

## COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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 OCC; 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 OCC publishes a nationwide list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at [OCC.gov](http://OCC.gov) or from:

Deputy Comptroller  
Southeast Region  
Office of the Comptroller of the Currency  
1700 Pacific Avenue, Suite 3600  
Dallas, Texas 75201

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

Compliance Officer  
City National Bank  
P.O. Box 2009  
Lawton, OK 73502

and to the Deputy Comptroller. You may also submit comments electronically to the OCC at [CRAComments@occ.treas.gov](mailto:CRAComments@occ.treas.gov). Your written comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of JRMB II, Inc., a bank holding company.

You may request from the Federal Reserve Bank of Kansas City an announcement of applications covered by the CRA filed by the bank holding company:

Federal Reserve Bank of Kansas City  
1 Memorial Drive  
Kansas City, Missouri 64198

# City National Bank & Trust Co.

No written comments related to CRA have been received during the current year or the previous two calendar years.



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# Home Mortgage Disclosure Act Notice

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The HMDA data about our residential mortgage lending are available online 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. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

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Office of the  
Comptroller of the Currency  
Washington, DC 20219

# INTERMEDIATE SMALL BANK

## PUBLIC DISCLOSURE

April 3, 2023

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The City National Bank and Trust Company of Lawton, Oklahoma  
Charter Number 5753

500 Montgomery Square  
Lawton, OK 73501

Office of the Comptroller of the Currency

The Harvey Parkway Building  
301 NW 63rd Street, Suite 490  
Oklahoma City, OK 73116-7908

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**

**The lending test is rated: Satisfactory**

**The community development test is rated: Satisfactory**

The Lending Test and Community Development test ratings are based on one full-scope Assessment Area (AA) and four limited scope AAs in the State of Oklahoma and one full-scope AA in the State of Kansas. The full-scope AA in Oklahoma, the Lawton MSA Partial AA, received the most weight as the bank is headquartered in this AA and has the vast majority of the bank's loans and deposits.

The major factors that support this rating include:

- A substantial majority of loans were originated within the bank's AAs.
- The loan-to-deposit (LTD) ratio is reasonable and meets the standard for satisfactory performance.
- The distribution of loans reflects reasonable penetration to individuals of different income levels and businesses of different sizes and meets the standard for satisfactory performance.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs and meets the standard for satisfactory performance.
- Community development (CD) performance demonstrates adequate responsiveness to the CD needs of the AAs.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is reasonable and meets the standard for satisfactory performance.

As of December 31, 2022, City National Bank & Trust Company of Lawton's (CNB) LTD ratio was 84.88 percent. CNB's average quarterly LTD ratio from December 31, 2019 through December 30, 2022 (the evaluation period) was 71.25 percent, which is in line with that of four similarly situated banks located in CNB's AA or the surrounding counties. The average for these comparable institutions was 72.35 percent. Refer to the table on the following page.

Loan-To-Deposit Ratios		
Institution	Total Assets \$000's (As of 12/31/2022)	Average Loan -to-Deposit Ratio
<b><i>The City National Bank and Trust, Lawton, OK</i></b>	<b><i>\$434,132</i></b>	<b><i>71.25%</i></b>
First National Bank & Trust, Shawnee, OK	\$814,463	64.80%
First Bank & Trust Co., Duncan, OK	\$824,264	87.47%
Liberty National Bank, Lawton, OK	\$990,001	72.80%
The First National Bank and Trust Co., Chickasha, OK	\$1,014,057	64.31%

*Source: Institution Reports of Condition from December 31, 2019, to December 31, 2022*

Over the evaluation period, CNB's LTD ratio showed a downward trend through 2021, reaching a low of 59.69 percent in the first quarter of 2021. This was attributable to the COVID-19 pandemic, which adversely impacted loan demand. Additionally, the pandemic resulted in an increase in deposit balances as depositors received federal stimulus funds and financial support. The ratio rebounded significantly in 2022 with levels of loan demand and consumer spending reaching pre-pandemic levels. This trend of a decline in the ratio in 2020 and 2021 with a rebound in 2022 was also reflected in the comparable institutions listed above.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment areas (AAs).

The bank originated and purchased 87.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	159	91.4	15	8.6	174	34,549	87.6	4,908	12.4	39,457
Small Business	24	60.0	16	40.0	40	3,327	70.8	1,375	29.2	4,702
Consumer	137	91.3	13	8.7	150	860	88.7	110	11.3	970
Total	320	87.9	44	12.1	364	38,736	85.8	6,393	14.2	45,129

### Description of Institution

CNB is a community bank headquartered in Lawton, Oklahoma. CNB is a subsidiary of JRMB II, a two-bank holding company. Both JRMB II and FSNB, National Association, CNB's sister bank, are located in Lawton. Intercompany transactions are limited, as each bank has separate Board of Directors and officers. Each bank focuses on serving separate clientele, with some overlap within the city of Lawton.

Brick-and-mortar branches with drive-through locations in the Lawton MSA Partial include the main bank located at 500 Montgomery Square, 5th Street at D Avenue, the Gore branch located at 4113 W. Gore Blvd., and the Marketplace branch located at 1836 NW 82nd Street. Three additional locations in the Lawton community include branches located inside the Wal-Mart store at 1002 N. Sheridan Road, inside the Country Mart East grocery store at 4510 SE Lee Blvd., and inside the Wal-Mart Super Center at 6301 NW Quanah Parker Trail way.

The limited-scope AAs in Oklahoma include five stand-alone branches with drive-through facilities, three of which are located in the Oklahoma City metro area, and the other two located in the Tulsa metro area. In addition to the six Lawton locations and the four stand-alone branches, CNB has 29 additional Wal-Mart Super Center or Wal-Mart Neighborhood Market branches and one Homeland supermarket branch located throughout the State of Oklahoma. CNB has 54 automated teller machines (ATMs), of which, 21 accept deposits.

CNB's primary focus is to serve the consumer, commercial, and agricultural needs of customers located in the AAs. The bank's focus and ability to meet these needs differs from the Lawton market to the other AAs as the bank is better able to identify and meet Lawton business needs at the main bank while the branch structure throughout the other AAs, including the Walmart branches in Kansas, target and fulfill consumer needs. The bank's lending strategy focuses mainly on commercial loans and residential real estate loans in the Lawton AA and consumer lending at the Wal-Mart locations. CNB meets customer needs by providing various types of loan and deposit products and services, as well as Internet Banking with Bill Payment and a 24-hour Telephone Access System. The bank also offers Small Business Administration loans. Bank lobby services are provided Monday through Saturday at most locations, with all of the Wal-Mart locations having extended hours Monday through Saturday. CNB has a Trust Department located at the main bank.

As of December 31, 2022, the bank's total assets amounted to \$434 million, of which \$315 million or 72.6 percent consisted of loans. CNB's loan portfolio consists of the following:

<b>Loan Portfolio Composition as of December 31, 2022</b>		
	<b>\$(000)</b>	<b>% of Portfolio</b>
Real Estate Loans	272,616	86.68%
Commercial Loans	16,792	5.34%
Consumer Loans	14,683	4.67%
Other Loans	9,703	3.08%
Agricultural Loans	715	0.23%
<b>Total Loans</b>	<b>314,509</b>	<b>100.00%</b>

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs. A "Satisfactory" rating was assigned to CNB at the last CRA performance evaluation performed on December 2, 2019.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

To assess the bank's performance under the Community Reinvestment Act regulations, we analyzed the bank's activities in and around its declared AAs. The lending test evaluates the bank's record of meeting the credit needs of the bank's AAs through its lending activities. The CD test evaluates the bank's responsiveness to CD needs in its AAs through qualified CD lending, investments, donations, and services.

Conclusions regarding the lending test are based on samples of business and residential real estate loans originated between January 1, 2019, and December 31, 2021. Conclusions regarding the CD test are based on the bank's CD activities during the same period.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### Ratings

The bank's overall rating is a blend of the state ratings consisting of Oklahoma and Kansas. Significantly more weight was given to the performance in the State of Oklahoma since 99 percent of the bank's loans originated in Oklahoma. Operations in Kansas are limited to three Wal-Mart branches and, therefore, does not materially influence the overall rating.

The state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.



## State Rating

### State of Oklahoma

**CRA rating for the State of Oklahoma<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- CNB exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- CNB's distribution of loans by geography is reasonable and meets the standard for satisfactory performance.
- CNB exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services.

### Description of Institution's Operations in Oklahoma

The bank operates 38 locations and 54 ATMs in the State of Oklahoma. The bank's primary focus overall is commercial lending in addition to the traditional suite of loan and deposit products to meet the needs of the communities in which they serve.

Five AAs were considered in evaluating CNB's CRA performance. These AAs are defined as the Lawton MSA Partial, the Oklahoma City MSA Partial, the Tulsa MSA Partial, the Enid MSA, and the OK Rural Non-MSA.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

## Lawton MSA Partial AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lawton MSA Partial						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	9.4	31.3	34.4	21.9	3.1
Population by Geography	125,531	6.4	23.8	41.1	28.6	0.1
Housing Units by Geography	51,481	7.0	25.4	38.4	29.2	0.0
Owner-Occupied Units by Geography	23,887	4.2	16.8	38.9	40.1	0.0
Occupied Rental Units by Geography	19,353	9.9	33.1	38.1	18.8	0.0
Vacant Units by Geography	8,241	8.2	32.2	37.7	21.9	0.0
Businesses by Geography	6,852	5.2	33.2	32.3	29.1	0.2
Farms by Geography	317	2.5	14.2	24.0	59.3	0.0
Family Distribution by Income Level	28,272	22.4	18.3	18.6	40.7	0.0
Household Distribution by Income Level	43,240	23.5	16.4	17.9	42.1	0.0
Median Family Income MSA - 30020 Lawton, OK MSA		\$57,051	Median Housing Value			\$110,561
			Median Gross Rent			\$772
			Families Below Poverty Level			13.9%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The Lawton MSA Partial AA consists of the 32 census tracts in Comanche County. Based on the 2015 updated ACS data, the United States Census Bureau identifies three census tracts as low income, 10 tracts as moderate income, 11 tracts as middle income, seven tracts as upper income and one tract is not applicable. Additionally, there are 28,272 families and 43,240 households. The 28,272 families statistically break into low, moderate, middle, and upper incomes at 22 percent, 18 percent, 19 percent, and 41 percent, respectively. According to the 2015 updated ACS the population of Comanche County is 125,531. There are 51,481 total housing units available in this AA with 23,887, or 46.4 percent, being owner occupied. Renter occupied is 19,353, or 37.6 percent, and vacant housing is 8,241, or 16.0 percent. Families living below poverty level total 13.9.

The Lawton MSA Partial AA is a competitive market area with 14 different financial institutions taking deposits. Based on the FDIC Market Share Data for 2021, CNB has 10.86 percent of all deposits, ranking fifth amongst institutions in the AA. Primary competitors include Liberty National Bank, Arvest Bank, FSNB National Association, and BancFirst with 22.06 percent, 13.59 percent, 12.49 percent, and 11.62 percent of the deposit market share respectively.

In the Lawton MSA Partial AA, the Fort Sill Army Post is the largest employer, providing government jobs. In addition to government and government related jobs; education, health, leisure, and hospitality jobs are also prevalent in the Lawton MSA Partial AA. Other large employers in the area include Goodyear Tire and Rubber Company, Lawton Public Schools, and the Comanche County Memorial Hospital.

According to our community contact, the local economy has begun to stabilize since the pandemic. They noted a lack of desirable housing in Lawton city limits as a potential credit need. Additionally, the contact shared some opportunities for local financial institutions to participate, including a HUD-sponsored first-time home-buyers program. The contact indicated that banks in the area generally meet the credit needs of the area.

## **Scope of Evaluation in Oklahoma**

The Lawton MSA Partial AA is the full-scope AA for the evaluation in Oklahoma due to the level of lending and share of bank deposits in this AA. Additionally, the bank is headquartered in Lawton. Loan products reviewed in the full-scope AA were all HMDA loans originated in 2019, 2020 and 2021 and a random sample of small business loans for the same time-period. Since the bank has a larger volume of small business loans and home mortgages in Lawton but is heavily focused on consumer loans outside of Lawton as supported by the Walmart branch structure, our sample for the limited-scope AAs differed from the Lawton AA. We sampled consumer loans for the limited-scope AAs described below.

Limited-scope AAs have been defined for the municipalities outside Comanche County, in which the bank has stand-alone branches, Wal-Mart Super Center, or Wal-Mart Neighborhood Market branch locations. These AAs are designated as the Oklahoma City MSA Partial, the Tulsa MSA Partial, the Enid MSA, and OK Rural Non-MSA. Loan applications are taken at these locations and then forwarded to the main bank in Lawton where the credit underwriting decision is made. Regional Managers have some lending authority as designated by the Board of Directors. The limited-scope AAs are described below; however, due to the limited market share that these Wal-Mart branches have within their respective communities, in-depth demographic data is not provided.

The Oklahoma City MSA Partial AA includes five of the seven counties in the Oklahoma City MSA consisting of Oklahoma, Cleveland, Grady, Canadian, and Logan counties. This AA encompasses 288 contiguous census tracts in central Oklahoma. Based on the 2015 updated ACS survey, there are 31 census tracts designated as low income, 87 tracts as moderate income, 99 tracts as middle income, 68 tracts as upper income, and three tracts as not applicable.

The Tulsa MSA Partial AA includes two of the seven counties in the Tulsa MSA consisting of Tulsa and Wagoner counties. This AA encompasses 197 contiguous census tracts in northeastern Oklahoma. Based on the 2015 updated ACS survey, 19 census tracts as designated as low income, 57 tracts as moderate income, 58 tracts as middle income, and 63 tracts as upper income. The total population of the AA is 676,000.

The Enid MSA AA includes Garfield County in its entirety, which comprises the whole MSA. CNB operates one Wal-Mart branch in this AA. The AA consists of 12 census tracts. Based on the 2015 updated ACS survey, no tracts were designated as low income, three tracts were moderate income, six tracts were middle income, and three tracts were upper income. The total population of the AA is 62,192.

The OK Rural Non-MSA includes the counties of Kay, Ottawa, Pottawatomie, Stephens, and Washington in their entirety. The AA encompasses 60 census tracts. Based on the 2015 updated ACS survey, two census tracts were designated as low income, 12 tracts as moderate income, 33 tracts as middle income, and 13 tracts as upper income. The total population of the AA is 245,374.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA**

### **LENDING TEST**

The bank's performance under the Lending Test in Oklahoma is rated Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on full- and limited-scope reviews, the bank's lending performance in the state of Oklahoma is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the state.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home mortgage lending in the Lawton MSA Partial AA reflects reasonable dispersion among LMI geographies and meets the standard for satisfactory performance.

From January 1, 2019 to December 31, 2021 (evaluation period), CNB's dispersion to low-income geographies was poor when compared to both home ownership and aggregate bank lending. CNB did not originate any home mortgage loans in low-income tracts during the evaluation period. The demographic data showing 4.2 percent of homeowners in low-income geographies and aggregate bank lending in low-income geographies of 1.2 percent indicates limited opportunity in the market area to lend in low-income geographies. The distribution to moderate-income geographies was excellent. CNB originated 24.1 percent of their home mortgage loans in moderate-income tracts, exceeding the 16.8 percent of homeowners in the moderate-income tracts and exceeding aggregate bank lending in moderate-income geographies of 12.1 percent.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Small business lending in the Lawton MSA Partial AA reflects excellent dispersion among LMI geographies.

During the evaluation period, CNB had excellent dispersion to small businesses in low-income geographies with 8.3 percent penetration compared to 5.2 percent of AA businesses located in low-income geographies and 3.6 percent aggregate bank lending in the low-income geographies. Dispersion to small businesses in moderate-income geographies was also excellent with 37.5 percent penetration compared to

33.2 percent of AA businesses located in moderate-income geographies and 33.2 percent aggregate bank lending in the moderate-income areas.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

#### ***Home Mortgage Loans***

Refer to Table P in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home mortgage lending to borrowers of different incomes is poor.

During the evaluation period, CNB had satisfactory distribution of home mortgage loans to low-income families overall. While CNB had poor distribution of home mortgage loans to low-income families based on census data at 6.9 percent compared to 22.4 percent of low-income families, CNB's performance compared to aggregate lending was excellent exceeding the 3.7 percent aggregate lending distribution to low-income families.

CNB had a poor distribution to moderate-income families with 5.7 percent penetration compared to 18.3 percent moderate-income families in the AA and 12.2 percent aggregate bank lending.

#### ***Small Loans to Businesses***

Refer to Table R in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Lending to small businesses, those with less than \$1 million in gross annual revenue, in the Lawton MSA Partial AA reflects reasonable penetration and meets the standard for satisfactory performance. For the evaluation period, the penetration to small businesses was lower than the percentage of small businesses in the AA and exceeded the aggregate level of lending.

### **Conclusions for Areas Receiving Limited Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the OKC MSA Partial AA, Tulsa MSA Partial AA, Enid MSA AA, and OK Rural Non-MSA AA is consistent with the bank's overall performance under the Lending Test in the full scope area.

### **Distribution of Loans by Income Level of the Geography**

Refer to Table U in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The bank's geographic distribution of consumer loans is excellent for the limited-scope areas and exceeds the performance in the full-scope Lawton MSA Partial AA. The distribution of consumer loans to LMI tracts exceeded the distribution of households in LMI tracts in each of the AAs.

## **Distribution of Loans by Income Level of the Borrower**

Refer to Table V in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans in the limited-scope AAs is reasonable and is consistent with the performance in the full-scope Lawton MSA Partial AA. The penetration to low-income borrowers was lower than the percentage of low-income borrowers in each limited-scope AA. However, the penetration to moderate-income borrowers exceeded the percentage of moderate-income borrowers in each of the AAs.

## **Responses to Complaints**

The bank did not have any CRA related complaints in this state during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the Community Development (CD) Test in the state of Oklahoma is rated Satisfactory.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on full-scope and limited-scope reviews, the bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's assessment area(s).

## **Number and Amount of Community Development Loans**

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Lawton MSA Partial	48	44.44	22,257	22.09
OKC MSA Partial	24	22.22	42,463	42.36
Tulsa MSA Partial	29	26.85	34,595	34.33
OK Rural Non MSA	7	6.48	1,462	1.45
Enid MSA	0	0	0	0

CD lending in the full-scope Lawton MSA Partial AA reflects adequate responsiveness. During the evaluation period, CNB originated or renewed 48 CD loans totaling \$22.3 million in the Lawton MSA Partial AA. CNB extended 35 economic development loans totaling \$19.1 million, which created or permanently retained approximately 367 LMI jobs, 10 affordable housing loans totaling \$663 thousand, and two community service loans totaling \$1.9 million.

Some of the more impactful economic development loans, in which LMI jobs were created or permanently retained, were to local auto dealerships. CNB originated or renewed four loans to dealerships totaling \$7.5 million creating or retaining 52 LMI jobs.

While not included in the table above, CNB was active in the SBA Paycheck Protection Program (PPP) within the AA to help sustain operations of local businesses and allow them to maintain employment of their workforce during the COVID-19 crisis. CNB's participation resulted in the origination of 34 PPP loans totaling \$480 thousand that stabilized the economy by helping to maintain LMI jobs in the AA.

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Lawton MSA Partial	1	1,501	72	176	73	71.57	1,677	45.57	0	0
OKC MSA Partial	3	1,299	12	275	15	14.71	1,574	42.77	0	0
Tulsa MSA Partial	1	303	8	7	9	8.82	310	8.42	0	0
OK Rural Non MSA	1	45	3	4	5	3.92	49	1.33	0	0
Enid MSA	1	70	0	0	1	0.98	70	1.90	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The level of qualified CD investments in the full-scope Lawton MSA Partial AA reflects adequate responsiveness. The largest investment entails a \$1.5 million mortgage-backed security funding a multifamily property to facilitate housing needs of LMI families / individuals.

Additionally, CNB donated \$95.6 thousand to qualified non-profit organizations in the Lawton MSA Partial AA during the evaluation period.

## Extent to Which the Bank Provides Community Development Services

The level of qualified CD services in the full-scope Lawton MSA Partial AA is excellent. CNB employees provided 134 hours of financial literacy training, budgeting classes, and credit counseling through qualified organizations to LMI persons in the AA.

Bank officers provide leadership and financial expertise by serving on the boards or committees of nonprofit organizations that provides various social services to LMI individuals or promotes economic development. A senior executive officer serves as Treasury Chairman for the Comanche County Industrial Development Authority (CCIDA) and Treasury Secretary for the Lawton Economic Development Authority (LEDA). A bank officer serves on the Allocation Committee for the Junior League of Lawton.

CNB conducted a significant level of financial literacy training, which is recognized as a significant need nationwide. Bank wide, CNB conducted 589 hours of financial literacy training. Much of the financial literacy was targeted to members of the Comanche Nation Tribe, as well as local schools and non-profit organizations.

### Comanche Nation Tribe

The bank extended approximately 63 hours of employee time to provide financial literacy training in several different ways to members of the Comanche Nation. CNB has enjoyed a relationship since late

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\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.



2005 when they were selected by the Comanche Nation Business Committee (CBC) to distribute gaming revenue as Per Capita payments to members of the Nation. Since then, the relationship has grown to include additional value-added services as either management of the bank or the CBC saw an increasing need.

A dedicated phone number allows members of the tribe to contact the bank toll-free for customer service from CNB's Contact Center pertaining to their per capita needs. This area has over 30 employees available 47 hours of the week, six days a week. They handle a variety of calls related to their Per Capita distribution, account management, and basic financial literacy. The average call volume on this line was over 920 hours per year for 2020 and 2021. CNB's Trust Department also has walk-in service available during banking hours five days a week, which is popular with the elders, and allows members to drop off documents to any branch locations.

The Covid-19 pandemic starting in spring 2020 presented new issues during the fall distributions. Native American tribes had higher incidence of hospitalizations and deaths. The other impact was loss of jobs and displaced families. Comanche Nation shut-down their casinos for nearly 90 days and occasionally tribal headquarters was shut down due to outbreaks. CNB made accommodations by moving the customer service desk to the lobby including bank protocols of mandatory masks, clear partitions, and regular sanitation. Early correspondence to members encouraged direct deposit. CNB also offered members the ability to complete a notarized address update that could be sent electronically to their enrollment office since access to their headquarters required appointments. Additionally, the CBC asked the bank to provide a drive-thru elder distribution in December 2020 that minimized contact. The bank organized an outdoor drive-thru to disburse checks and had tribal members visit one of CNB's drive-thru banking locations to cash the check with no fee. The CBC also authorized the bank to prepare gift cards for each elder from federal government money they received for pandemic relief. 650 checks were distributed within a four-hour period. Transmission continued to be a concern in 2021 with another drive-thru elder event moved indoors to avoid the cold weather conditions encountered the previous year. While Comanche Nation employees prepared to-go meals and directed traffic, CNB distributed 660 elders checks within four hours again.

Any Comanche Nation member located in the United States and its territories may now open specific branded Comanche Nation accounts on-line as well as sign up for direct deposit of per capita funds. The Comanche Pride checking account was created in 2009 in an effort to provide a deposit product most suitable for tribal members. The Comanche Pride account does not have an account maintenance fee and offers many features at no cost: online banking access, Comanche Nation branded checks, as well as choice of either paper or electronic itemized account statements. This account offers the under-banked to have a direct deposit account that remains open with no service fee. The Elite Comanche Pride offers early pay (access to direct deposit one day early), online bill-pay, and CNB Rewards. Both accounts offer a free debit card branded with the tribe's logo. As of February 2023, the bank has 4,446 accounts open for members from all product lines of checking, savings, and loans.

From January 2019 through February 2020, CNB employees provided 63 hours of financial literacy and profession training to tribal members at 21 separate events. Training was provided to approximately 312 attendees. Due to the pandemic, financial literacy and professional training could not be conducted in-person during most of 2020 and all of 2021 in order to keep employees and tribal members safe. In 2022, the bank's Training Department was able to begin classes again with different tribal programs including the workforce programs and summer youth employment program. The subject matter ranged from basic

budgeting for youth and adults to self-development. Overall, there were five classes with 201 attendees at different Comanche Nation locations in 2022.

Some members need a letter of verification of income for special assistance and to be eligible for low-income programs offered by the government. Upon request, the bank will complete the required verification letter at no cost. In 2019, CNB was also able to resolve an ongoing issue of minors being turned down for Social Security income due to their money that is placed into an IGRA trust being counted as an asset. CNB was aware of over two dozen children that were being denied benefits. Many hours were spent discussing the issue with CNB's legal counsel and the tribe's legal counsel. In April 2019, CNB received a letter from Social Security stating that the assets in trust would no longer count against minors. CNB continues to prepare packets for minors and their families upon request to present to Social Security, which state the beneficial ownership in the IGRA Trust.

The Comanche Nation has grown from over 12,000 members in 2005 to currently over 17,600 members. Of these, nearly 2,100 are over age 62 and over 4,500 are below the age of 18. They have members in all 50 states and some are even in other countries. CNB's mission to address the needs of a growing Nation through additional services beyond yearly distributions. As the Comanche Nation continues to grow, its relationship with CNB does as well. CNB continuously adapt and strive to offer the products and services that best meet the needs of a rapidly growing community.

## **Conclusions for Areas Receiving Limited Scope Reviews**

Based on limited-scope reviews, the bank's performance under the CD Test in the OKC MSA Partial AA, Tulsa MSA Partial AA, Enid MSA AA, and OK Rural Non-MSA AA is consistent with the bank's overall performance under the CD Test in the full scope area(s).

## State Rating

### State of Kansas

**CRA rating for the State of Kansas<sup>2</sup>:** Satisfactory

**The Lending Test is rated:** Outstanding

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- CNB exhibits an excellent distribution of loans to individuals of different income levels given the product lines offered by the bank.
- CNB's distribution of loans by geography is excellent and meets the standard for outstanding performance.
- CNB exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services

### Description of Institution's Operations in Kansas

CNB has three branches located inside Wal-Marts in Wichita KS. The bank's full scope AA in the State of Kansas is the Wichita MSA Partial consisting of Sedgwick County, one of five counties in the Wichita MSA. The Wichita MSA Partial encompasses 124 census tracts. Based on the 2015 updated ASC data, the U.S. Census Bureau identifies 16 census tracts as low-income, 35 tracts as moderate-income, 38 tracts as middle-income, and 35 tracts as upper-income. The total population of the AA is 506,529. Additionally, there are 124,645 families and 192,961 households. The AA contains 213,700 housing units with 123,624, or 57.8 percent being owner occupied. There is also a large volume of rental occupied units in the AA. Rental occupied units total 69,337 or 32.4 percent, and vacant housing totals 20,739 or 9.7 percent of the available housing type. Families below the poverty level total 11.0 percent. Wichita is the largest city in the State of Kansas. Located in south-central Kansas on the Arkansas River, Wichita is the county seat of Sedgwick County and the principal city of the Wichita MSA. As an industrial hub and the largest city in the state, Wichita is an area center of culture, media, and trade. Wichita is known as "The Air Capital of the World" as the major aircraft manufacturing companies are located in Wichita and the city remains a major center of the U.S. aircraft industry. The Wichita economy is heavily dependent on the aircraft industry. Healthcare is Wichita's second largest industry employing 37,000 people. Local banking competition includes several other independent national and state-chartered banks, and branches of other banks and financial institutions based in Kansas, as well as, across the nation.

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<sup>2</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wichita MSA Partial						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	124	12.1	29.0	27.4	31.5	0.0
Population by Geography	506,529	9.3	24.9	28.5	37.2	0.0
Housing Units by Geography	213,700	10.4	26.8	29.4	33.4	0.0
Owner-Occupied Units by Geography	123,624	5.8	19.6	29.0	45.6	0.0
Occupied Rental Units by Geography	69,337	16.1	36.1	31.6	16.2	0.0
Vacant Units by Geography	20,739	18.7	39.2	24.0	18.1	0.0
Businesses by Geography	28,846	6.1	28.4	27.1	38.4	0.0
Farms by Geography	903	4.2	15.2	22.5	58.1	0.0
Family Distribution by Income Level	124,645	21.7	17.7	20.9	39.8	0.0
Household Distribution by Income Level	192,961	24.3	16.8	18.3	40.6	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		\$64,331	Median Housing Value			\$123,957
			Median Gross Rent			\$745
			Families Below Poverty Level			11.0%
Source: 2015 ACS and 2020 D&B Data Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

## Scope of Evaluation in Kansas

Only one AA was designated for the State of Kansas, which is the Wichita MSA Partial, consisting of Sedgwick County. Sedgwick County is one of five counties in the Wichita MSA. This MSA will be evaluated under full-scope procedures. The Wichita MSA Partial consists of three Wal-Mart branches opened in 2012. Lending performance was assessed by reviewing consumer loans originating in 2019, 2020, and 2021. Consumer loans are the predominant product in Kansas as the Wal-Mart branch structure supports the consumer lending needs in contrast to the small business and home mortgage products in the Lawton AA with the main bank presence.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

### LENDING TEST

Based on a full-scope review, the bank's performance under the Lending Test in Kansas is rated Outstanding.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits excellent geographic distribution of loans in the State of Kansas.

### ***Consumer Loans***

Refer to Table U in the state of Kansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

During the evaluation period, CNB had excellent dispersion to low-income geographies. The bank originated 27.6 percent of loans to low-income geographies exceeding the 9.5 percent low-income geographies in the AA. CNB also had excellent distribution of consumer loans to moderate-income geographies. The bank originated 31.0 percent of consumer loans to moderate-income geographies compared to 25.5 percent of moderate-income geographies in the AA.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans to individuals of different income levels given the product lines offered by the bank.

### ***Consumer Loans***

Refer to Table V in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

During the evaluation period, CNB had excellent dispersion of consumer loans to low-income families. The bank originated 44.8 percent of consumer loans to low-income families compared to 24.3 percent low-income families in the AA. CNB originated 13.8 percent of consumer loans to moderate-income families, slightly less than the 16.8 percent of moderate-income families in the AA.

## **Responses to Complaints**

The bank did not have any CRA related complaints in this state during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the Community Development Test in the state of Kansas is rated Satisfactory.

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area(s).

## Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Wichita MSA Partial	2	100	7,685	100

CD lending in the full-scope Wichita MSA Partial AA reflects adequate responsiveness. During the evaluation period, CNB extended two economic development loans totaling \$7.7 million, which created or permanently retained approximately 85 LMI jobs. While not included in the table above, CNB extended two PPP loans totaling \$8,500 within the AA to help sustain operations of local businesses and allow them to maintain employment of their workforce during the COVID-19 crisis.

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Wichita MSA Partial	3	933	2	3	5	100	936	100	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The level of qualified CD investments in the Kansas full-scope AA reflects adequate responsiveness. The bank has three prior period investments with an outstanding balance of \$933 thousand. The investments include a municipal bond with an outstanding book value of \$147 thousand issued by the city of Park City, Kansas as part of a \$2.9 million General Obligation Bond Series to help fund the Echo Hills Commercial Addition infrastructure improvements. These improvements are necessary for the development of an outlet mall that will house 80-100 retailers and create up to 1,000 new jobs, most of which will be for LMI workers. The other two investments are CRA qualified mortgage-backed securities with an outstanding book balance totaling \$786 thousand.

Additionally, CNB made two donations totaling \$3,000 to local schools with majority LMI students for the purchase of computer equipment during the evaluation period.

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\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

### **Extent to Which the Bank Provides Community Development Services**

The level of qualified CD services in the Wichita MSA Partial AA reflects adequate responsiveness. CNB employees provided 127 hours of financial literacy training to local elementary and middle schools reaching over 2,117 LMI students.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, consumer loans. Community development loans, qualified investments, community development services	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of Oklahoma</b>		
Lawton MSA Partial	Full scope	AA consists of all census tracts in Comanche County
OKC MSA Partial	Limited scope	AA consists of all census tracts in Oklahoma, Logan, Grady, Cleveland, and Canadian Counties
Tulsa MSA Partial	Limited scope	AA consists of all census tracts in Tulsa and Creek Counties
Enid MSA	Limited scope	AA consists of all census tracts in Garfield County
OK Rural Non-MSA	Limited scope	AA consists of all census tracts in Washington, Stephens, Pottawatomie, Ottawa, Muskogee, and Kay Counties
<b>State of Kansas</b>		
Wichita MSA Partial	Full scope	AA consists of all census tracts in Sedgwick County



## Appendix B: Summary of MMSA and State Ratings

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### RATINGS – City National Bank

Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Multistate Rating
City National Bank	Satisfactory	Satisfactory	Satisfactory
State:			
Oklahoma	Satisfactory	Satisfactory	Satisfactory
Kansas	Outstanding	Satisfactory	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

**Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000)

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Lawton MSA Partial	87	14,204	100.0	4,328	4.2	0.0	1.2	16.8	24.1	12.1	38.9	36.8	39.8	40.1	39.1	46.9	0.0	0.0	0.0
Total	87	14,204	100.0	4,328	4.2	0.0	1.2	16.8	24.1	12.1	38.9	36.8	39.8	40.1	39.1	46.9	0.0	0.0	0.0
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Lawton MSA Partial	87	14,204	100.0	4,328	22.4	6.9	3.7	18.3	5.7	12.2	18.6	16.1	18.9	40.7	60.9	28.2	0.0	10.3	37.0
Total	87	14,204	100.0	4,328	22.4	6.9	3.7	18.3	5.7	12.2	18.6	16.1	18.9	40.7	60.9	28.2	0.0	10.3	37.0
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Lawton MSA Partial	24	3,326,553	60.0	1,878	5.2	8.3	3.6	33.2	37.5	33.2	32.3	20.8	27.5	29.1	33.3	35.7	0.2	0.0	0.1
<b>Total</b>	<b>24</b>	<b>3,326,553</b>	<b>60.0</b>	<b>1,878</b>	<b>5.2</b>	<b>8.3</b>	<b>3.6</b>	<b>33.2</b>	<b>37.5</b>	<b>33.2</b>	<b>32.3</b>	<b>20.8</b>	<b>27.5</b>	<b>29.1</b>	<b>33.3</b>	<b>35.7</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lawton MSA Partial	24	3,326,553	60.0	1,878	82.7	70.8	42.5	3.6	29.2	13.7	0.0
<b>Total</b>	<b>24</b>	<b>3,326,553</b>	<b>60.0</b>	<b>1,878</b>	<b>82.7</b>	<b>70.8</b>	<b>42.5</b>	<b>3.6</b>	<b>29.2</b>	<b>13.7</b>	<b>0.0</b>

Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2019-21**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Enid MSA	28	245,591	93.3	0.0	0.0	28.7	36.0	43.4	50.0	27.8	14.0	0.0	0.0
OK Rural Non-MSA	28	243,050	93.3	2.7	7.1	15.5	28.6	57.2	28.6	24.6	35.7	0.0	0.0
OKC MSA Partial	27	121,091	90.0	6.1	7.4	26.0	33.3	38.8	44.4	28.9	14.8	0.3	0.0
Tulsa MSA Partial	25	155,715	83.3	7.0	12.0	27.9	32.0	35.0	32.0	30.1	24.0	0.0	0.0
<b>Total</b>	<b>108</b>	<b>765,447</b>	<b>90.0</b>	<b>5.7</b>	<b>6.5</b>	<b>25.2</b>	<b>32.4</b>	<b>40.3</b>	<b>38.9</b>	<b>28.6</b>	<b>22.2</b>	<b>0.1</b>	<b>0.0</b>

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2019-21</b>
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>	
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>
Enid MSA	28	245,591	93.3	21.8	17.9	17.0	28.6	20.1	28.6	41.2	25.0	0.0	0.0
OK Rural Non-MSA	28	243,050	93.3	23.6	14.3	16.1	28.6	16.8	25.0	43.4	32.1	0.0	0.0
OKC MSA Partial	27	121,091	90.0	23.5	14.8	16.7	40.7	18.0	14.8	41.9	25.9	0.0	3.7
Tulsa MSA Partial	25	155,715	83.3	24.6	16.0	16.6	28.0	17.7	20.0	41.1	28.0	0.0	8.0
<b>Total</b>	<b>108</b>	<b>765,447</b>	<b>90.0</b>	<b>23.9</b>	<b>15.7</b>	<b>16.6</b>	<b>31.5</b>	<b>17.9</b>	<b>22.2</b>	<b>41.6</b>	<b>27.8</b>	<b>0.0</b>	<b>2.8</b>
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%													

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2019-21</b>
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Tracts</b>		<b>Moderate-Income Tracts</b>		<b>Middle-Income Tracts</b>		<b>Upper-Income Tracts</b>		<b>Not Available-Income Tracts</b>	
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>
Wichita MSA Partial	29	94,916	96.7	9.5	27.6	25.5	31.0	29.9	20.7	35.1	20.7	0.0	0.0
<b>Total</b>	<b>29</b>	<b>94,916</b>	<b>96.7</b>	<b>9.5</b>	<b>27.6</b>	<b>25.5</b>	<b>31.0</b>	<b>29.9</b>	<b>20.7</b>	<b>35.1</b>	<b>20.7</b>	<b>0.0</b>	<b>0.0</b>
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%													

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Wichita MSA Partial	29	94,916	96.7	24.3	44.8	16.8	13.8	18.3	31.0	40.6	10.3	0.0	0.0
<b>Total</b>	<b>29</b>	<b>94,916</b>	<b>96.7</b>	<b>24.3</b>	<b>44.8</b>	<b>16.8</b>	<b>13.8</b>	<b>18.3</b>	<b>31.0</b>	<b>40.6</b>	<b>10.3</b>	<b>0.0</b>	<b>0.0</b>
Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%													

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

NAME	ADDRESS	CITY	ST	ZIP	Census Tract	Assessment Area	State Code	County Code	Income Level	Branch #	Hours	
											Monday - Friday	Saturday
WM Lawton	1002 NW Sheridan Rd	Lawton	OK	73505	0007.00	30020 Lawton, OK	Oklahoma - 40	Comanche -031	Middle	1	9:30am - 6:00pm	9:30am - 4:00pm
East Lee	4510 SE Lee Blvd	Lawton	OK	73501	0020.04	30020 Lawton, OK	Oklahoma - 40	Comanche -031	Upper	3	9:30am - 6:00pm	CLOSED
Duncan	1845 N Highway 81	Duncan	OK	73533	0001.01	Rural OK Non-MSA	Oklahoma - 40	Stephens - 137	Upper	4	9:30am - 6:00pm	9:30am - 4:00pm
OKC 59th	1500 SW 59th St	Oklahoma City	OK	73119	1072.20	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	7	9:30am - 6:00pm	9:30am - 4:00pm
Miami	2415 N Main Street	Miami	OK	74354	5743.00	Rural OK Non-MSA	Oklahoma - 40	Ottawa - 115	Middle	8	9:30am - 6:00pm	9:30am - 4:00pm
El Reno	2400 S Country Club Rd	El Reno	OK	73036	3007.00	36420 Oklahoma City, OK	Oklahoma - 40	Canadian - 017	Middle	11	9:30am - 6:00pm	9:30am - 4:00pm
Garnett	3116 S Garnett Rd	Tulsa	OK	74146	0090.04	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Moderate	13	9:30am - 6:00pm	9:30am - 4:00pm
Bartlesville	4000 Green Country Rd	Bartlesville	OK	74006	0006.00	Rural OK Non-MSA	Oklahoma - 40	Washington - 147	Upper	14	9:30am - 6:00pm	9:30am - 4:00pm
Ponca City	1101 E Prospect	Ponca City	OK	74601	0002.02	Rural OK Non-MSA	Oklahoma - 40	Kay - 071	Moderate	15	9:30am - 6:00pm	9:30am - 4:00pm
Broken Arrow	6310 S Elm Place	Broken Arrow	OK	74011	0075.22	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Middle	16	9:30am - 6:00pm	9:30am - 4:00pm
Memorial & Penn	2000 W Memorial Rd	Oklahoma City	OK	73134	1083.14	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	17	9:30am - 6:00pm	9:30am - 4:00pm
Santa Fe	100 East I-240 Service Rd	Oklahoma City	OK	73149	1072.21	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	18	9:30am - 6:00pm	9:30am - 4:00pm
Gore	4113 W Gore Blvd	Lawton	OK	73505	0005.01	30020 Lawton, OK	Oklahoma - 40	Comanche -031	Middle	19	8:00am - 6:00pm	8:00am - 1:00pm
WM Westside	6301 NW Quannah Parker Trailway	Lawton	OK	73505	0004.01	30020 Lawton, OK	Oklahoma - 40	Comanche -031	Middle	21	9:30am - 6:00pm	9:30am - 4:00pm
Shawnee	196 E Shawnee Mall Dr	Shawnee	OK	74804	5010.01	Rural OK Non-MSA	Oklahoma - 40	Pottawatomie - 125	Middle	23	9:30am - 6:00pm	9:30am - 4:00pm
Britton	9320 N Penn Ave	OKC(The Village)	OK	73120	1064.03	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Middle	24	9:30am - 6:00pm	9:30am - 4:00pm
Enid	5505 W Owen K Garriott	Enid	OK	73703	0016.01	21420 Enid, OK	Oklahoma - 40	Garfield - 047	Middle	25	9:30am - 6:00pm	9:30am - 4:00pm
Chickasha	2001 S 1st St	Chickasha	OK	73018	0010.00	36420 Oklahoma City, OK	Oklahoma - 40	Grady - 051	Moderate	27	9:30am - 6:00pm	9:30am - 4:00pm
Del City	5401 Tinker Diagonal St	Del City	OK	73115	1078.04	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	28	9:30am - 6:00pm	9:30am - 4:00pm
Midwest City	9011 NE 23rd St	Midwest City	OK	73141	1080.10	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	29	9:30am - 6:00pm	9:30am - 4:00pm
Edmond	1225 W I-35 Frontage Rd	Edmond	OK	73034	1081.13	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Upper	32	9:30am - 6:00pm	9:30am - 4:00pm
Woodland Hills	6625 S Memorial Dr	Tulsa	OK	74133	0076.17	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Middle	33	9:30am - 6:00pm	9:30am - 4:00pm
Commerce Towers	5801 E 41st St, Ste 100	Tulsa	OK	74135	0070.00	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Moderate	35	8:00am - 6:00pm	8:00am - 1:00pm
Mustang	951 E State Highway 152	Mustang	OK	73064	3014.06	36420 Oklahoma City, OK	Oklahoma - 40	Canadian - 017	Upper	36	9:30am - 6:00pm	9:30am - 4:00pm
Glenpool	12200 S Waco	Glenpool	OK	74033	0077.01	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Middle	37	9:30am - 6:00pm	9:30am - 4:00pm
Rock Road	3030 N Rock Rd	Wichita	KS	67226	0108.01	48620 Wichita, KS	Kansas - 20	Sedgwick - 173	Middle	44	9:30am - 6:00pm	9:30am - 4:00pm
MarketPlace	1836 NW 82nd St	Lawton	OK	73505	0004.03	30020 Lawton, OK	Oklahoma - 40	Comanche -031	Upper	45	8:00am - 6:00pm	8:00am - 1:00pm
Westernview	7319 S Western Ave	Oklahoma City	OK	73139	1072.21	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	46	8:00am - 6:00pm	8:00am - 1:00pm
Pawnee	501 E Pawnee St	Wichita	KS	67211	0040.00	48620 Wichita, KS	Kansas - 20	Sedgwick - 173	Low	48	9:30am - 6:00pm	9:30am - 4:00pm
North Pointe	13805 N May Ave	Oklahoma City	OK	74134	1085.11	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Upper	49	8:00am - 6:00pm	8:00am - 1:00pm
Admiral	207 S Memorial Dr	Tulsa	OK	74112	0083.00	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Moderate	52	9:30am - 6:00pm	9:30am - 4:00pm
Aspen	2301 W Kenosha Street	Broken Arrow	OK	74012	0074.13	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Upper	53	9:30am - 6:00pm	9:30am - 4:00pm
Sooner	333 N Interstate Drive	Norman	OK	73069	2009.00	36420 Oklahoma City, OK	Oklahoma - 40	Cleveland - 027	Middle	54	9:30am - 6:00pm	9:30am - 4:00pm
Mingo Valley	10712 E 81st Street	Tulsa	OK	74133	0075.28	46140 Tulsa OK	Oklahoma - 40	Tulsa - 143	Upper	55	8:00am - 6:00pm	8:00am - 1:00pm
Sapulpa	1002 W Taft Avenue	Sapulpa	OK	74066	0206.02	46140 Tulsa OK	Oklahoma - 40	Creek - 037	Moderate	56	9:30am - 6:00pm	9:30am - 4:00pm
Dugan	6110 W Kellogg Drive	Wichita	KS	67209	0092.00	48620 Wichita, KS	Kansas - 20	Sedgwick - 173	Middle	57	9:30am - 6:00pm	9:30am - 4:00pm
Moore	501 SW 19th ST	Moore	OK	73160	2016.04	36420 Oklahoma City, OK	Oklahoma - 40	Cleveland - 027	Middle	58	9:30am - 6:00pm	9:30am - 4:00pm
Expressway	4035 Northwest Expressway	Oklahoma City	OK	73116	1066.08	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Upper	59	8:00am - 6:00pm	8:00am - 1:00pm
Muskogee	1000 West Shawnee Street	Muskogee	OK	74401	0004.00	Rural OK Non-MSA	Oklahoma - 40	Muskogee - 101	Low	61	9:30am - 6:00pm	9:30am - 4:00pm
Lewis	2019 East 81st Street	Tulsa	OK	74137	0076.41	46140 Tulsa OK	Oklahoma - 40	Tulsa - 143	Low	62	9:30am - 6:00pm	9:30am - 4:00pm
Main Bank	500 SW D Ave	Lawton	OK	73501	0025.00	30020 Lawton, OK	Oklahoma - 40	Comanche -031	Low	888	8:00am - 6:00pm	8:00am - 1:00pm

NEW #	NAME	ADDRESS	CITY	ST	ZIP	Census Tract	Assessment Area	State Code	County Cody	Income Level	Depository
KS000503	Pawnee WM	501 E Pawnee St	Wichita	KS	67211	0040.00	48620 Wichita, KS	Kansas - 20	Sedgwick - 173	Low	No
KS000504	Rock Road WM	3030 N Rock Rd	Wichita	KS	67226	0108.01	48620 Wichita, KS	Kansas - 20	Sedgwick - 173	Middle	No
KS000543	Dugan WM	6110 W Kellogg Drive	Wichita	KS	67209	0092.00	48620 Wichita, KS	Kansas - 20	Sedgwick - 173	Middle	No
OK000505	WM Sheridan(outside)	1002 NW Sheridan Rd	Lawton	OK	73505	0007.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	No
OK000506	CNB Main Foyer	500 SW D Ave	Lawton	OK	73501	0025.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Low	No
OK000507	Gore Drive-Thru	4113 W Gore	Lawton	OK	73505	0005.01	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	No
OK000508	CNB Main Bank Drive Thru	501 SW D Ave	Lawton	OK	73502	0025.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Low	Yes
OK000509	WM Sheridan(at branch)	1002 NW Sheridan Rd	Lawton	OK	73505	0007.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	Yes
OK000510	Hop & Sack Rogers Ln	118 NE Rogers Lane	Lawton	OK	73507	0022.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Upper	No
OK000511	Hop & Sack Cache Rd	6302 NW Cache Rd	Lawton	OK	73505	0004.01	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	No
OK000512	Hop & Sack Cache Ok	405 SW H Ave	Cache	OK	73527	0023.02	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	No
OK000513	Cameron Student Union	2800 W Gore Blvd	Lawton	OK	73505	0014.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Moderate	No
OK000514	Comanche Tribal Complex	584 NW Bingo Rd	Lawton	OK	73507	0022.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Upper	No
OK000516	Cash Saver Gore	902 W Gore Blvd	Lawton	OK	73501	0025.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Low	No
OK000517	Country Mart West	6734 NW Cache Rd	Lawton	OK	73505	0004.03	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Upper	No
OK000519	WMW Quanah Parker	6301 NW Quanah Parker Trailway	Lawton	OK	73505	0004.01	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	No
OK000521	MarketPlace-Drive Thru	1836 NW 82nd St	Lawton	OK	73505	0004.03	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Upper	Yes
OK000522	Moore	501 SW 19th ST	Moore	OK	73160	2016.04	36420 Oklahoma City, OK	Oklahoma - 40	Cleveland - 027	Middle	No
OK000523	Duncan Walmart	1845 N Highway 81	Duncan	OK	73533	0001.01	Rural OK Non-MSA	Oklahoma - 40	Stephens - 137	Upper	No
OK000524	Westernview Dirve-Thru	7319 S Western Ave	Oklahoma City	OK	73139	1072.21	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	Yes
OK000525	OKC WM 59th & Penn	1500 SW 59th St	Oklahoma City	OK	73119	1072.20	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	No
OK000526	Miami WM	2415 NW Main Street	Miami	OK	74354	5743.00	Rural OK Non-MSA	Oklahoma - 40	Ottawa - 115	Middle	No
OK000527	Del City WM	5401 Tinker Diagonal St	Del City	OK	73115	1078.04	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	Yes
OK000528	El Reno WM	2400 S Country Club	El Reno	OK	73036	3007.00	36420 Oklahoma City, OK	Oklahoma - 40	Canadian - 017	Middle	Yes
OK000529	Tulsa-Garnett WM	3116 S Garnett (31ST & Garnett)	Tulsa	OK	74146	0090.04	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Moderate	Yes
OK000530	Memorial & Penn	2000 W Memorial Rd	Oklahoma City	OK	73134	1083.14	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	No
OK000531	Bartlesville WM	4000 Green Country Rd	Bartlesville	OK	74006	0006.00	Rural OK Non-MSA	Oklahoma - 40	Washington - 147	Upper	Yes
OK000533	Ponca City WM	1101 E Prospect	Ponca City	OK	74601	0002.02	Rural OK Non-MSA	Oklahoma - 40	Kay - 071	Moderate	Yes
OK000534	OKC WM I-240 Santa Fe	100 East I-240 Service Road	Oklahoma City	OK	73149	1072.21	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	No
OK000535	Broken Arrow WM	6310 S Elm Place	Broken Arrow	OK	74011	0075.22	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Middle	No
OK000537	Shawnee WM	196 Shawnee Mall Dr	Shawnee	OK	74804	5010.01	Rural OK Non-MSA	Oklahoma - 40	Pottawatomie - 125	Middle	Yes
OK000538	OKC WM Britton	9320 N Penn	OKC(The Village)	OK	73120	1064.03	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Middle	No
OK000539	Enid WM	5505 W Owen K Garriott Rd	Enid	OK	73703	0016.01	21420 Enid, OK	Oklahoma - 40	Garfield - 047	Middle	Yes
OK000540	Chickasha WM	2001 S 1st St	Chickasha	OK	73018	0010.00	36420 Oklahoma City, OK	Oklahoma - 40	Grady - 051	Moderate	Yes
OK000541	Midwest City WM	9011 NE 23rd St	Midwest City	OK	73141	1080.10	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Moderate	No
OK000542	Edmond WM	1225 W I-35 Frontage	Edmond	OK	73034	1081.13	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Upper	No
OK000543	Tulsa Woodland Hills WM	6625 S Memorial Dr	Tulsa	OK	74133	0076.17	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Middle	Yes
OK000546	Mustang WM	951 E State Highway 152	Mustang	OK	73064	3014.06	36420 Oklahoma City, OK	Oklahoma - 40	Canadian - 017	Upper	No
OK000548	Sooner Norman	333 N Interstate Drive	Norman	OK	73069	2009.00	36420 Oklahoma City, OK	Oklahoma - 40	Cleveland - 027	Middle	No
OK000549	North Pointe	13805 N May Ave	Oklahoma City	OK	74134	1085.11	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Upper	Yes
OK000551	Admiral WM	207 S Memorial Dr	Tulsa	OK	74112	0083.00	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Moderate	Yes
OK000555	Aspen	2301 W Kenosha Street	Broken Arrow	OK	74012	0074.13	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Upper	No
OK000571	Discount Foods	1311 SW Lee Blvd	Lawton	OK	73501	0015.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Moderate	No
OK000572	Willow Park	6744 NW Cache Road	Lawton	OK	73505	0004.03	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Upper	No
OK000573	Tulsa Commerce	5801 E 41st Ste 101	Tulsa	OK	74135	0070.00	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Moderate	Yes
OK000574	Glenpool WM	12200 S Waco	Glenpool	OK	74033	0077.01	46140 Tulsa, OK	Oklahoma - 40	Tulsa - 143	Middle	No
OK000579	Mingo Valley	10712 E 81st Street	Tulsa	OK	74133	0075.28	46140 Tulsa OK	Oklahoma - 40	Tulsa - 143	Upper	Yes
OK000597	Sapulpa WM	1002 W Taft Avenue	Sapulpa	OK	74066	0206.02	46140 Tulsa OK	Oklahoma - 40	Creek - 037	Moderate	No
OK000607	Ops Bldg	1 SW E Ave	Lawton	OK	73501	0025.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Moderate	No
OK000624	East Lee Drive Up	4510 SE Lee Blvd	Lawton	OK	73501	0020.04	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	Yes
OK000625	Goodwill - Sheridan	616 NW Sheridan Rd	Lawton	OK	73505	0007.00	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	No
OK000641	Expressway	4035 Northwest Expressway	Oklahoma City	OK	73116	1066.08	36420 Oklahoma City, OK	Oklahoma - 40	Oklahoma - 109	Upper	Yes
OK000736	Muskogee WM	1000 West Shawnee Street	Muskogee	OK	74401	0004.00	Rural OK Non-MSA	Oklahoma - 40	Muskogee - 101	Low	Yes
OK000735	Lewis WM	2019 East 81st Street	Tulsa	OK	74137	0076.41	46140 Tulsa OK	Oklahoma - 40	Tulsa - 143	Low	Yes

# City National Bank & Trust Co.

## **Branch Openings 2024:**

None

## **Branch Openings 2023:**

None

## **Branch Openings 2022:**

In the Tulsa, Oklahoma Community, Branch #62 opened on November 11, 2022

City National Bank & Trust	Census Tract Code:	0076.41
Branch #62 – Lewis	MSA/MD Code:	Tulsa – 46140
2019 East 81 <sup>st</sup> Street	State Code:	Oklahoma – 40
Tulsa, OK 74137	County Code:	Tulsa – 143

In the Muskogee, Oklahoma Community, Branch #61 opened on November 7, 2022

City National Bank & Trust	Census Tract Code:	0004.00
Branch #61 – Muskogee	MSA/MD Code:	Rural OK NonMSA
1000 West Shawnee Street	State Code:	Oklahoma – 40
Muskogee, OK 74401	County Code:	Muskogee - 101

In the Oklahoma City, Oklahoma Community, Branch #59 opened on April 25, 2022

City National Bank & Trust	Census Tract Code:	1066.08
Branch #59 – Expressway Branch	MSA/MD Code:	OKC – 36420
4035 Northwest Expressway	State Code:	Oklahoma – 40
Oklahoma City, OK 73116	County Code:	Oklahoma – 109



# City National Bank & Trust Co.

## **Branch Closings 2024:**

None

## **Branch Closings 2023:**

None

## **Branch Closings 2022:**

In the Guthrie, Oklahoma Community, Branch #34 closed on August 31, 2022

City National Bank & Trust	Census Tract Code:	6003.00
Branch #34 – Guthrie	MSA/MD Code:	OKC – 36420
1608 S. Division Street	State Code:	Oklahoma – 40
Guthrie, OK 73044	County Code:	Logan – 83

In the Wichita, Kansas Community, Branch #42 closed on August 31, 2022

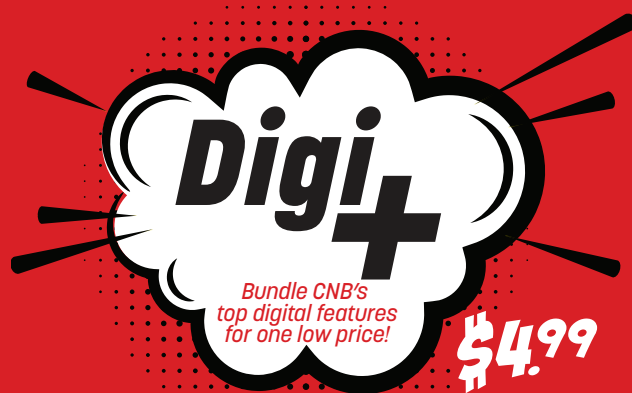
City National Bank & Trust	Census Tract Code:	0072.04
Branch #42 – Kellogg	MSA/MD Code:	Tulsa – 48620
11411 E. Kellogg Drive	State Code:	Kansas – 20
Wichita, KS 67027	County Code:	Sedgwick – 173

## Here's how to earn your rewards...



Enrollments must be in place and all of the following transactions and activities must post and settle to your CNB Cash Back or CNB High-Yield Checking Account during each Monthly Qualification Cycle:

- At least 15 debit card purchases
- At least 1 direct deposit or ACH payment transaction
- At least 1 login to Online Banking



## Included in Digi+

**Mobile Check Deposit<sup>1</sup>** Making an online check deposit with your iPhone, iPad or Android smartphone is as simple as snapping a photo.

**Online Bill Pay<sup>1</sup> - \$6.00** without Digi+

Paying bills online has never been easier or more secure.

**Pay A Person<sup>1</sup> - \$3.00** without Digi+

Send money to family and friends anywhere.

**PFM Tool<sup>1</sup> - Personal Financial Management - \$1.50** without Digi+

If you're looking for a simple way to manage your finances, then the Personal Finance Management Tool is the perfect solution. It allows you to track your spending, budget, and save for future savings inside our app.

<sup>1</sup> Activated by enrollment.

# City NATIONAL BANK

For the nearest location, visit [CNB1901.com/locations](http://CNB1901.com/locations).

Reach someone helpful

**866-385-3444**

Learn more about our services

**CNB1901.com**

Bank by Telephone

**866-385-3445**

Mailing Address

**PO Box 2009**

**Lawton OK 73502-2009**



Follow us @CNB1901



### Qualification Information:

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. See our website [cnb1901.com](http://cnb1901.com) or contact one of our branch service representatives at 866.835.3444 for specific Monthly Qualification Cycle dates.

**Reward Information:** Depending on what reward checking account you have, you will receive the following rewards when you meet your account's qualifications during a Monthly Qualification Cycle: CNB High-Yield Checking: daily balances up to and including \$15,001.00 receive an Annual Percent Yield (APY) of 4.00%; and daily balances over \$15,001.00 earn an interest rate of 1.00% on the portion of the daily balance over \$15,001.00 resulting in a range from 4.00% to 1.39% APY depending on the account's daily balance. CNB Cash Back Checking: you will receive 5.00% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle. Depending on your reward checking account, when your qualifications are not met, cash back payments are not made on your CNB Cash Back Checking account and the entire daily balance in the CNB High-Yield Checking account earns .05% APY. Interest will be credited to your CNB High-Yield Checking and CNB High-Yield Savings accounts on the last day of the current statement cycle. APY = Annual Percentage Yield. APYs accurate as of 01/01/2025. APY calculations are based on an assumed balance of \$15,001.00 + \$100,001.00 in your CNB High-Yield Checking account and an assumed statement cycle of thirty-one (31) days. Rates and rewards, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

### Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50.00 minimum deposit is required to open an account. Minimum one (1) Monthly ACH credit/ACH Debit, minimum one (1) login into online banking, CNB Paper Statement/eStatement are conditions of CNB High-Yield Savings Account linked CNB High-Yield Checking or CNB Cash Back Checking accounts. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of CNB High-Yield Savings linked CNB High-Yield Checking or CNB Cash Back Checking account's qualifications. Limit of one (1) CNB High Yield Checking, one (1) CNB Cash Back Checking and one (1) CNB High Yield Savings account(s) per customer. A CNB High-Yield Checking or CNB Cash Back Checking account is required to have a CNB High-Yield Savings account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our bank service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Member FDIC.

Brochure Updated March 2025

## CNB Checking

Supercharge your checking with **REWARDS** you'll love.



Ask for **REWARDS** it's our superpower.

**City**  
NATIONAL BANK



**More than banking, it's family!**

# CNB CHECKING.

Your choice of rewards.

	CNB Cash Back Checking	CNB High-Yield Checking	Basic Checking
Monthly reward	5.00% cash back on debit card purchases Earn up to \$10 cash back per month, \$120 per year	4.00% APY* on balances up to and including \$15,001 1.00% APY* on balances over \$15,001	N/A
No minimum balance to earn rewards	✓	✓	N/A
Monthly Account Service Charge	\$4.95	\$0 if reward qualifiers are met. \$4.95 if they are not met.	\$7.95
Visa debit card and online banking	✓	✓	✓
Unlimited checking	✓	✓	✓
Add Digi+ includes, Mobile Check Deposit Online Bill Pay, PFM Tool, and Pay-A-Person	\$4.99 each month	\$4.99 each month	\$4.99 each month
Add Early Pay Get access to your direct deposit faster	\$2.00 each month	\$2.00 each month	\$2.00 each month
CNB High-Yield Savings available	✓	✓	N/A
Minimum deposit to open	\$50	\$50	\$50

## Add CNB High-Yield Savings - a great way to save!

2.00% APY\* on balances up to and including \$100,001. 0.50% APY\* on balances above \$100,001 when checking account reward qualifiers are met, or 0.05% APY\* even if you don't meet your qualifications for the month! Savings Withdrawal Fee: \$2.50 per withdrawal after one withdrawal per statement cycle.

## Basic Savings

### Variable Rate Account

Earn interest while you save. (See rate sheet)

### Quarterly Statements

Keep track of your savings. Enroll in eStatements<sup>1</sup> to avoid a \$3.50 paper statement fee.

### Minimum deposit to open this savings account: \$50

Maintain a daily balance of \$50 during the statement cycle, and we'll waive the \$6.00 quarterly account service charge. \$2.50 per withdrawal after three withdrawals per quarterly cycle.

<sup>1</sup> Activated by enrollment.

Basic Savings accounts will accrue at multiple split-tier rates based on the available balance.

For example, the customer has \$105,000.00 in the Basic Savings account. \$50.00 through \$24,999.99 will accrue at tier one. \$25,000.00 through \$49,999.99 will accrue at tier 2 rate. \$50,000.00 through \$99,999.99 will accrue at the next tier rate & \$100,000.00 through \$105,000.00 (or above) will accrue interest at the final tier rate.

## Buffalo Nickel Savings

Must be under 18 years of age with 1 custodian

### Variable Rate Account

Earn interest while you save. (See rate sheet) We pay interest on the full balance in the account the stated interest rate that corresponds to the applicable deposit tier.

### Quarterly Statements

Keep track of your savings. Enroll in eStatements<sup>1</sup> to avoid a \$3.50 paper statement fee.

### Minimum deposit to open this savings account: \$50

Maintain a daily balance of \$50 during the statement cycle, and we'll waive the \$6.00 quarterly account service charge. \$2.50 per withdrawal after three withdrawals per quarterly cycle.

Must be under 18 years of age and one adult custodian.

<sup>1</sup> Activated by enrollment.

## Money Market Account

Premium Rate for 90 days on minimum daily balance of \$250,000.

After 90 days the account will adjust to a 1 month Constant Maturity Treasury -1.00%. \*90 days starts from the date of account opening. Qualifying for the program takes up to five days. Some restrictions apply. A minimum balance of \$250,000.00 is required. After the initial 90 day term the interest rate and annual percentage yield may change daily without limitation, at our discretion. We pay interest on the full balance in the account the stated interest rate that corresponds to the applicable deposit tier. Interest earned is compounded and credited on interest bearing checking & savings accounts at the end of each statement cycle. We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day you deposit a non-cash item. The APY assumes the interest paid to the account will not be withdrawn. Request further information from your banker concerning the fees and terms applicable to the advertised account. For current rate information please call customer service at 866-385-3444 or visit your local branch location.

## CNB Financial Tools

Anywhere Banking Tools - Online, Telephone, Mobile, Text Banking

**City Savers<sup>1</sup>** Every time you use your debit card you round up purchases to the nearest dollar, depositing them into your savings account.

**eStatements<sup>1</sup>** - View your statements online, anytime, anywhere.

**Paper Statements** - Enroll in eStatements<sup>1</sup> to avoid a \$3.50 paper statement fee.

**Real-Time Fraud Alerts<sup>1</sup>**

**Visa Debit Card** Get immediate access to your funds with an instant-issue Visa debit card.

<sup>1</sup> Activated by enrollment.

# BUSINESS LOANS

Take advantage of great benefits and loan options to grow your business!

## BENEFITS

- Competitive Interest Rates
- Flexible Borrowing Options
- No Application Fee
- Improve Cash Flow With Refinancing Options

## LOAN TYPES

- Commercial Start-up
- Inventory and Equipment
- Agriculture
- Real Estate (Purchases, Refinance, Construction)
- Small Business Administration(SBA) Loans
- Lines of Credit

# SERVICE FEES

Common Fees & Charges	
ATM Foreign Machine Transactions & Inquires (each)	\$2.00
ATM or Visa Debit Card Denied Transaction (each)	\$1.00
Changing Account Type	\$15.00
Loan Application Fee (except real estate)	\$10.00
Overdraft Item Fee	\$25.00
Non-Sufficient Funds Fee	\$25.00
Paper Statement Fee (Consumer)	\$3.50
Paper Statement Fee (Business)	\$4.00
Personal Money Order (customer and non-customers)	\$3.00
Stop Payment Order (per item)	\$35.00
Telephone Transfer (each)	\$6.00
Temporary Check (4 pre-printed checks)	\$4.00
Temp Statement/Account Print Out	\$5.00
Watch or Restriction (per occurrence)	\$30.00

Other Fees & Charges	
Account Reconciliation Assistance (per hour)	\$30.00
Cashier's Check (customer)	\$7.50
CityNet PFM Tool (per user/per statement cycle)	\$1.50
CityNET Pay A Person (per user/per statement cycle)	\$3.00
Closing an Account within the First 6 Months	\$30.00
Copy Service (per page)	\$2.00
Collection Items (outgoing & incoming) & any bank fee	\$25.00
Deposit/Loan Verification	\$35.00
Dormant Account Monthly Charge (after 2 yrs)	\$15.00
Express Mail Fee	\$25.00
Garnishment	\$65.00
Hold Release (deposited items)	\$15.00
Inactive Fee (after 90 days)	\$10.00
Incomplete Address Fee (after 120 days)	\$5.00
Incomplete TIN Certification Fee	\$100.00
Levy	\$65.00
Night Deposit Bag Rent (per bag/per year)	\$50.00
Notary Service	\$5.00
Re-open Charged Off Account	\$25.00
Research (per hour, any circumstances)	\$30.00
Returned Mail Statement Charge	\$10.00
Safe Deposit Drill Fee	\$120.00
Safe Deposit Late Fee	\$25.00
Special Handling of Account	\$50.00
Unclaimed Property Fee	\$100.00
Visa Debit Card Gallery Fee	\$14.00
Visa Debit Card Replacement	\$12.00
Domestic Wire Transfer (outgoing)	\$25.00
Domestic Wire Transfer (incoming)	\$12.50
International Wire Transfer (outgoing)	\$60.00
International Wire Transfer (incoming)	\$60.00
Zipper Bags - Large (per bag)	\$10.00

Non-Customer Fees & Charges	
ATM Transaction	\$3.75
Cashier's Check	\$15.00
Check Cashing (govt & tax)	greater of \$10 or 4%
Check Cashing (approved checks)	greater of \$3 or 2%-7%
Collection Items (outgoing & incoming) & any bank fee	\$35.00
Notary Service	\$5.00
Signature Guarantee	\$5.00

All fees are periodically reviewed & are subject to change. Updated June 2024

# COMMUNITIES WE SERVE

Reach someone friendly near you:



For the nearest location, visit  
[CNB1901.com/locations](https://CNB1901.com/locations)

## CONNECT WITH US

Reach Someone Helpful  
**844-861-1299**

Learn More About Our Services  
**[CNB1901.com/business](https://CNB1901.com/business)**

Bank by Telephone  
**866-385-3445**

Follow us online



Mailing Address  
**PO Box 2009**  
**Lawton OK 73502-2009**

Brochure Updated - June 2024



# Business Deposit Accounts



*More Than Banking,  
It's Family!*





CHECKING ACCOUNT					AUTOMATED CLEARING HOUSE (ACH) ORIGATION*	
Minimum Deposit to Open Checking Account: \$100						
	SMALL BUSINESS	BUSINESS ADVANTAGE	BUSINESS ELITE	NON-PROFIT CHECKING		
Account Features	<ul style="list-style-type: none"><li>• Business Visa Debit Card*</li><li>• CityNET Business Online Banking*</li><li>• Online Bill Pay* <i>(No charge for first 10 bills, \$0.70 each thereafter)</i></li><li>• Imaged Monthly eStatements</li><li>• 24/7 Telephone Banking</li><li>• Notary Service</li></ul>	<ul style="list-style-type: none"><li>• Business Visa Debit Card*</li><li>• CityNET Business Online Banking*</li><li>• Online Bill Pay* <i>(No charge for first 10 bills, \$0.70 each thereafter)</i></li><li>• Imaged Monthly eStatements</li><li>• 24/7 Telephone Banking</li><li>• Notary Service</li></ul>	<ul style="list-style-type: none"><li>• Business Visa Debit Card*</li><li>• CityNET Business Online Banking*</li><li>• Online Bill Pay* <i>(No charge for first 10 bills, \$0.70 each thereafter)</i></li><li>• Imaged Monthly eStatements</li><li>• 24/7 Telephone Banking</li><li>• Notary Service</li><li>• Variable rate account <i>(Available as long as the daily balance doesn't fall below \$25,000)</i></li></ul>	<ul style="list-style-type: none"><li>• Business Visa Debit Card*</li><li>• CityNET Business Online Banking*</li><li>• Online Bill Pay* <i>(No charge for first 10 bills, \$0.70 each thereafter)</i></li><li>• Imaged Monthly eStatements</li><li>• 24/7 Telephone Banking</li><li>• Notary Service</li></ul>		
	<i>*Activated by enrollment</i>	<i>*Activated by enrollment</i>	<i>*Activated by enrollment</i>	<i>*Activated by enrollment</i>		
	Cost, Liabilities & Requirements	<ul style="list-style-type: none"><li>• Transaction processing includes 100 line items per statement cycle. \$0.45 per item over 100 items.</li><li>• \$6.00 monthly service charge will be charged if the Daily Balance falls below \$1,500 during the statement cycle.</li><li>• \$4.00 paper statement fee if not enrolled in eStatements.</li></ul>	<ul style="list-style-type: none"><li>• Transaction processing includes 150 line items per statement cycle. \$0.45 per item over 150 items.</li><li>• \$12.00 monthly service charge</li><li>• \$4.00 paper statement fee if not enrolled in eStatements.</li></ul>	<ul style="list-style-type: none"><li>• Transaction processing includes 200 line items per statement cycle. \$0.45 per item over 200 items.</li><li>• \$18.00 monthly service charge</li><li>• \$4.00 paper statement fee if not enrolled in eStatements.</li></ul>	<ul style="list-style-type: none"><li>• Available only to organizations classified by the IRS as Tax Exempt</li><li>• No monthly service charge</li><li>• No paper statement fee</li></ul>	
Waive Service Charge Options	No monthly service charge if you have 2 of the following products - ACH, RDC, Positive Pay, or Merchant Processing					
SAVINGS ACCOUNT						
Minimum Deposit to Open Savings Account: \$100						
	BUSINESS SUPER SAVER SAVINGS		BUSINESS MONEY MARKET INVESTMENT <sup>1</sup>			
Account Features	<ul style="list-style-type: none"><li>• Itemized Quarterly eStatements</li><li>• Variable Rate Account<sup>1</sup></li></ul>		<ul style="list-style-type: none"><li>• Imaged Monthly eStatements</li><li>• Variable Rate Account<sup>1</sup></li></ul>			
			<ul style="list-style-type: none"><li>• Transfers from a Money Market deposit account to another account, or to third-parties by pre-authorized, automatic, or telephone transfers are limited to six per month or statement cycle. There is no limit on the frequency of cash withdrawals from ATMs or in branch. <i>As of the date of this brochure, the Bank does not monitor or charge an additional fee for the money market deposit withdrawals or transfers defined above.</i></li></ul>			
Cost, Liabilities & Requirements	<ul style="list-style-type: none"><li>• \$6.00 quarterly service charge if daily balance falls below \$100</li><li>• \$2.50 per withdrawal after three withdrawals per quarterly cycle</li><li>• \$4.00 paper statement fee if not enrolled in eStatements.</li></ul>		<ul style="list-style-type: none"><li>• \$5.00 monthly service charge if the daily balance falls below \$2,500.</li><li>• \$4.00 paper statement fee if not enrolled in eStatements.</li></ul> <p><sup>1</sup> <i>If the daily balance falls below \$2,500, the interest rate will revert to the current rate on the Business Elite account for the statement cycle.</i></p>			
					CITYNET BUSINESS ONLINE BANKING	
					Access your account any time, any place. CityNET Business Online Banking works to help you simplify your finances and manage your cash flow. You save time, get the control you want, and the safety and security you need:	
					<div><ul style="list-style-type: none"><li>• Enhanced Security Features</li><li>• Itemized eStatements</li><li>• Manage Users and User Rights</li><li>• Real-time Balance Reporting</li><li>• Transaction Activity</li></ul><ul style="list-style-type: none"><li>• Stop Payments</li><li>• Bill Payments</li><li>• Wire Transfers</li><li>• Transaction Approvals</li></ul></div>	

## General Fee Schedule

### ANNUAL BASE FEES<sup>1</sup>

Custody Account	\$250
Investment Mgmt. Account	\$450
Revocable/Irrevocable Trust	\$600
"Living" Trust	\$400
Testamentary Trust	\$600
Retirement Benefit Trust	\$900
Self-directed IRA	\$250

### Annual Asset Management Fees\*

0.85% on the first	\$1,000,000
0.75% on the next	\$1,000,000
0.60% on the next	\$2,000,000
0.40% on the balance	

\*Custody & Investment Management Accounts 0.25% on the balance.

1. Annual Fees are typically prorated and charged quarterly against the account.

### REAL PROPERTY SERVICE FEES

#### Sales

- 5% of sale price if no broker is involved
- 1% minimum of sale price if broker is involved.

#### Property Management

- \$240 annual fee – homestead property
- 10% of gross rental income
- Charge for lease negotiation based on time spent & results obtained (\$100 minimum).

#### Other Fees

In general, we do not charge acceptance fees for initial set-up of accounts. However, an extraordinary charge may be applied in complex situations. A 1% distribution fee of the value of the trust estate may be charged upon distribution. Distribution fees are not charged on property returned to the Grantor of a terminated revocable trust.

Additional fees may apply providing or managing tax services, closely held business and partnerships, real estate property distributions, investment review services, account termination and other special or extraordinary services.

***BUILDING  
RELATIONSHIPS  
SINCE 1901!***



***City***  
NATIONAL BANK & TRUST

***TRUST SERVICES***  
***We Call It "TRUST" For A Reason!***

**Customer Service:**  
866-385-3444



**Bank Online:**  
CNB1901.com

*Brochure Updated October 2017*



# TRUST THE TRADITION

At the City National Bank and Trust Company of Lawton, Oklahoma, you can bet we will be here when you need us. We have the only active, locally owned trust department in Lawton, as well as the oldest local banking institution. We were chartered in 1901, just before Lawton became a town. We call ourselves the “trust” department for a reason. Your account is handled by experienced trust officer(s) and staff who manage your account personally, confidentially and on a regular basis. We’ve been around long enough to know what services you value as a Southwest Oklahoman. We use our experience and knowledge to focus on your needs and to provide you with premium quality trust service in the areas that are important to you.

## CALL FOR AN APPOINTMENT TODAY!

**(580) 355-3580 or 866-385-3444**

To set up an appointment for a free consultation.

*Investment products and services are not insured by the FDIC, nor are they guaranteed by any bank or any bank affiliate. Investments may be subject to investment risks, including the possible loss of principal value or amount invested.*



## WHAT OUR SERVICES OFFER

### CUSTODIAL & INVESTMENT SERVICES

Custodial services enable you to retain control of your investments, do your own research, and make your own investment decisions. As Custodian, we will manage all of the administrative details to include investment management, income collection, securities safekeeping and periodic statements. Should you desire, you may elect to have us manage your investments for you. We will work closely with you to create the portfolio that is right for you. When asking about our services, refer to these accounts as custody accounts and investment management accounts.

### PERSONAL TRUST SERVICES

Trusts are designed to put you in control of your financial future by allowing you to manage your assets for the benefit of one or more beneficiaries. With a trust you can be assured that your intentions and desires will be honored, even if you are unable to manage your affairs. As corporate trustee, our perpetual administrative services include, but are not limited to:

- Custody of assets
- Investment management
- Collection of income
- Complete reporting of transactions, assets held and income
- Fiduciary tax information or preparation

These accounts are referred to as *revocable trusts*, *irrevocable trusts* or *living trusts*.

### RETIREMENT BENEFIT SERVICES

City National Bank is able to meet your personal retirement goals as well as your organization’s specific employee benefit requirements. We offer tax-deferred accounts for individuals or for the self-employed. Because we are a trust department, your investment options are varied and not limited to proprietary investments as in many fund companies and brokerage firms.

We will help you choose a customized plan to meet the needs of your employees and business. We will act as the plan’s trustee in administering the contributions, distributions and investment of plan assets. A few of the accounts we offer in this area are *pension plans*, *profit sharing/401(k) plans*, *fixed or self-directed IRA and SEP*.

### ESTATE ADMINISTRATION

Our trust department is very capable of administering and managing almost any legal or court-ordered trust or estate, *such as probate estates, guardianships, conservatorships, receiverships, testamentary trusts, escrow accounts and 2 O.S. 83 trusts*.

### CORPORATE or PUBLIC TRUST SERVICES

Many businesses, corporations or public authorities (national, state, county or municipal) have specific needs for an insured corporate trustee to ensure the fidelity and diligent management of corporate or public funds. We can act as a fiscal agent or trustee of an institution or political body in receiving and disbursing money, credits, securities and effects from and to various general or specific funds, such as sinking, construction, escrow, equipment or lease rental funds.

### REAL PROPERTY SERVICES

We maintain the necessary skills, expertise and resources to effectively manage real property. Some of these services include selling trust real estate without the need or high cost of an outside broker, but if a broker is necessary, managing and monitoring all aspects of the sale/purchase process. Our staff is also skilled at negotiating leases, collecting rental income, and paying necessary expenses regarding commercial or residential rental property.

### OTHER SERVICES

Additional services beyond the normal administration of the trust accounts listed above are also available on an hourly or negotiated basis, depending on the service.

# City National Bank & Trust Co.

## Credit Services Offered:

Credit Services are offered through City National Bank's primary lending office located in Lawton, Oklahoma and through the bank's other lending offices located in Oklahoma City, Oklahoma and Tulsa, Oklahoma. Customers may apply for credit at any of the bank's locations across Oklahoma and South Kansas. Customers and non-customers may now apply for consumer loans, (real estate and non-real estate) online.

The primary consideration when extending credit is based on the credit worthiness of the applicant(s) without regards to the applicant(s) sex, marital status, race, color, religion, residence in the community, national origin, age, disability, or receipt of income from public assistance.

## Consumer Loans:

Secured or unsecured loans to consumers for personal, family or household services. Consumer loans financed for the purpose of automobiles, motorcycles, airplanes, or boats. Consumer real estate loans for the purpose of constructing, purchasing or refinancing a primary residence, home equity, HELOC, or home improvement.

## Commercial Loans:

Secured or unsecured loans to businesses and individuals for business related purposes. This area includes, but it not limited to manufacturers, wholesalers, retailers, and service industries:

Automobiles  
Aircraft  
Charitable Foundations  
Churches  
Equipment  
Farm Machinery  
Furniture and fixtures  
Homes for the Handicapped  
Hospitals



### *Commercial Loans (continued):*

Investments  
Leasehold Improvements  
Letters of Credit  
Merchant Visa or MasterCard Program  
Livestock  
Farm Land  
Commercial Real Estate  
Tax Free  
Small Business Loans  
Small Business Administration (SBA) Loans

### *Real Estate Loans:*

Secured loans to individuals and businesses to construct, improve, or purchase real property and improvements:

#### *Permanent Loans:*

Income producing property loans  
1-4 Family (i.e. residences or townhouses)  
5 or More Family (i.e. apartments or duplexes)

#### *Interim Construction and Temporary Loans:*

Loans to build single family residences, tracts, condominiums, and planned unit developments.  
Loans to build offices, retail stores, warehouse/industrial properties and apartments.

# City National Bank & Trust Co.

## Non-Credit Services:

City National Bank offers a variety of non-credit services available to both customers and non-customers. All non-credit services are disclosed in both the Consumer and Business Account Brochures. Not all services are available at every location.

## Common Fees & Charges

ATM Foreign Machine Transactions & Inquires (each)	\$2.00
ATM or Visa Debit Card Denied Transaction (each)	\$1.00
Changing Account Type	\$15.00
Loan Application Fee (except real estate)	\$10.00
Overdraft Item Fee	\$25.00
Non-Sufficient Funds Fee	\$25.00
Paper Statement Fee (Consumer)	\$3.50
Paper Statement Fee (Business)	\$4.00
Personal Money Order (customer and non-customers)	\$3.00
Stop Payment Order (per item)	\$35.00
Telephone Transfer (each)	\$6.00
Temporary Check (4 pre-printed checks)	\$4.00
Temp Statement/Account Print Out	\$5.00
Watch or Restriction (per occurrence)	\$30.00

## Other Fees & Charges

Account Reconciliation Assistance (per hour)	\$30.00
Cashier's Check (customer)	\$7.50
CityNet DigiPlus (per user/per statement cycle)	\$4.99
CityNet Early Pay (per account/per statement cycle)	\$2.00
CityNet Pay A Person (per user/per statement cycle)	\$3.00
CityNet PFM Tool (per user/per statement cycle)	\$1.50
CityNet Online Bill Pay (per user/per statement cycle)	\$6.00
Closing an Account within the First 6 Months	\$30.00
Copy Service (per page)	\$2.00
Collection Items (outgoing & incoming) & any bank fee	\$25.00
Deposit/Loan Verification	\$35.00
Dormant Account Monthly Charge (after 2 yrs)	\$15.00
Express Mail Fee	\$25.00
Garnishment	\$65.00
Hold Release (deposited items)	\$15.00
Inactive Fee (after 90 days)	\$10.00
Incomplete Address Fee (after 120 days)	\$5.00
Incomplete TIN Certification Fee	\$100.00
Levy	\$65.00
Night Deposit Bag Rent (per bag/per year)	\$50.00
Notary Service	\$5.00
Re-open Charged Off Account	\$25.00
Research (per hour, any circumstances)	\$30.00
Returned Mail Statement Charge	\$10.00
Safe Deposit Drill Fee	\$120.00
Safe Deposit Late Fee	\$25.00
Special Handling of Account	\$50.00
Unclaimed Property Fee	\$100.00
Visa Debit Card Gallery Fee	\$14.00
Visa Debit Card Replacement	\$12.00
Domestic Wire Transfer (outgoing)	\$25.00
Domestic Wire Transfer (incoming)	\$12.50
International Wire Transfer (outgoing)	\$60.00
International Wire Transfer (incoming)	\$60.00
Zipper Bags - Large (per bag)	\$10.00

## Non-Customer Fees & Charges

ATM Transaction	\$3.75
Cashier's Check	\$15.00
Check Cashing (govt & tax)	greater of \$10 or 4%
Check Cashing (approved checks)	greater of \$3 or 2%-7%
Collection Items (outgoing & incoming) & any bank fee	\$35.00
Notary Service	\$5.00
Signature Guarantee	\$5.00

*All fees are periodically reviewed & are subject to change. Updated January 2025*

**City National Bank & Trust**  
CRA Assessment Areas

**30020 Lawton MSA Full**

Counties: Comanche

Br. #	Branch Name
1	Walmart Lawton
3	Countrymart East
19	Gore
21	Walmart West
45	Marketplace
888	Main Bank

**46140 Tulsa MSA Partial**

Counties: Tulsa, Creek

Br. #	Branch Name
13	Garnett
16	Broken Arrow
33	Woodland Hills
35	Commerce Towers
37	Glenpool
52	Admiral
53	Aspen
55	Mingo Valley
56	Sapulpa
62	Lewis

**36420 OKC MSA Partial**

Counties: Canadian, Cleveland,  
Grady, Logan,  
Oklahoma

Br. #	Branch Name
7	59th
11	El Reno
17	Mem & Penn
18	Sante Fe
24	Britton
27	Chickasha
28	Del City
29	Midwest City
32	Edmond
36	Mustang
46	Westernview
49	North Pointe
54	Sooner
58	Moore
59	Expressway

**99999 Rural OK Non-MSA**

Counties: Stephens, Ottawa\*,  
Washington, Kay,  
Pottawatomie,  
Muskogee

Br. #	Branch Name
4	Duncan
8	Miami
14	Bartlesville
15	Ponca City
23	Shawnee
61	Muskogee

**48620 Wichita MSA Partial**

Counties: Sedgwick

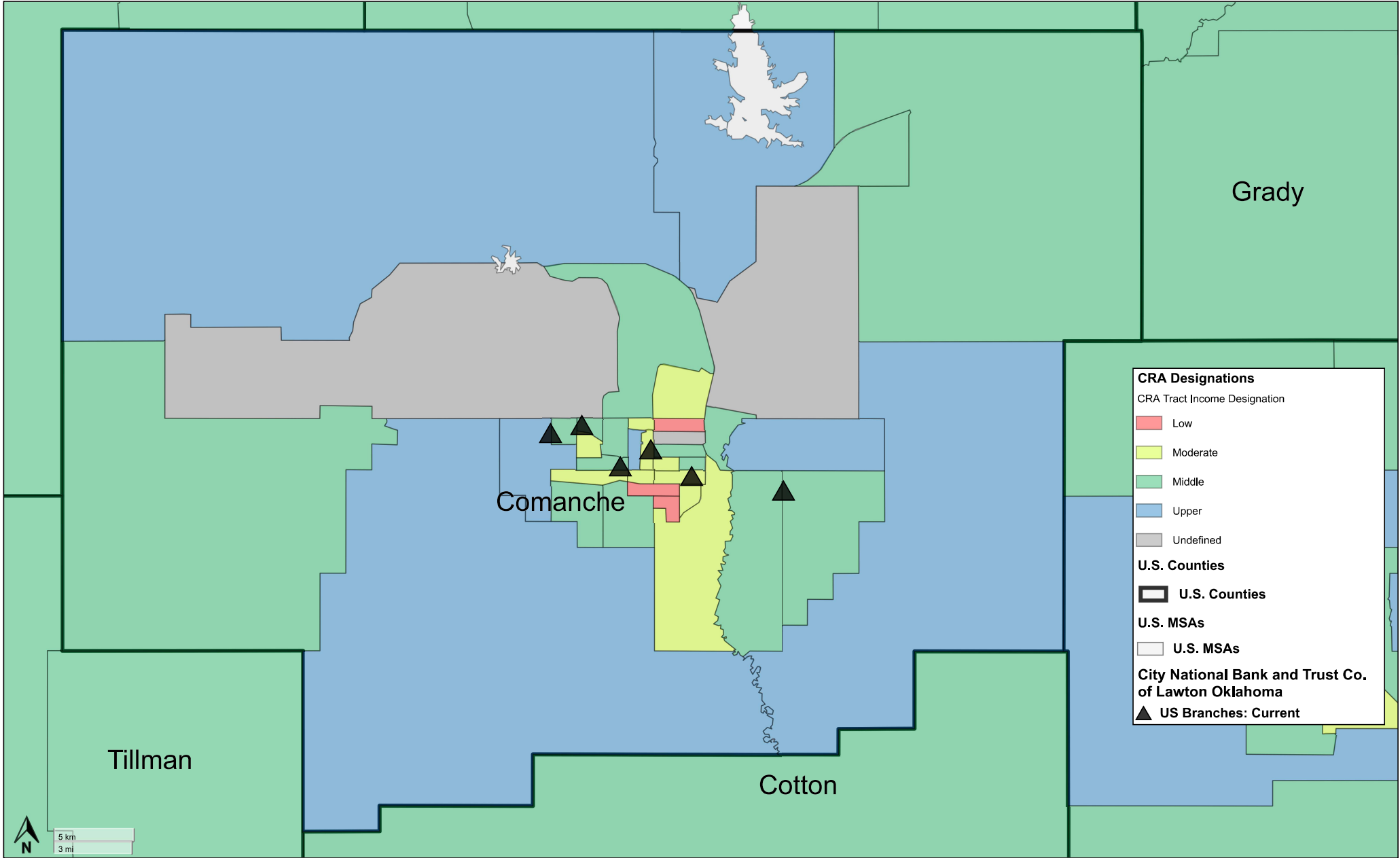
Br. #	Branch Name
44	Rock Road
48	Pawnee
57	Dugan

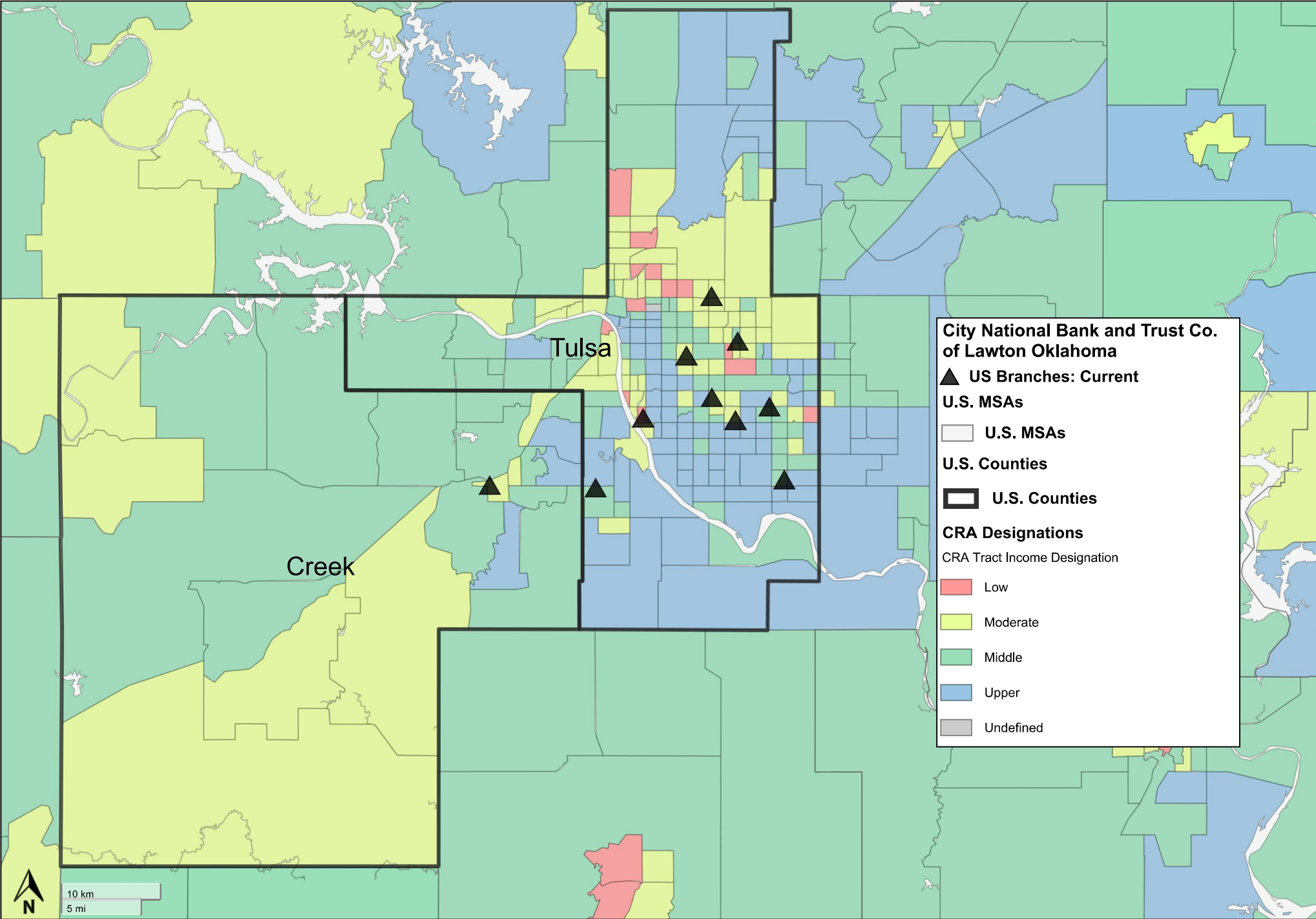
**21420 Enid MSA**

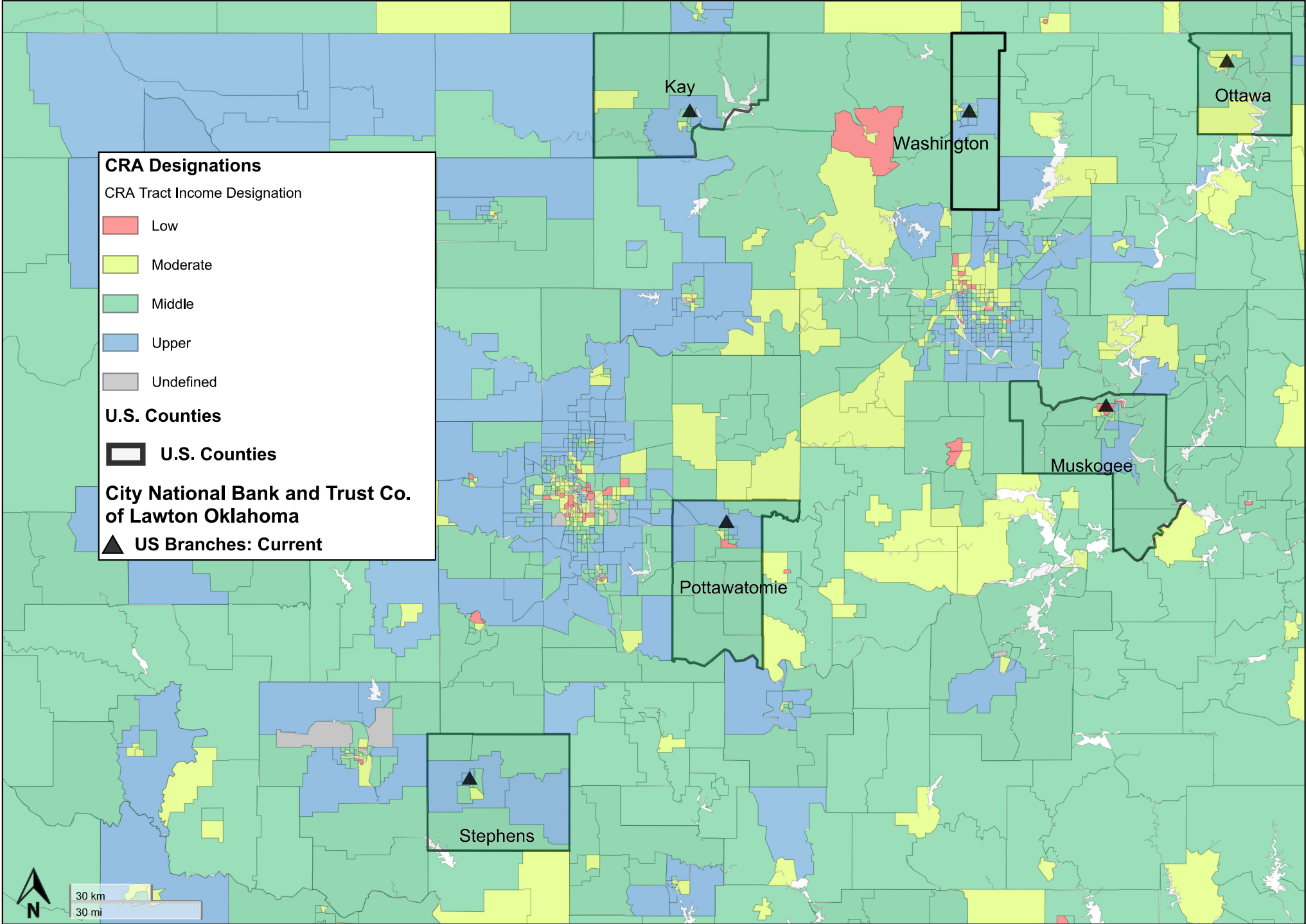
Counties: Garfield

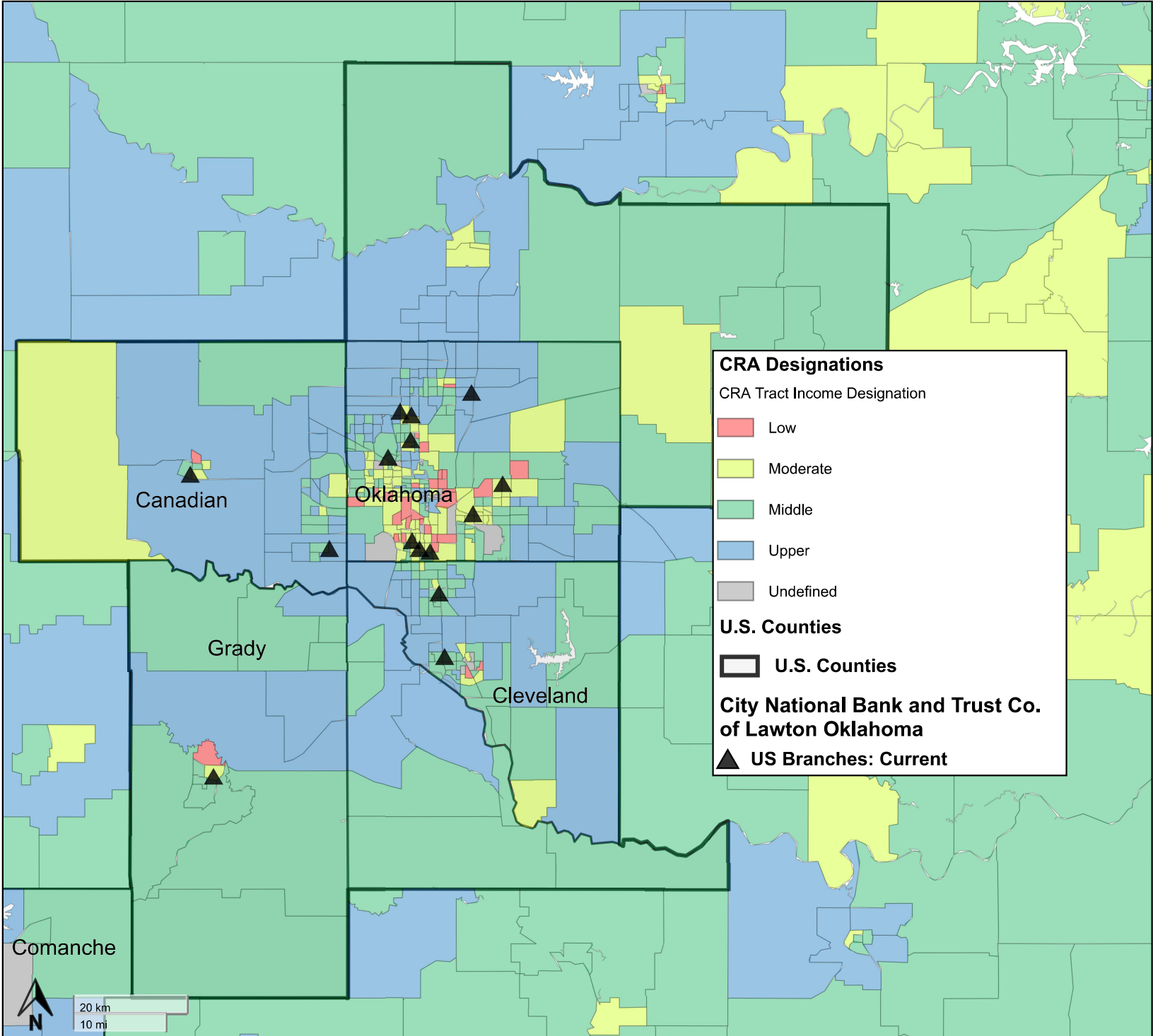
Br. #	Branch Name
25	Enid

\* Includes Distressed Middle-Income Nonmetropolitan Tracts (Sub: Poverty)

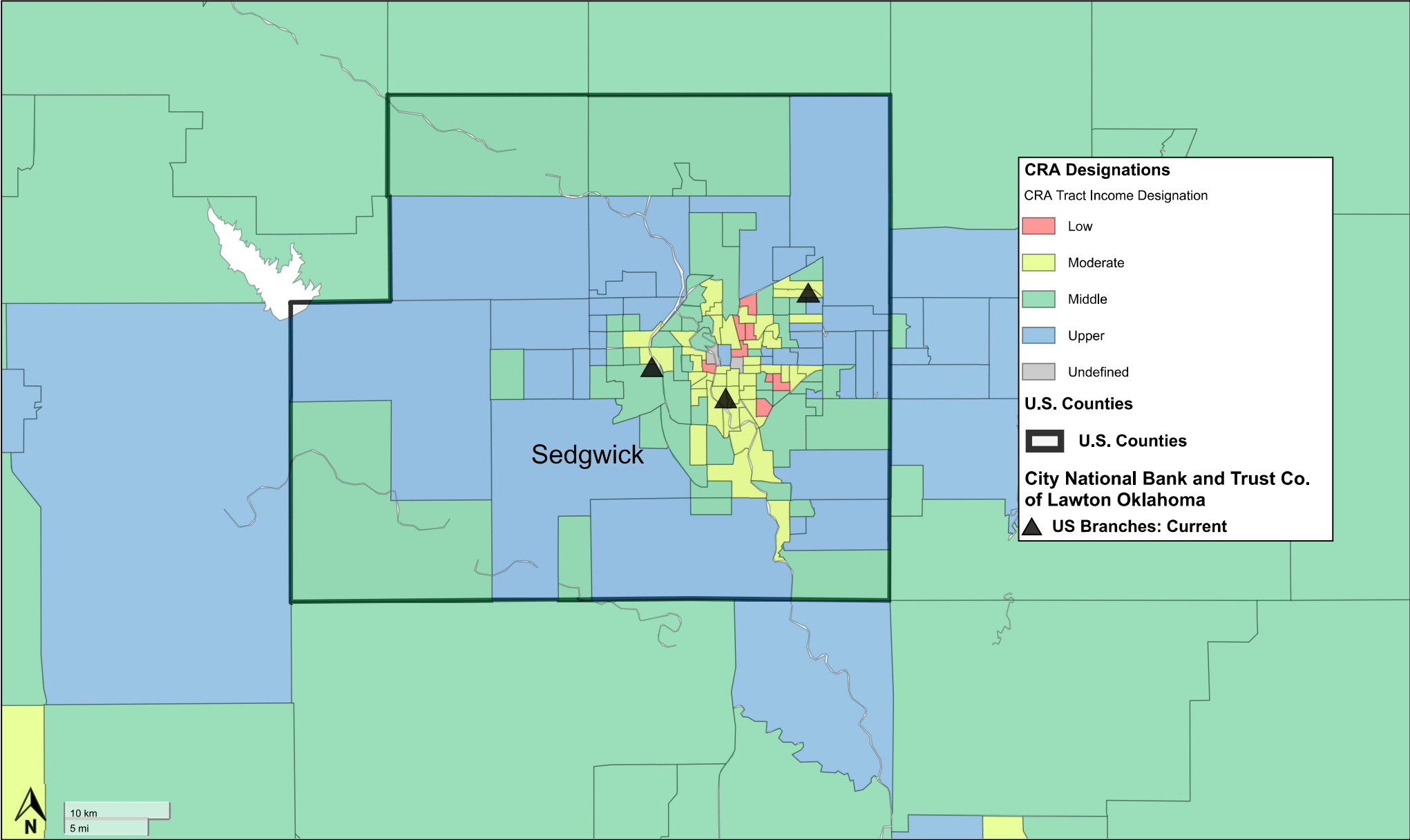


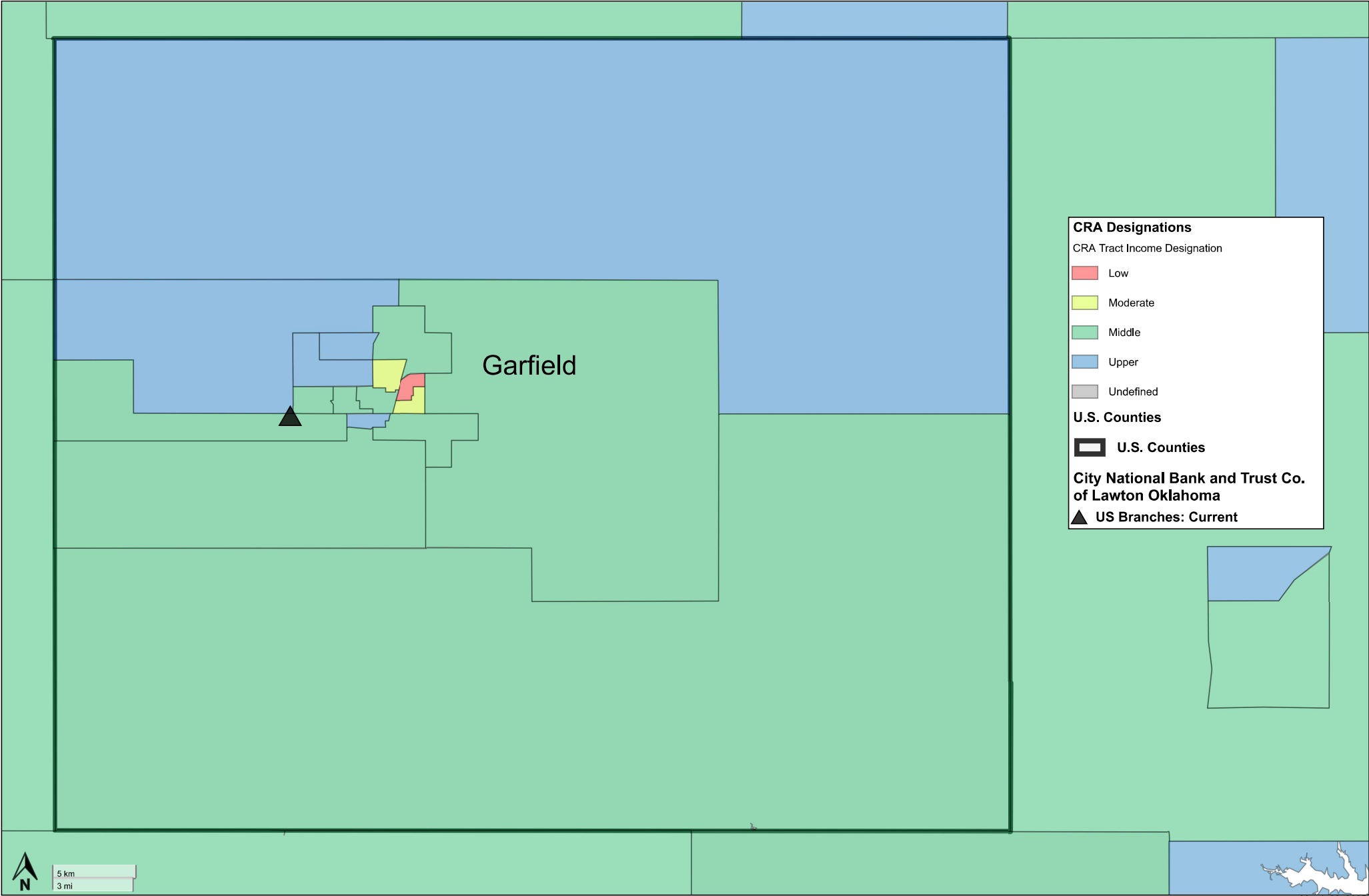












## City National Bank & Trust Co.

### Loan to Deposit Ratios

#### Loan to Deposit Ratios 2024

<b><u>March 2024</u></b>	<b><u>June 2024</u></b>	<b><u>September 2024</u></b>	<b><u>December 2024</u></b>
85.32%	88.34%	87.69%	92.76%

#### Loan to Deposit Ratios 2023

<b><u>March 2023</u></b>	<b><u>June 2023</u></b>	<b><u>September 2023</u></b>	<b><u>December 2023</u></b>
84.69%	82.10%	80.51%	87.01%

#### Loan to Deposit Ratios 2022

<b><u>March 2022</u></b>	<b><u>June 2022</u></b>	<b><u>September 2022</u></b>	<b><u>December 2022</u></b>
74.06%	84.41%	82.14%	86.40%