Family Units	1177

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$58,565
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
% below Poverty Line	21.90
Tract Median Family Income %	123.36
2020 Tract Median Family Income	$72,250
2020 Tract Median Household Income	$45,849

Census Population Information

Tract Population	2822
Tract Minority %	20.91
Number of Families	467
Number of Households	850
Non-Hispanic White Alone Population	2232
Tract Minority Population	590
Hispanic	202
Non-Hispanic Black/African American Alone	122
Non-Hispanic American Indian/Alaska Native Alone	108
Non-Hispanic Asian Alone	22
Non-Hispanic Hawaiian/Pacific Islander Alone	0
Non-Hispanic Other Race Alone	7
Non-Hispanic Two or More Races	129

Census Housing Information

Total Housing Units	1177
1- to 4- Family Units	1177
Median House Age (Years)	65
Owner-Occupied Units	530
Renter Occupied Units	320
Owner Occupied 1- to 4- Family Units	530
Inside Principal City?	NO
Vacant Units	327

2026 FFIEC Geocode Census Report

Address: 515 Main St, Burlington, Oklahoma, 73722
MSA:NA-NA (Outside of MSA)
State:40-OKLAHOMA
County:003-ALFALFA COUNTY
Tract Code:9556.00

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
2020 Tract Median Family Income	$102,986
Tract Median Family Income %	175.84
Tract Population	1445
Tract Minority %	11.76
Owner-Occupied Units	471
1- to 4- Family Units	980

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$58,565
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
% below Poverty Line	8.22
Tract Median Family Income %	175.84
2020 Tract Median Family Income	$102,986
2020 Tract Median Household Income	$64,375

Census Population Information

Tract Population	1445
Tract Minority %	11.76
Number of Families	357
Number of Households	588
Non-Hispanic White Alone Population	1275
Tract Minority Population	170
Hispanic	70
Non-Hispanic Black/African American Alone	5
Non-Hispanic American Indian/Alaska Native Alone	17
Non-Hispanic Asian Alone	0
Non-Hispanic Hawaiian/Pacific Islander Alone	0
Non-Hispanic Other Race Alone	0
Non-Hispanic Two or More Races	78

Census Housing Information

Total Housing Units	998
1- to 4- Family Units	980
Median House Age (Years)	59
Owner-Occupied Units	471
Renter Occupied Units	117
Owner Occupied 1- to 4- Family Units	471
Inside Principal City?	NO
Vacant Units	410

2026 FFIEC Geocode Census Report

Address: 1085 Main St, Freedom, Oklahoma, 73842
MSA:NA-NA (Outside of MSA)
State:40-OKLAHOMA
County:151-WOODS COUNTY
Tract Code:9542.02

Summary Census Demographic Information

Tract Income Level	Upper
Underserved or Distressed Tract	No
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
2020 Tract Median Family Income	$74,375
Tract Median Family Income %	126.99
Tract Population	1677
Tract Minority %	22.18
Owner-Occupied Units	353
1- to 4- Family Units	691

Census Income Information

Tract Income Level	Upper
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$58,565
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
% below Poverty Line	11.29
Tract Median Family Income %	126.99
2020 Tract Median Family Income	$74,375
2020 Tract Median Household Income	$68,154

Census Population Information

Tract Population	1677
Tract Minority %	22.18
Number of Families	413
Number of Households	646
Non-Hispanic White Alone Population	1305
Tract Minority Population	372
Hispanic	158
Non-Hispanic Black/African American Alone	82
Non-Hispanic American Indian/Alaska Native Alone	57
Non-Hispanic Asian Alone	13
Non-Hispanic Hawaiian/Pacific Islander Alone	0
Non-Hispanic Other Race Alone	0
Non-Hispanic Two or More Races	62

Census Housing Information

Total Housing Units	834
1- to 4- Family Units	691
Median House Age (Years)	47
Owner-Occupied Units	353
Renter Occupied Units	293
Owner Occupied 1- to 4- Family Units	353
Inside Principal City?	NO
Vacant Units	188

2026 FFIEC Geocode Census Report

Address: 124 N Main St, Okeene, Oklahoma, 73763
MSA:NA-NA (Outside of MSA)
State:40-OKLAHOMA
County:011-BLAINE COUNTY
Tract Code:9586.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
2020 Tract Median Family Income	$54,688
Tract Median Family Income %	93.38
Tract Population	1400
Tract Minority %	19.79
Owner-Occupied Units	447
1- to 4- Family Units	761

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$58,565
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$75,900
% below Poverty Line	18.94
Tract Median Family Income %	93.38
2020 Tract Median Family Income	$54,688
2020 Tract Median Household Income	$50,868

Census Population Information

Tract Population	1400
Tract Minority %	19.79
Number of Families	359
Number of Households	653
Non-Hispanic White Alone Population	1123
Tract Minority Population	277
Hispanic	170
Non-Hispanic Black/African American Alone	8
Non-Hispanic American Indian/Alaska Native Alone	23
Non-Hispanic Asian Alone	5
Non-Hispanic Hawaiian/Pacific Islander Alone	3
Non-Hispanic Other Race Alone	4
Non-Hispanic Two or More Races	64

Census Housing Information

Total Housing Units	812
1- to 4- Family Units	761
Median House Age (Years)	54
Owner-Occupied Units	447
Renter Occupied Units	206
Owner Occupied 1- to 4- Family Units	447
Inside Principal City?	NO
Vacant Units	159

2026 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA/MD)
State: OKLAHOMA
County: 003 - ALFALFA COUNTY
All Tracts: 3

FFIEC Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	ALFALFA COUNTY	9556.00	4 - Upper	175.84	No	$75,900	$102,986	1445	170	11.76	471	980
OK	ALFALFA COUNTY	9557.00	4 - Upper	126.91	No	$75,900	$74,327	1342	186	13.86	386	734
OK	ALFALFA COUNTY	9560.00	3 - Middle	113.12	Yes	$75,900	$66,250	2912	641	22.01	636	976
OK	ALFALFA COUNTY	9999.99	4 - Upper	127.35	No	$75,900	$74,583	5699	997	17.49	1493	2690

2026 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA/MD)
State: OKLAHOMA
County: 011 - BLAINE COUNTY
All Tracts: 5

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	BLAINE COUNTY	9586.00	3 - Middle	93.38	Yes	$75,900	$54,688	1400	277	19.79	447	761
OK	BLAINE COUNTY	9587.00	3 - Middle	119.02	Yes	$75,900	$69,706	1488	356	23.92	539	1048
OK	BLAINE COUNTY	9588.00	4 - Upper	142.55	No	$75,900	$83,487	1135	149	13.13	490	727
OK	BLAINE COUNTY	9589.00	2 - Moderate	73.63	No	$75,900	$43,125	3030	1287	42.48	672	1293
OK	BLAINE COUNTY	9590.00	3 - Middle	104.31	Yes	$75,900	$61,094	1682	418	24.85	718	1218
OK	BLAINE COUNTY	9999.99	3 - Middle	102.64	No	$75,900	$60,114	8735	2487	28.47	2866	5047

****Wisdom Heritage Bank's Northern Oklahoma Assessment Area includes only the designated census tracts (9586.00, 9588.00, 9589.00) shown on the assessment area map and tract list; it does not include the entirety of this county.**

2026 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA/MD)
State: OKLAHOMA
County: 093 - MAJOR COUNTY
All Tracts: 3

FFIEC Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MAJOR COUNTY	9551.00	3 - Middle	113.56	Yes	$75,900	$66,510	3067	707	23.05	1025	1425
OK	MAJOR COUNTY	9552.00	4 - Upper	133.69	No	$75,900	$78,299	1718	175	10.19	564	862
OK	MAJOR COUNTY	9553.00	3 - Middle	110.98	Yes	$75,900	$65,000	2997	421	14.05	885	1317
OK	MAJOR COUNTY	9999.99	3 - Middle	117.92	No	$75,900	$69,063	7782	1303	16.74	2474	3604

****Wisdom Heritage Bank's Northern Oklahoma Assessment Area includes only the designated census tract (9551.00) shown on the assessment area map and tract list; it does not include the entirety of this county.**

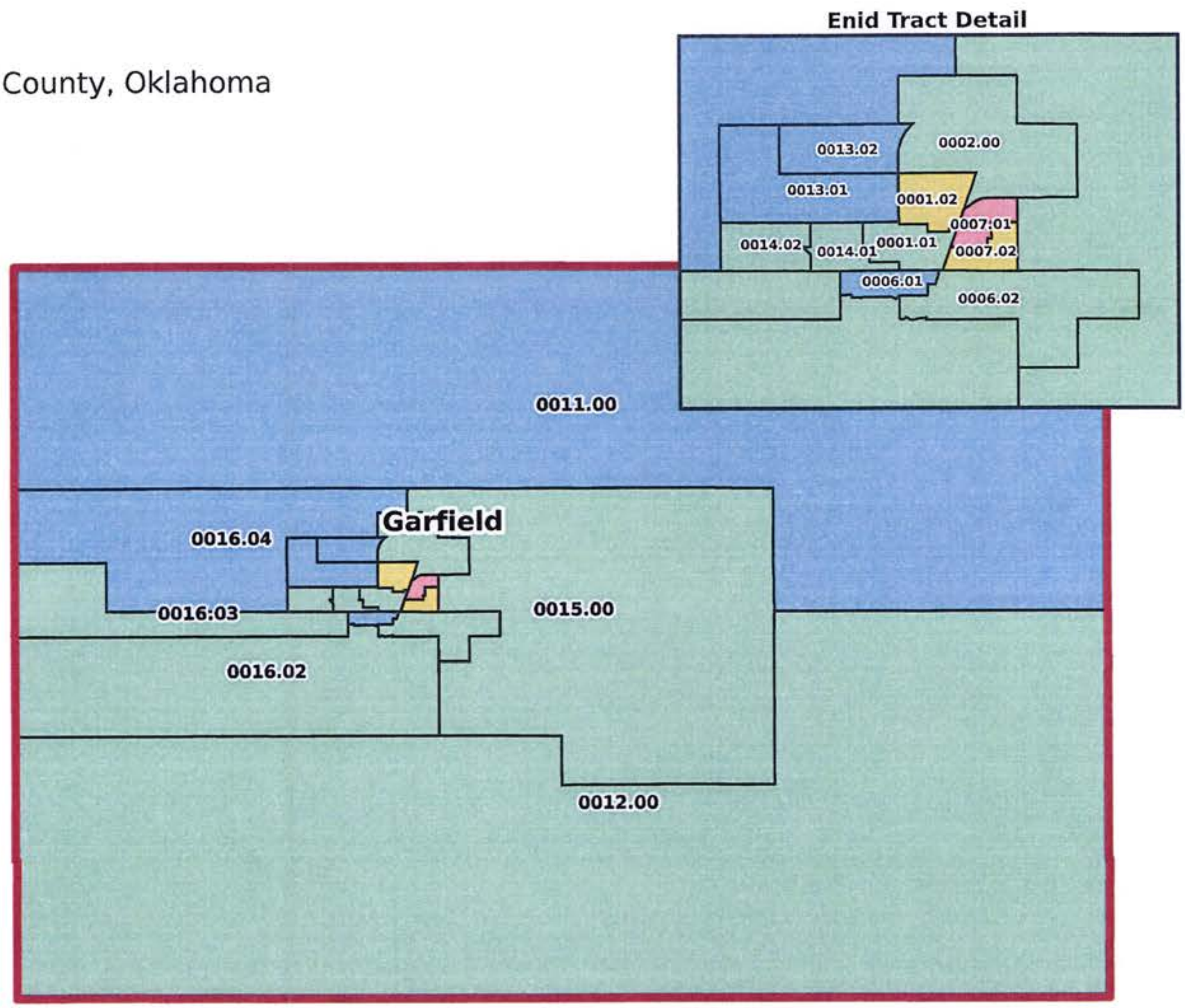
2026 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA/MD)
State: OKLAHOMA
County: 151 - WOODS COUNTY
All Tracts: 4

Federal Financial Institutions Examination Council

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	WOODS COUNTY	9542.01	4 - Upper	148.33	No	$75,900	$86,875	2540	429	16.89	756	1341
OK	WOODS COUNTY	9542.02	4 - Upper	126.99	No	$75,900	$74,375	1677	372	22.18	353	691
OK	WOODS COUNTY	9543.00	4 - Upper	123.36	No	$75,900	$72,250	2822	590	20.91	530	1177
OK	WOODS COUNTY	9544.00	4 - Upper	122.26	No	$75,900	$71,607	1585	208	13.12	507	949
OK	WOODS COUNTY	9999.99	4 - Upper	128.14	No	$75,900	$75,046	8624	1599	18.54	2146	4158

Wisdom Heritage Bank
Enid Assessment Area

Garfield County, Oklahoma



2026 FFIEC TRACT INCOME

Low	Middle	Unknown
Moderate	Upper	Assessment Area Boundary

Assessment area consists of the entire county shown.

Sources: FFIEC 2026 Census Tract List (identical to 2025 tract list); U.S. Census Bureau TIGER county geography.

2026 FFIEC Geocode Census Report

Address: 801 W Broadway Ave, Enid, Oklahoma, 73701
MSA:21420-ENID, OK
State:40-OKLAHOMA
County:047-GARFIELD COUNTY
Tract Code:0001.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$86,800
2020 Tract Median Family Income	$59,990
Tract Median Family Income %	91.36
Tract Population	2500
Tract Minority %	38.08
Owner-Occupied Units	581
1- to 4- Family Units	1142

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$65,663
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$86,800
% below Poverty Line	17.52
Tract Median Family Income %	91.36
2020 Tract Median Family Income	$59,990
2020 Tract Median Household Income	$58,150

Census Population Information

Tract Population	2500
Tract Minority %	38.08
Number of Families	667
Number of Households	1016
Non-Hispanic White Alone Population	1548
Tract Minority Population	952
Hispanic	493
Non-Hispanic Black/African American Alone	84
Non-Hispanic American Indian/Alaska Native Alone	58
Non-Hispanic Asian Alone	8
Non-Hispanic Hawaiian/Pacific Islander Alone	107
Non-Hispanic Other Race Alone	13
Non-Hispanic Two or More Races	189

Census Housing Information

Total Housing Units	1234
1- to 4- Family Units	1142
Median House Age (Years)	0
Owner-Occupied Units	581
Renter Occupied Units	435
Owner Occupied 1- to 4- Family Units	581
Inside Principal City?	YES
Vacant Units	218

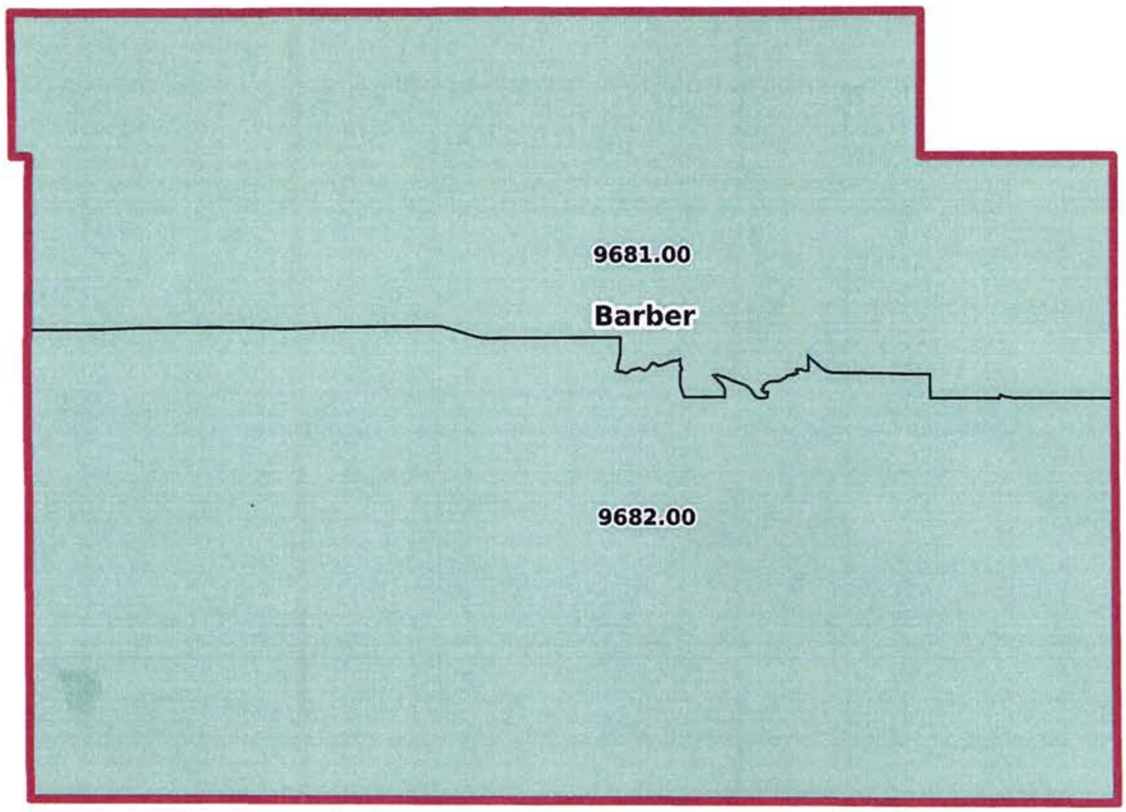
2026 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 21420 - ENID, OK
State: OKLAHOMA
County: 047 - GARFIELD COUNTY
All Tracts: 17

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	GARFIELD COUNTY	0001.01	3 - Middle	91.36	No	$86,800	$59,990	2500	952	38.08	581	1142
OK	GARFIELD COUNTY	0001.02	2 - Moderate	52.37	No	$86,800	$34,394	3244	1388	42.79	688	1258
OK	GARFIELD COUNTY	0002.00	3 - Middle	93.32	No	$86,800	$61,278	2740	665	24.27	710	1005
OK	GARFIELD COUNTY	0006.01	4 - Upper	141.14	No	$86,800	$92,683	2722	799	29.35	718	1083
OK	GARFIELD COUNTY	0006.02	3 - Middle	111.06	No	$86,800	$72,928	3610	1725	47.78	734	1320
OK	GARFIELD COUNTY	0007.01	1 - Low	39.53	No	$86,800	$25,959	3189	1865	58.48	499	1702
OK	GARFIELD COUNTY	0007.02	2 - Moderate	55.88	No	$86,800	$36,696	3081	1746	56.67	502	1335
OK	GARFIELD COUNTY	0011.00	4 - Upper	155.88	No	$86,800	$102,361	3574	466	13.04	1064	1385
OK	GARFIELD COUNTY	0012.00	3 - Middle	119.59	No	$86,800	$78,529	3885	645	16.60	1171	1704
OK	GARFIELD COUNTY	0013.01	4 - Upper	122.31	No	$86,800	$80,313	5189	1110	21.39	1639	1971
OK	GARFIELD COUNTY	0013.02	4 - Upper	153.51	No	$86,800	$100,804	3838	664	17.30	1516	1850
OK	GARFIELD COUNTY	0014.01	3 - Middle	106.89	No	$86,800	$70,190	3670	1151	31.36	770	1379
OK	GARFIELD COUNTY	0014.02	3 - Middle	106.09	No	$86,800	$69,662	4701	1266	26.93	1389	2031
OK	GARFIELD COUNTY	0015.00	3 - Middle	91.90	No	$86,800	$60,347	6471	2701	41.74	1380	2373

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	GARFIELD COUNTY	0016.02	3 - Middle	102.94	No	$86,800	$67,596	4628	1469	31.74	1121	1935
OK	GARFIELD COUNTY	0016.03	3 - Middle	93.27	No	$86,800	$61,250	3093	728	23.54	566	949
OK	GARFIELD COUNTY	0016.04	4 - Upper	164.77	No	$86,800	$108,194	2711	567	20.91	453	719

Wisdom Heritage Bank
Kansas Assessment Area

Barber County, Kansas



2026 FFIEC TRACT INCOME

Low
Middle
Unknown
Moderate
Upper
Assessment Area Boundary

Assessment area consists of the entire county shown.

Sources: FFIEC 2026 Census Tract List (identical to 2025 tract list); U.S. Census Bureau TIGER county geography.

2026 FFIEC Geocode Census Report

Address: 546 Main St, Kiowa, Kansas, 67070
MSA:NA-NA (Outside of MSA)
State:20-KANSAS
County:007-BARBER COUNTY
Tract Code:9682.00

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$85,700
2020 Tract Median Family Income	$60,547
Tract Median Family Income %	92.88
Tract Population	1504
Tract Minority %	8.98
Owner-Occupied Units	549
1- to 4- Family Units	980

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$65,183
2026 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$85,700
% below Poverty Line	12.42
Tract Median Family Income %	92.88
2020 Tract Median Family Income	$60,547
2020 Tract Median Household Income	$46,946

Census Population Information

Tract Population	1504
Tract Minority %	8.98
Number of Families	487
Number of Households	695
Non-Hispanic White Alone Population	1369
Tract Minority Population	135
Hispanic	42
Non-Hispanic Black/African American Alone	0
Non-Hispanic American Indian/Alaska Native Alone	4
Non-Hispanic Asian Alone	7
Non-Hispanic Hawaiian/Pacific Islander Alone	4
Non-Hispanic Other Race Alone	2
Non-Hispanic Two or More Races	76

Census Housing Information

Total Housing Units	1006
1- to 4- Family Units	980
Median House Age (Years)	67
Owner-Occupied Units	549
Renter Occupied Units	146
Owner Occupied 1- to 4- Family Units	549
Inside Principal City?	NO
Vacant Units	311

2026 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA/MD)
State: KANSAS
County: 007 - BARBER COUNTY
All Tracts: 2

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	BARBER COUNTY	9681.00	3 - Middle	105.47	Yes	$85,700	$68,750	2724	279	10.24	883	1599
KS	BARBER COUNTY	9682.00	3 - Middle	92.88	Yes	$85,700	$60,547	1504	135	8.98	549	980
KS	BARBER COUNTY	9999.99	3 - Middle	99.18	No	$85,700	$64,653	4228	414	9.79	1432	2579

Loan to Deposit Ratio

Date	Loans	Deposits	Ratio
09/30/2022	210,140,319.11	361,926,213.93	58%
12/31/2022	242,650,426.90	361,665,530.14	67%
03/31/2023	243,056,689.00	379,117,477.00	64%
06/30/2023	234,254,617.00	358,272,752.00	65%
09/30/2023	238,260,900.00	385,202,629.00	62%
12/31/2023	257,659,938.00	411,952,374.00	63%
03/30/2024	259,282,819.00	422,836,991.00	61%
06/30/2024	238,681,067.00	405,914,783.00	59%
09/30/2024	239,514,866.88	411,512,186.08	58%
12/31/2024	306,419,390.00	482,757,839.00	63%
03/31/2025	299,686,419.15	473,240,822.00	63%
06/30/2025	279,055,136.00	467,558,512.00	60%
09/30/2025	284,160,000.00	481,763,000.00	59%
12/31/2025	330,936,886.36	528,818,787.58	63%
03/31/2026	301,107,566.00	517,605,048.00	58%
06/30/2026	305,451,319.00	505,879,478.00	60%

HOME MORTGAGE Disclosure Act Notice

The HMDA data about our residential mortgage lending is available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's website (https://www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at the Website.

Wisdom Heritage Bank
801 W. Broadway
Enid, Oklahoma 73701

Community Reinvestment Act Notice

The Community Reinvestment Act (CRA) requires the Federal Reserve System to evaluate our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The Federal Reserve System 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 performance under the CRA, including information about our branches, including location and services, the public section of our most recent CRA Performance Evaluation prepared by the Federal Reserve Bank of Kansas City; 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 Federal Reserve System publishes a nationwide list of banks scheduled for CRA examination in that quarter. This list is available from the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198.

You may send written comments about our performance in helping to meet community credit needs to:

Jo Goldsmith
Wisdom Heritage Bank
801 W. Broadway Avenue
Enid, Oklahoma 73701

and to:

Federal Reserve Consumer Help
P.O. Box 1200
Minneapolis, Minnesota 55480

Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to review any comments received by the Federal Reserve Bank of Kansas City. You may also request from the Federal Reserve System an announcement of our applications covered by the CRA filed with the Federal Reserve System.

We are an affiliate of Grace Investment Company, a bank holding company. You may request from the 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.

April 1, 2026

Wisdom Heritage Bank (formerly Alva State Bank & Trust Company) has not received any written public comments relating to its performance in meeting the credit needs of its communities under the Community Reinvestment Act during the current year or the prior two calendar years (2024-2025).

Jo Goldsmith

Jo Goldsmith
Compliance Officer