

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), 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 Comptroller 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 Comptroller; 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 Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that next quarter. This list is available through the Comptroller of the Currency's website at 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 & Trust
P.O. Box 2009
Lawton, OK 73502-2009

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

You may also submit comments electronically to the OCC at CRAComments@occ.treas.gov. Your written comments, together with any response by us, will be considered by the Comptroller 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 Comptroller. 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:

Community Development Officer
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.

Home Mortgage Disclosure Act Notice

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. For more information, visit the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available online.



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

June 1, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

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

500 Montgomery Square
Lawton, OK 73501

Office of the Comptroller of the Currency

8282 S Memorial Dr., Ste. 300
Tulsa, OK 74133

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.

Contents

Overall CRA Rating	1
Description of Institution	2
Scope of the Evaluation	2
Discriminatory or Other Illegal Credit Practices Review	3
State Rating.....	.
State of Oklahoma	5
State Rating.....	..
State of Kansas.....	11
Appendix A: Scope of Examination	A-1
Appendix B: Summary of MMSA and State Ratings	B-1
Appendix C: Definitions and Common Abbreviations	C-1
Appendix D: Tables of Performance Data	D-1

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 major factors that support this rating include:

- The Lending Test rating is based on The City National Bank and Trust Company of Lawton's (CNB or the bank) satisfactory lending performance within the states of Oklahoma and Kansas. During the evaluation period, the bank's loan-to-deposit (LTD) ratio was reasonable. A substantial majority of the bank's loans originated during the evaluation period were within the assessment area (AA).
- The Community Development (CD) Test rating is based on the bank's responsiveness to community development (CD) needs in the states of Oklahoma and Kansas. The bank exhibits adequate responsiveness to CD needs in the AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio was reasonable. CNB's quarterly LTD ratio for this CRA performance evaluation averaged 83.8 percent. The LTD ratio has fluctuated somewhat since the prior CRA PE from a low of 79.0 percent in the third quarter of 2023 and a high of 90.96 percent in the fourth quarter of 2024. We compared the LTD ratio to five similarly situated banks (peer banks) in their respective market area. For peer banks, LTD ranged from an average low of 36.4 percent and a high of 99.96 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AA(s).

The bank originated and purchased 84.4 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.

Table 1: Lending Inside and Outside of the Assessment Area										2023-2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	183	94.33	11	5.67	194	17,121	89.88	1,928	10.12	19,049
Small Business	221	65.19	118	34.81	339	142,937	75.42	46,575	24.58	189,512
Small Farm	4	57.14	3	42.86	7	358	51.86	332	48.14	690
Consumer	1426	87.32	207	12.68	1633	21,858	86.10	3,530	13.90	25,388
Total	1834	84.40	339	15.60	2173	182,274	77.68	52,365	22.32	234,639
Source: 1/1/2023 - 12/31/2025 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Source: 1/1/2023 - 12/31/2025 Bank Data.

Due to rounding, totals may not equal 100.0%

Description of Institution

CNB is a multistate community bank headquartered in Lawton, Oklahoma. It is a subsidiary of JRMB II, Inc. (JRMB), a two-bank holding company. Both JRMB and FSNB, NA, CNB's sister bank, are headquartered in Lawton, Oklahoma. Inter-bank transactions are limited. Each bank has a separate Board of Directors, although share some common Directors. CNB and FSNB focus on serving different clientele with some overlap in the city of Lawton. CNB has branches and deposit taking ATMs in Oklahoma and Kansas. Oklahoma branches are a mix of stand-alone branches and branches in Wal-Mart Supercenters or Wal-Mart Neighborhood Markets in Lawton, Oklahoma City, Tulsa, El Reno, Miami, Bartlesville, Ponca City, Broken Arrow, Shawnee, The Village, Enid, Chickasha, Del City, Edmond, Mustang, Glenpool, Sapulpa, Moore, and Muskogee. The Kansas branches are all Wal-Mart branches in Wichita. Branches are generally open from 9:30 am to 6:00 pm, Monday through Friday with some open 8:00 am to 6:00 pm. On Saturdays, branches are generally open from 9:30 am to 4:00 pm with some open 8:00 am to 1:00 pm.

CNB's primary focus is to serve the consumer, commercial, and agricultural needs of customers located in their 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 Wal-Mart branches in Kansas, fulfill consumer needs. The bank's lending strategy focuses on commercial and residential real estate loans in the Lawton MSA Partial AA and out of their stand-alone branches and consumer lending in their Wal-Mart branches. CNB provides 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 offers Small Business Administration loans. CNB also offers asset management services through their trust department.

As of December 31, 2025, the bank's total assets were \$435 million, total deposits were \$362 million, and tier one capital was \$60 million. Net loans and leases total \$297 million, or 68.3 percent of total assets. By dollar volume, the loan portfolio consists of 92.3 percent of real estate loans, 3.7 percent commercial loans, 3.6 percent other loans, 2.4 percent individual, and less than one percent agricultural loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs. CNB's prior CRA Performance Evaluation was dated April 3, 2023, and resulted in a "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period includes all reported activity between January 1, 2023, and December 31, 2025. Consumer loans and home mortgages were evaluated for the Lawton MSA full-scope AA and the OKC MSA limited-scope AA. Only consumer loans were evaluated for the Wichita MSA full-scope AA. The Lawton MSA, OKC MSA, Enid MSA, Tulsa MSA, OK Non-MSA, and Wichita MSA did not experience boundary changes during the evaluation period.

The OCC evaluated CNB using the intermediate small bank performance criteria, which includes a lending test and a community development (CD) test. The lending test evaluated the bank's record of meeting credit needs of its AAs through lending activities. The CD test includes CD lending,

investment, and service components. The CD test evaluates CNB's responsiveness to CD needs in its AAs.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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, and where applicable, multistate ratings.

The State of Oklahoma rating was most heavily weighted in determining the overall conclusion. The majority of CNB's loans and deposits are in their AAs in the State of Oklahoma.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those 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) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma¹: 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.
- CNB exhibits a reasonable distribution of loans in geographies of different income levels.
- CNB exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services.

Description of Institution's Operations in Oklahoma

CNB delineated five AAs in the state of Oklahoma: Lawton MSA Partial, Tulsa MSA Partial, OKC MSA Partial, OK Non-MSA, and the Enid MSA AAs. The Lawton MSA comprises all geographies in Comanche County. The Tulsa MSA Partial comprises all geographies in Tulsa, Wagoner, and Creek Counties. The OKC MSA Partial comprises all geographies in Canadian, Cleveland, Grady, and Oklahoma Counties. The OK Non-MSA comprises all geographies in Kay, Stephens, Ottawa, Muskogee, Pottawatomie, and Washington Counties. The Enid MSA comprises all geographies in Garfield County.

According to the June 30, 2025, FDIC Summary of Deposits report, CNB branches in Oklahoma account for 98.6 percent of total CNB deposits. CNB operates 37 of 40 branches in the state. Competition in the state of Oklahoma is strong. Several large, nation-wide and regional banks have presence in Oklahoma as well as several large state banks. According to the Summary of Deposits report, the bank has \$368.2 million in deposits with a deposit market share of 0.26 percent, ranking 64th out of 199 banks in the state.

We referenced one community contact during the evaluation period for the Lawton MSA AA. The local housing and community development agency supports public service organizations, developing and maintaining public parks and streets, and provides housing opportunities to low- and moderate-income families in the city of Lawton. The demographic of the area is lower income that has stabilized over recent years, but there is a lack of desirable housing in the city.

Lawton MSA AA

The following table provides a summary of demographics, including housing and business information for the Lawton MSA during the evaluation period.

¹ 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

Assessment Area(s) - Lawton MSA Partial						
2023 - 2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	38	7.89	26.32	39.47	18.42	7.89
Population by Geography	121,125	6.20	22.66	44.07	23.27	3.80
Housing Units by Geography	51,665	8.43	24.97	42.35	21.83	2.42
Owner-Occupied Housing by Geography	23,075	5.37	15.60	46.04	31.93	1.06
Occupied Rental Units by Geography	20,166	10.21	34.70	38.69	12.73	3.66
Vacant Units by Geography	8,424	12.58	27.31	41.01	15.94	3.15
Businesses by Geography	2,861	6.92	33.38	33.10	23.77	2.83
Farms by Geography	159	2.52	12.58	38.99	45.91	0.00
Family Distribution by Income Level	27,941	22.11	17.51	18.78	41.59	0.00
Household Distribution by Income Level	43,241	23.30	15.79	18.72	42.19	0.00
Unemployment rate (%)	5.82	16.75	6.20	5.51	4.02	3.40
Households Below Poverty Level (%)	14.98	27.12	21.54	12.05	7.16	37.64
Median Family Income (Oklahoma)		\$65,335			Median Housing Value	\$104,800
Median Family Income (Oklahoma) for 2024		\$74,900			Median Gross Rent	\$778
					Families Below Poverty Level	11.84
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2025 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						

The Lawton MSA Partial AA is in southwest Oklahoma and includes the entirety of Comanche County. The bank operates six branches, including their main branch and 19 ATMs, with four of those also taking deposits. According to the June 30, 2025, FDIC market share report, CNB is ranked fourth out of 10 banks in the AA with 11.8 percent of deposit market share.

Scope of Evaluation in Oklahoma

The Lawton MSA Partial AA is the full-scope AA for the evaluation in Oklahoma due to the number of loans originated and share of bank deposits in the AA. Approximately 25 percent of all loans originated in Oklahoma and 64 percent of bank deposits were in the full-scope AA. Additionally, the bank is headquartered in Lawton. Loan products reviewed in the full-scope AA were HMDA loans and a sample of consumer loans originated in the AA in 2023, 2024, and 2025. The OKC MSA Partial AA received a limited-scope review. Please refer to appendix A in this performance evaluation for a list of all AAs under review.

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 a full-scope review, the bank's lending performance in the state of Oklahoma is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table 7 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.

The percentage of home mortgage loans originated or purchased in low-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate percentage of all reporting lenders.

Consumer Loans

Refer to Table 13 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 percentage of consumer loans originated in low-income geographies was below the percentage of low-income households in the AA. The percentage of consumer loans originated in moderate-income geographies was below the percentage of moderate-income households in the AA.

Lending Gap Analysis

We performed a lending gap analysis which included a review of sampled loans compared to AA maps and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table 8 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.

The distribution of home mortgage loans to low-income families was significantly below the percentage of low-income families but exceeded the aggregate percentage of all reporting lenders. CNB originated 10.5 percent of their home mortgage loans in the AA to low-income families compared to 22.1 percent of low-income families. However, CNB's performance exceeded all other lenders at 3.7 percent, indicating that low-income families have difficulty qualifying for a home mortgage in the AA. The distribution of home mortgage loans to moderate-income families was below the percentage of moderate-income families but exceeded the aggregate percentage of all reporting lenders.

Consumer Loans

Refer to Table 14 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 distribution of consumer loans to low-income borrowers was below the percentage of low-income households. The distribution of consumer loans to moderate-income borrowers exceeded the percentage of moderate-income households.

Responses to Complaints

The bank did not receive any CRA related complaints during the evaluation period.

Conclusions for Areas Receiving Limited Scope Reviews

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

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.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Lawton MSA Partial AA	22	47.83	7,574	45.96
OKC MSA Partial AA	13	28.26	6,873	41.70
Tulsa MSA Partial AA	6	13.04	932	5.65
OK Non-MSA AA	5	10.87	1,101	6.68
Total	46	100.00	16,480	100.00

During the evaluation period, CNB made 22 loans totaling \$7.57 million in the full scope AA consisting of economic development (\$4.7 million), community service (\$1.5 million), affordable housing (\$1.4 million), and revitalize/stabilize (\$247 thousand).

The following are examples of CD loans the bank originated or purchased in this AA:

- The bank originated a \$2.6 million loan to an entity for economic development.
- The bank originated a \$1.1 million loan to further community services.
- The bank originated a \$361 thousand loan to finance affordable housing.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, set forth the information and data used to evaluate the bank's level of qualified investments. These tables include all qualified investments, including grants and donation, including prior period investments that remain outstanding as of the end of the evaluation period.

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$	#	\$	#	% of Total #	\$	% of Total \$	#	\$
Lawton MSA Partial AA	0	0	1	266	1	10.00	266	7.33	0	0
OKC MSA Partial	1	43	4	2,757	5	50.00	2,800	77.05	0	0
Tulsa MSA Partial	1	273	0	0	1	10.00	273	7.52	0	0
Enid MSA	1	0	0	0	1	10.00	0	0.00	0	0
OK Non-MSA	1	41	1	253	2	20.00	294	8.10	0	0
Total	4	357	6	3,276	10	100.00	3,633	100.00	0	0

The investment in the Lawton MSA Partial AA was a municipal bond to a local development authority for acquisition, construction, renovation, and improvements for various capital projects.

Extent to Which the Bank Provides Community Development Services

During the three-year evaluation period, employees provided 490.25 service hours; for the Lawton MSA (318 hours), Oklahoma City MSA (5 hours), Tulsa MSA (86 hours), and Oklahoma non-MSA (82 hours). The majority of services hours were employees serving as board members or committee members for different nonprofits focused on community improvement, financial literacy education to LMI people and students, and elder abuse awareness seminars.

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, Tulsa MSA Partial, Enid MSA, and OK Non-MSA AAs was consistent with the bank's overall performance under the CD Test in the full scope area(s).

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

State Rating

State of Kansas

CRA rating for the State of Kansas²: Satisfactory

The Lending Test is rated: Outstanding

The Community Development Test is rated: Needs to Improve

The major factors that support this rating include:

- CNB exhibits excellent distribution of consumer loans to individuals of different income levels
- CNB exhibits excellent distribution of consumer loans to geographies of different income levels
- CNB exhibits poor responsiveness to community development needs in the state through qualified investments, and community development services

Description of Institution's Operations in Kansas

CNB delineated one AA in the state of Kansas, the Wichita MSA Partial AA. The Wichita MSA Partial is comprised of all geographies in Sedgwick County.

According to the June 30, 2025, FDIC Summary of Deposits report, CNB branches in Kansas totaled 1.4 percent of total deposits. CNB operates three branches in Kansas. Competition in Kansas is strong. CNB ranks 239th out of 241 banks in the state. According to the Summary Deposits report, CNB has \$5.1 million in deposits in the state with a deposit market share of less than 0.01 percent.

We referred to one community contact during the evaluation period. The contact noted that the city of Wichita and surrounding areas are heavily influenced by the business cycles of the aerospace industries, but efforts have been made to diversify employment and economic activity. The contact noted that some smaller cybersecurity firms and a computer chip manufacturing facility have moved or announced projects in the area bringing high skill and high paying jobs. The contact noted that Wichita is consistently named as one of the most affordable places to live in the country and is one of the most affordable places for first-time home buyers. This diversification of employers is bringing more people to the area as well as providing more entry-level employment opportunities to Wichita to retain more area college graduates that would otherwise leave. The contact stated they felt that local financial institutions, particularly community banks, were very responsive to business and consumer credit needs with flexibility in loan terms.

Wichita MSA Partial

The following table provides a summary of demographics, including housing and business information for the Wichita MSA during the evaluation period.

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

Assessment Area(s) - Wichita MSA Partial						
2023 - 2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	135	5.93	31.11	36.30	25.19	1.48
Population by Geography	523,824	3.82	27.73	36.22	31.56	0.67
Housing Units by Geography	220,638	4.70	30.86	36.00	27.31	1.13
Owner-Occupied Housing by Geography	124,213	2.08	21.57	40.20	35.95	0.21
Occupied Rental Units by Geography	75,107	7.52	42.38	31.90	15.90	2.30
Vacant Units by Geography	21,318	10.03	44.42	26.00	17.14	2.41
Businesses by Geography	15,012	2.80	24.05	32.25	38.30	2.59
Farms by Geography	613	1.31	16.15	34.26	47.15	1.14
Family Distribution by Income Level	126,223	20.28	18.57	21.01	40.14	0.00
Household Distribution by Income Level	199,320	23.57	17.63	17.73	41.07	0.00
Unemployment rate (%)	5.14	10.66	7.03	4.49	3.59	6.36
Households Below Poverty Level (%)	13.08	36.66	20.54	10.18	4.73	41.44
Median Family Income (48620 - Wichita, KS MSA)		\$74,120		Median Housing Value		\$130,000
Median Family Income (48620 - Wichita, KS MSA) for 2025		\$93,500		Median Gross Rent		\$850
				Families Below Poverty Level		9.16
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2025 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						

CNB operates three branches and three ATMs in the AA. According to the June 30, 2025, FDIC Market Share Report, CNB ranked 37th out of 38 banks in the AA with a deposit market share of 0.03 percent.

Scope of Evaluation in Kansas

Examiners conducted a full-scope review of the Wichita MSA Partial AA, the only AA in the state of Kansas. The AA represents 1.4 percent of CNB's deposits and less than 1 percent of all loans originated during the evaluation period. There were not enough HMDA loans or loans of another type to conduct a meaningful analysis of a second loan type. Please refer to the table in Appendix A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Kansas was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited an excellent geographic distribution of loans in the state.

Consumer Loans

Refer to Table 13 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.

The percentage of consumer loans originated in low-income geographies was below the percentage of low-income households in the AA. The percentage of consumer loans originated in moderate-income geographies exceeded the percentage of moderate-income households in the AA.

Lending Gap Analysis

We performed a lending gap analysis which included a review of sampled loans compared to AA maps and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

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

Consumer Loans

Refer to Table 14 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.

The distribution of consumer loans to low-income borrowers exceeded the percentage of low-income households in the AA. The distribution of loans to moderate-income borrowers exceeded the percentage of moderate-income households in the AA.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of Kansas is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibited poor 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 AA(s).

Number and Amount of Community Development Loans

CNB did not make any qualifying CD loans during the evaluation period. CNB's primary lending product in the AA is consumer lending. The bank faces strong competition from 37 other financial institutions in the AA. All branches are located inside Walmart stores. CNB has 1.4 percent deposit market share in the AA.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$	#	\$	#	% of Total #	\$	% of Total \$	#	\$
Wichita MSA Partial	2	455,990	0	0	2	100	455,990	100	0	0

The Qualified Investments Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified investments. The table includes all qualified investments, including prior period investment that remain outstanding as of the end of the evaluation period.

During a prior evaluation period, CNB purchased two mortgage loan pools comprised of loans made to moderate-income borrowers in Sedgwick County.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, employees provided 14 service hours for the Wichita MSA. The service hours were employees volunteering to teach financial literacy at an area middle school.

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

Appendix A: Scope of Examination

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”.

Time Period Reviewed:	1/1/2023 to 12/31/2025	
Bank Products Reviewed:	Home mortgage, consumer loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Oklahoma		
Lawton MSA Partial	Full-scope	
OKC MSA Partial	Limited-scope	
Tulsa MSA Partial	Limited-scope	
Enid MSA	Limited-scope	
OK Non-MSA	Limited-scope	
Kansas		
Wichita MSA Partial	Full-scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The City National Bank and Trust Company of Lawton, OK	Satisfactory	Satisfactory	Satisfactory
State:			
Oklahoma	Satisfactory	Satisfactory	Satisfactory
Kansas	Outstanding	Needs to Improve	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

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 the 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 low- and moderate-income 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): 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 CD loans and qualified investments, branch distribution, and CD services).

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

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

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/AA. Deposit data are compiled by the FDIC and are available as of June 30th 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 13. 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 14. 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/AA.

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.

State of Oklahoma

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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
Enid MSA Partial	1	62	1.19	2,417	3.22	--	1.61	7.68	--	5.75	54.33	100.00	53.08	34.77	--	39.55	--	--	--
Lawton MSA Partial	38	5,754	45.24	5,529	5.37	13.16	4.00	15.60	23.68	14.47	46.04	34.21	49.94	31.93	28.95	30.39	1.06	--	1.19
OK Non-MSA	7	494	8.33	12,835	1.01	--	0.96	12.11	28.57	11.83	59.40	57.14	57.30	27.48	14.29	29.90	--	--	--
OKC MSA Partial	25	3,775	29.76	66,350	3.80	4.00	3.31	18.28	40.00	16.44	39.21	32.00	36.65	37.75	24.00	42.93	0.95	--	0.65
Tulsa MSA Partial	13	7,727	15.48	38,686	2.81	--	1.87	22.85	38.46	20.44	32.47	15.38	30.58	41.82	46.15	47.02	0.05	--	0.05
Total	84	17,813	100.00	125,817	3.16	7.14	2.63	18.53	30.95	16.91	40.42	33.33	37.79	37.37	28.57	42.24	0.52	--	0.41
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Enid MSA Partial	1	62	1.19	2,417	21.99	--	7.99	14.96	100.00	16.76	21.27	--	20.27	41.78	--	31.77	--	--	23.21
Lawton MSA Partial	38	5,754	45.24	5,529	22.11	10.53	3.69	17.51	13.16	10.87	18.78	5.26	19.46	41.59	39.47	36.25	--	31.58	29.73
OK Non-MSA	7	494	8.33	12,835	20.32	--	5.37	17.70	57.14	15.04	20.01	28.57	19.00	41.97	14.29	34.80	--	--	25.79
OKC MSA Partial	25	3,775	29.76	66,350	21.14	8.00	6.06	17.76	28.00	16.15	20.43	20.00	18.90	40.67	28.00	31.62	--	16.00	27.26
Tulsa MSA Partial	13	7,727	15.48	38,686	21.31	--	5.60	17.43	7.69	16.19	19.32	15.38	20.06	41.94	30.77	33.34	--	46.15	24.81
Total	84	17,813	100.00	125,817	21.15	7.14	5.78	17.57	21.43	15.83	19.97	13.10	19.32	41.31	32.14	32.68	--	26.19	26.39
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2023 - 2025
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 Partial	30	266	2.38	6.12	6.67	9.93	13.33	54.09	43.33	29.86	36.67	--	0.00
Lawton MSA Partial	291	3,036	23.13	7.62	6.87	24.51	22.34	42.61	41.58	22.98	26.46	2.27	2.75
OK Non-MSA	219	1,288	17.41	2.09	1.83	15.67	31.51	58.87	48.86	23.36	17.81	--	0.00
OKC MSA Partial	436	3,045	34.66	6.06	8.72	24.12	32.11	38.59	36.47	29.77	21.10	1.46	0.00
Tulsa MSA Partial	282	1,577	22.42	5.41	6.03	29.29	37.59	31.43	32.62	33.57	23.76	0.29	0.00
Total	1258	9,213	100.00	23.72	26.55	16.46	25.62	18.01	24.83	41.81	15.73	--	7.27
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 Bank Data.													
Due to rounding, totals may not equal 100.0%													

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2023 - 2025	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Enid MSA Partial	30	266,285	2.38	25.12	50.00	14.58	6.67	20.25	16.67	40.06	20.00	--	6.67	
Lawton MSA Partial	291	3,035,906	23.13	23.30	19.24	15.79	21.31	18.72	23.71	42.19	19.24	--	16.49	
OK Non-MSA	219	1,287,889	17.41	23.35	29.68	16.23	28.31	16.83	28.77	43.58	8.68	--	4.57	
OKC MSA Partial	436	3,045,462	34.66	23.70	43.12	16.74	30.05	18.49	12.39	41.07	3.44	--	11.01	
Tulsa MSA Partial	282	1,577,423	22.42	23.84	34.04	16.34	35.11	17.44	15.96	42.37	10.64	--	4.26	
Total	1258	9,213	100.00	23.72	26.55	16.46	25.62	18.01	24.83	41.81	15.73	--	7.27	
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.														
Due to rounding, totals may not equal 100.0%														

State of Kansas

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			
	#	\$	% of Total Number	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
Wichita MSA Partial	132		100.00	25	2.08	--	1.90	21.57	100.00	21.72	40.20	--	39.26	35.95	--	36.88
Total	132		100.00	25	2.08	--	1.90	21.57	100.00	21.72	40.20	--	39.26	35.95	--	36.88

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023 - 2025	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	
Wichita MSA Partial	132		100.00	25	20.28	--	8.10	18.57	--	18.65	21.01	100.00	20.15	40.14	--	28.60	--	--	24.50	
Total	132	100.00	25	20.28	--	8.10	18.57	--	18.65	21.01	100.00	20.15	40.14	--	28.60	--	--	24.50		
Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.																				
Due to rounding, totals may not equal 100.0%																				

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2023 - 2025	
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	
Wichita MSA Partial	62	207	100.00	4.13	3.23	29.41	48.39	37.07	37.10	28.40	8.06	1.00	3.23	
Total	62	207	100.00	4.13	3.23	29.41	48.39	37.07	37.10	28.40	8.06	1.00	3.23	
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 Bank Data.														
Due to rounding, totals may not equal 100.0%														

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower 2023 - 2025													
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Wichita MSA Partial	62	207	100.00	23.57	48.39	17.63	33.87	17.73	9.68	41.07	3.23	--	4.84
Total	62	207	100.00	23.57	48.39	17.63	33.87	17.73	9.68	41.07	3.23	--	4.84

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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 Quanah 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
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
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
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
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
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
OK000815	Comanche Nation Tax Office	1915 E Gore Blvd	Lawton	OK	73501	0020.05	30020 Lawton, OK	Oklahoma - 40	Comanche - 031	Middle	No

City National Bank & Trust Co.

Branch Openings 2025:

None

Branch Openings 2024:

None

Branch Openings 2023:

None

City National Bank & Trust Co.

Branch Closings 2026:

In the Wichita, Kansas Community, Branch #57 closed on January 15, 2026

City National Bank & Trust

Census Tract Code: 0092.00

Branch #57 – Dugan

MSA/MD Code: Wichita – 48620

6110 W Kellogg Drive

State Code: Kansas - 20

Wichita, KS 67209

County Code: Sedgwick - 173

Branch Closings 2025:

In the Sapulpa, Oklahoma Community, Branch #56 closed on January 15, 2025

City National Bank & Trust

Census Tract Code: 0206.02

Branch #56 – Sapulpa

MSA/MD Code: Tulsa – 46140

1002 W Taft Avenue

State Code: Oklahoma - 40

Sapulpa, OK 74066

County Code: Creek - 37

Branch Closings 2024:

None

Branch Closings 2023:

None



For the nearest location,
visit **CNB1901.com/locations**.

Reach someone helpful
866-385-3444

Learn more about our services
CNB1901.com

Mailing Address
PO Box 2009
Lawton OK 73502-2009



Follow us @CNB1901



CNB Savings



ENERGIZE
your savings.



**HIGH-YIELDS,
FLEXIBLE OPTIONS**
& smart saving tools

*CNB High-Yield Savings

A variable rate savings account with no minimum balance requirements, that rewards accountholders with interest each time they meet their linked CNB Reward Checking account's minimum qualifications during a Monthly Qualification Cycle.

Annual Percentage Yield (APY) accurate as of 01/01/2026. Rates subject to change after account opening.

\$50 minimum deposit is required to open the account.

When minimum qualifications are met on linked CNB Reward Checking account(s), CNB High-Yield Savings daily balances up to and including \$200,001.00 earn an interest rate of 2.00% APY and daily balances over \$200,001.00 earn an interest rate of 0.50% APY on the portion of the daily balance over \$200,001.00 resulting in a range from 2.00% to 1.25% APY depending on the account's daily balance. When qualifications are not met on the linked CNB Rewards Checking account(s) interest rate earned on the account's entire daily balance will be 0.05% APY. Interest will be credited to your account on the last day of the current statement cycle.

If qualifications are not met for 3 consecutive monthly qualification cycles: **CNB High-Yield Savings** will convert to a Basic Savings Account with a quarterly statement/estatement and a \$6.00 quarterly account service charge, if daily account balance is under \$50.

"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.

Limit one (1) CNB High-Yield Savings Account per customer.

Account approval, conditions, qualifications, limits, timeframes, enrollments, and other requirements apply.

**Basic Savings & Buffalo Nickel Savings

Method A Tiered Rate Account: We pay interest on the full balance in the account the stated interest rate that corresponds to the applicable deposit tier.

***Certificates of Deposit (CD)

Minimum to Open: \$500.00.

Terms in days: 30 - 364 days.

Terms in months: 12 - 60 months generally, but longer terms available.

Interest Compounding Monthly for terms of 18 months, 24 months, 36 months, 48 months and 60 months.

Other interest payment options include transfer to another account with CNB or via ACH to another financial institution monthly, quarterly, semi-annually or annually.

Contact one of our bank service representatives for additional information.

Member FDIC.

Brochure Updated January 2026

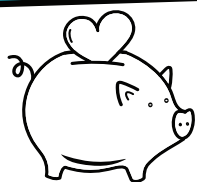
City
NATIONAL BANK

MEMBER
FDIC



More than banking, it's family!

CNB SAVINGS.



	CNB High-Yield Savings	Basic Savings	Buffalo Nickel
Reward Type	2.00% APY* on balances up to and including \$200,001 0.50% APY* on balances over \$200,001	Variable Rate (see rate sheet)	Variable Rate (see rate sheet)
Account Service Charge	\$0	\$6 quarterly Waived with daily \$50 balance	\$6 quarterly Waived with daily \$50 balance
Minimum deposit to open	\$50	\$50	\$50
Withdrawal Limits	One withdrawal per monthly statement cycle. \$3.00 for each additional withdrawal	Three withdrawals per quarterly statement cycle. \$3.00 for each additional withdrawal	Three withdrawals per quarterly statement cycle. \$3.00 for each additional withdrawal
Special Requirements	Must have CNB Cash Back Checking or CNB High-Yield Checking and meet monthly qualifications.	N/A	Under 18 + one adult custodian required
Statements	Monthly eStatement Avoid \$4.50 paper fee with eStatements. Must be enrolled in eStatements to qualify for Rewards.	Quarterly Statement Avoid \$4.50 paper fee with eStatements.	Quarterly Statement Avoid \$4.50 paper fee with eStatements.

If qualifications are not met for 3 consecutive monthly qualification cycles:
CNB High-Yield Savings will convert to a Basic Savings Account. See above for details.

BOOST Your Savings Potential

CNB CD's Certificates of Deposit

Earn competitive fixed rates over a set term.
Choose the option that best supports your savings goals.

Learn more about CD terms and rates at
cnb1901.com/savings-cds-iras

City Savers¹

Automatically save the spare change from debit card purchases. Funds are transferred directly into a savings account.

Learn more about City Savers at
cnb1901.com/services-city-savers

1. Activated by enrollment. ATM Transactions and online purchases that are recurring are not eligible.

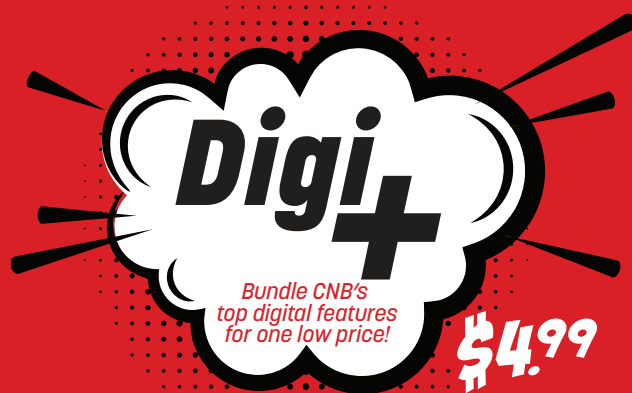


Here's how to earn your rewards...



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 Deposit¹ Making an online check deposit with your iPhone, iPad or Android smartphone is as simple as snapping a photo.

Online Bill Pay¹ - \$6.00 without Digi+

Paying bills online has never been easier or more secure.

Pay A Person¹ - \$3.00 without Digi+

Send money to family and friends anywhere.

PFM Tool¹ - 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.

¹ Activated by enrollment.

City NATIONAL BANK

For the nearest location, visit [CNB1901.com/locations](https://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 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 eStatements¹ 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.

¹ 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 eStatements¹ 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.

¹ 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 Savers¹ Every time you use your debit card you round up purchases to the nearest dollar, depositing them into your savings account.

eStatements¹ - View your statements online, anytime, anywhere.

Paper Statements - Enroll in eStatements¹ to avoid a \$3.50 paper statement fee.

Real-Time Fraud Alerts¹

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

¹ Activated by enrollment.

Why Choose City Business Banking

Local people. Smart tools. Real support.

- Decisions made locally
- Business bankers who know you
- Tools that simplify your day
- Protection against fraud and risk
- Support as your business grows

Business Banking at a Glance

Accounts

Business checking and savings

Payments & Invoicing

Autobooks, ACH, Merchant Processing

Deposits

Mobile and Remote Deposit options

Protection

Positive Pay and fraud controls

Credit & Lending

Business credit cards and loans

Digital Access

Online and mobile banking tools

Let's find the right solutions for your business.



Commercial Lending with City National Bank

- Competitive interest rates
- Flexible repayment options
- No application fee
- Local decision-making
- Support from bankers who know your business

Loan Options

- Commercial start-up
- Inventory and equipment
- Agriculture
- Real estate
(purchase, refinance, construction)
- SBA loans
- Lines of credit

Let's talk about financing options that fit your goals.

Business Credit Card

Everyday purchasing with built-in rewards.

- Use at thousands of stores and retailers nationwide
- Online statements and transaction activity
- Business analysis reports
- Travel and emergency assistance
- Reward points program



Reward Points Program

Redeem points for travel, gift cards, and more.



For the nearest location, visit CNB1901.com/locations.

Reach someone helpful
844-861-1299

Learn more about our services
CNB1901.com

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



Follow us @CNB1901



Brochure Updated - February 2026

City BUSINESS BANKING



Business Accounts



More than banking, it's family!

Minimum Deposit to Open Checking Account: \$100				
CHECKING ACCOUNT	SMALL BUSINESS	BUSINESS ADVANTAGE	BUSINESS ELITE	NON-PROFIT CHECKING
Account Features	• Business Visa Debit Card* • Business Online Banking* • Online Bill Pay* (No charge for first 10 bills, \$0.70 each thereafter) • Imaged Monthly eStatements • 24/7 Telephone Banking • Mobile Check Deposit* • Notary Service <i>*Activated by enrollment</i>	• Business Visa Debit Card* • Business Online Banking* • Online Bill Pay* (No charge for first 10 bills, \$0.70 each thereafter) • Imaged Monthly eStatements • 24/7 Telephone Banking • Mobile Check Deposit* • Notary Service <i>*Activated by enrollment</i>	• Business Visa Debit Card* • Business Online Banking* • Online Bill Pay* (No charge for first 10 bills, \$0.70 each thereafter) • Imaged Monthly eStatements • 24/7 Telephone Banking • Mobile Check Deposit* • Notary Service • Variable Rate Account¹ <i>(Available as long as the daily balance doesn't fall below \$25,000)</i> <i>*Activated by enrollment</i>	• Business Visa Debit Card* • Business Online Banking* • Online Bill Pay* (No charge for first 10 bills, \$0.70 each thereafter) • Imaged Monthly eStatements • 24/7 Telephone Banking • Mobile Check Deposit* • Notary Service <i>*Activated by enrollment</i>
Cost, Liabilities & Requirements	• Transaction processing includes 100 line items per statement cycle. \$0.45 per item over 100 items. • \$6.00 monthly account service charge will be charged if the Daily Balance falls below \$1,500.00 during the statement cycle. • \$4.50 paper statement fee if not enrolled in eStatements.	• Transaction processing includes 150 line items per statement cycle. \$0.45 per item over 150 items. • \$12.00 monthly service charge • \$4.50 paper statement fee if not enrolled in eStatements.	• Transaction processing includes 200 line items per statement cycle, \$0.45 per item over 200 items. • \$18.00 monthly service charge • \$4.50 paper statement fee if not enrolled in eStatements. ¹ We pay interest on the full balance in the account the stated interest rate that corresponds to the applicable deposit tier. (See rate sheet for more details)	• Available only to organizations classified by the IRS as Tax Exempt • No monthly service charge • No paper statement fee
Waive Service Charge Options	No monthly account service charge if you have 2 of the following products - ACH, RDC, Positive Pay, or Merchant Processing			
Minimum Deposit to Open Savings Account: \$100				
SAVINGS ACCOUNT	BUSINESS SUPER SAVER SAVINGS		BUSINESS MONEY MARKET INVESTMENT ²	
Account Features	• Itemized Quarterly eStatements • Variable Rate Account¹		• Imaged Monthly eStatements • Variable Rate Account¹ • 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>	
Cost, Liabilities & Requirements	• \$6.00 quarterly service charge if daily balance falls below \$100.00 • \$3.00 per withdrawal after three withdrawals per quarterly cycle • \$4.50 paper statement fee if not enrolled in eStatements. ¹ We pay interest on the full balance in the account the stated interest rate that corresponds to the applicable deposit tier. (See rate sheet for more details)		• \$5.00 monthly service charge if the daily balance falls below \$2,500.00 • \$4.50 paper statement fee if not enrolled in eStatements ¹ We pay interest on the full balance in the account the stated interest rate that corresponds to the applicable deposit tier. (See rate sheet for more details) ² If the daily balance falls below \$2,500.00, the interest rate will revert to the current rate on the Business Elite account for the statement cycle.	

Featured Business Tools



Business Online Banking**

Manage your business anytime, anywhere.

- View balances and activity in real time
- Manage users and approvals
- Pay bills, initiate wires, and stop payments
- Enhanced Security Features
- Included with all Business Accounts



Autobooks**

Invoicing and payments, built into your online banking.

- Send professional digital invoices
- Accept card and ACH payments
- Share payment links or QR codes
- Get paid directly into your CNB account



Automated Clearing House (ACH)**

Fast, secure electronic payments.

- Ideal for payroll and direct debit
- Next-day receipt of funds
- Training and support available



Merchant Processing**

Accept payments wherever you do business.

- Accept credit and debit card payments
- In-store, online, and mobile options
- Fast funding to your CNB account
- Local service and support when you need it



Positive Pay**

Protection against check and ACH fraud.

- Monitors unusual activity
- Pay / no-pay decision controls
- ACH blocks available



Remote Deposit Capture (RDC)**

Deposit checks right from your office.

- Scan and deposit checks on-site
- Improve cash flow
- Reduce trips to the branch

****Activated by enrollment. Additional fees may apply.**

General Fee Schedule

ANNUAL BASE FEES¹

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)	\$2.50
ATM or Visa Debit Card Denied Transaction (each)	\$1.00
Cashier's Check (customer)	\$8.00
Digi+ Bundle (per user/per statement cycle)	\$4.95
Inactive Fee (after 90 days)	\$10.00
Overdraft Item Fee	\$25.00
Non-Sufficient Funds Fee	\$25.00
Paper Statement Fee	\$4.50
Personal Money Order	\$3.75
Temporary Check (4 pre-printed checks)	\$4.00
Temp Statement/Account Print Out	\$5.00
Visa Debit Card Gallery Fee	\$14.00
Visa Debit Card Replacement	\$12.00

Other Fees & Charges

Account Reconciliation Assistance (per hour)	\$30.00
Bill Pay (per user/per statement cycle)	\$6.00
Changing Account Type	\$15.00
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
International POS Transaction Fee	\$2.00
Incomplete Address Fee (after 120 days)	\$5.00
Incomplete TIN Certification Fee	\$100.00
Levy	\$65.00
Loan Application Fee (except real estate)	\$10.00
Night Deposit Bag Rent (per bag/per year)	\$50.00
Notary Service	\$5.00
Personal Finance Management Tool (per user/per statement cycle)	\$1.50
Re-open Charged Off Account	\$25.00
Research (per hour, any circumstances)	\$30.00
Returned Mail Statement Charge	\$10.00
Safe Deposit Drill Fee	\$200.00
Safe Deposit Late Fee	\$25.00
Signature Guarantee	\$5.00
Special Handling of Account	\$50.00
Stop Payment Order (per item)	\$35.00
Telephone Transfer (each)	\$6.00
Unclaimed Property Fee	\$100.00
Domestic Wire Transfer (outgoing)	\$25.00
Domestic Wire Transfer (incoming)	\$15.00
International Wire Transfer (outgoing/incoming)	\$60.00
Watch or Restriction (per occurrence)	\$30.00
Zipper Bags - Large (per bag)	\$10.00

Non-Customer Fees & Charges

ATM Surcharge	\$4.25
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
Personal Money Order	\$3.75
Signature Guarantee	\$5.00

All fees are periodically reviewed & are subject to change.

Updated January 2026

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

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

36420 OKC MSA Partial

Counties: Canadian, Cleveland,
Grady, 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

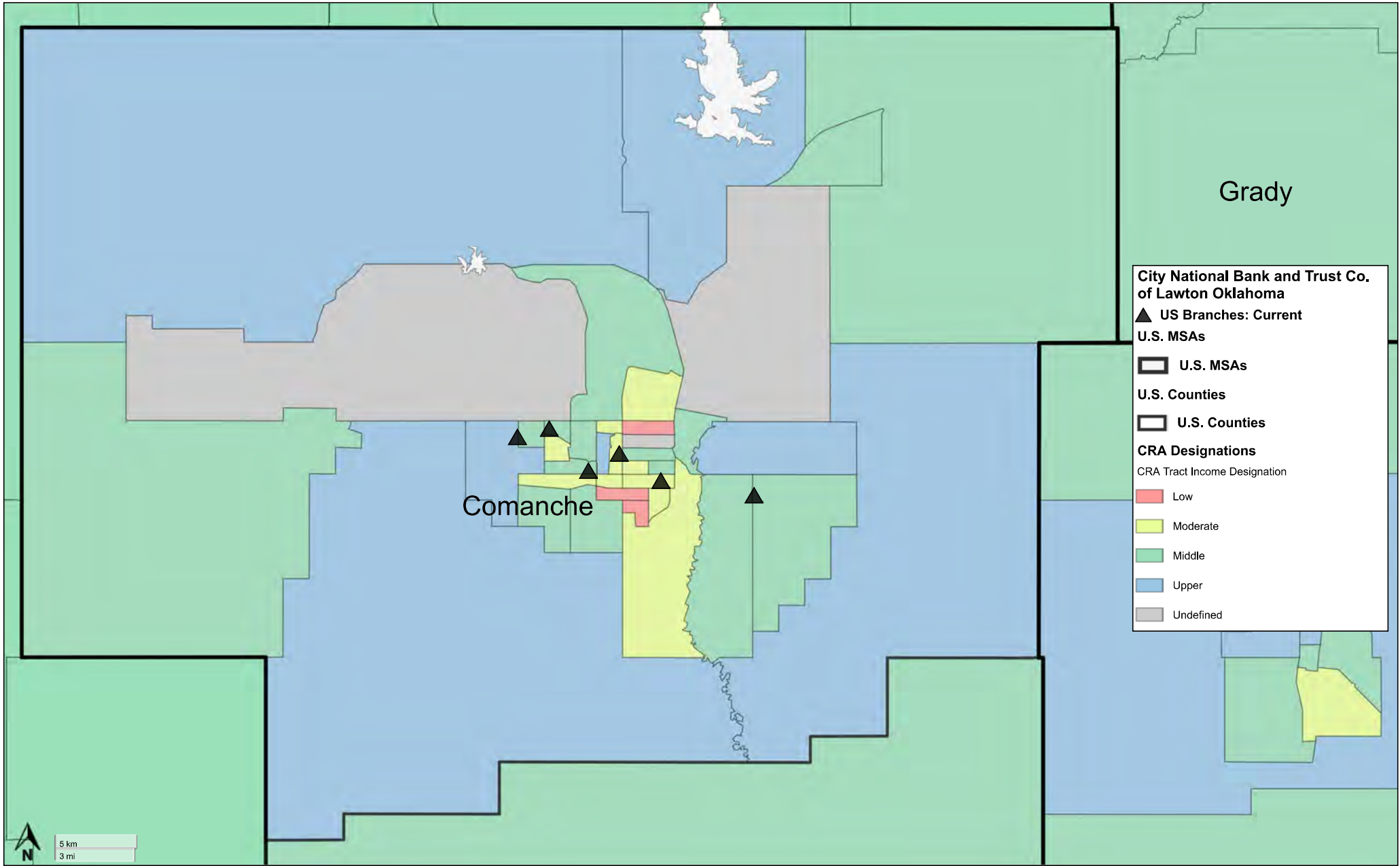
Br. #	Branch Name
44	Rock Road
48	Pawnee

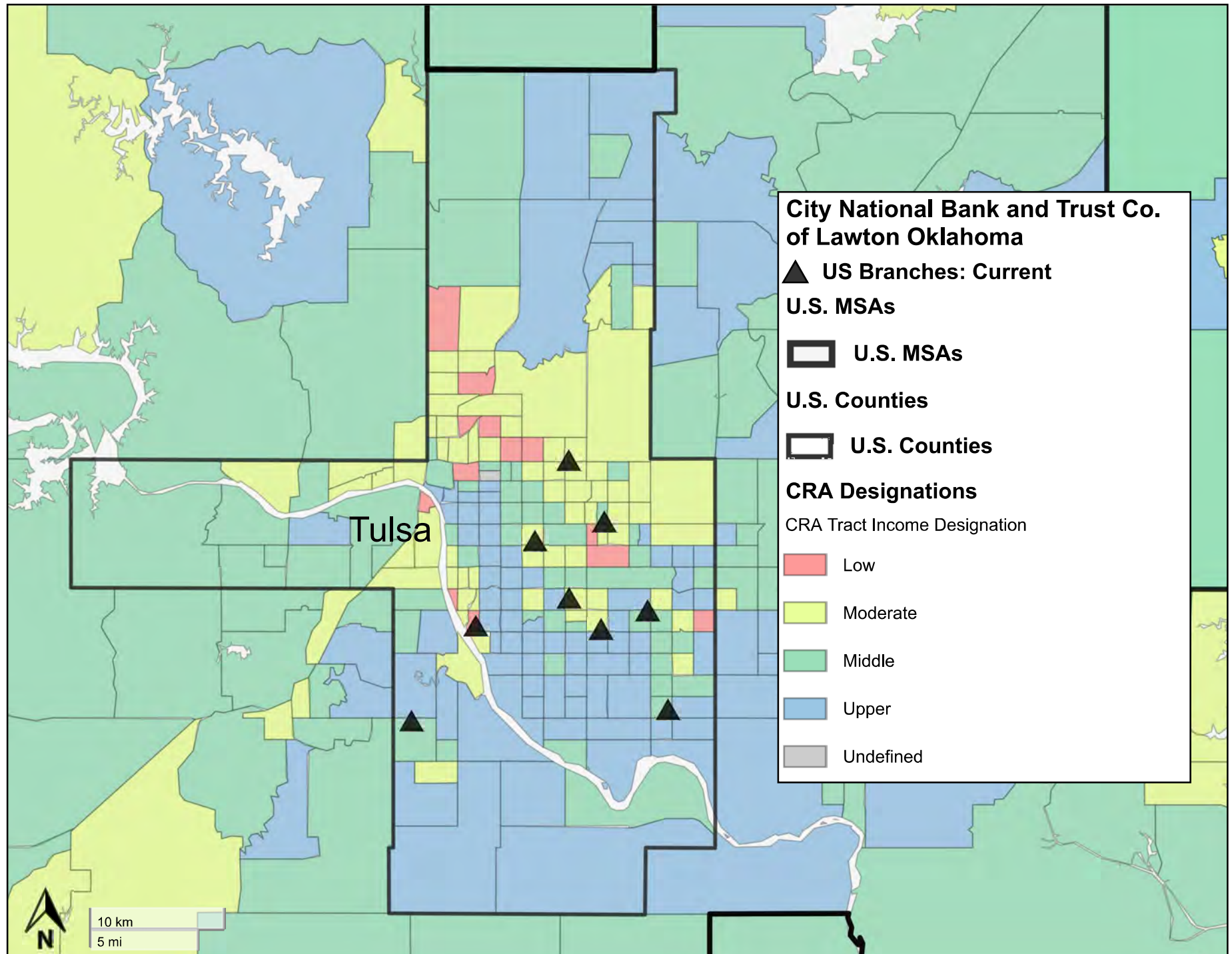
21420 Enid MSA

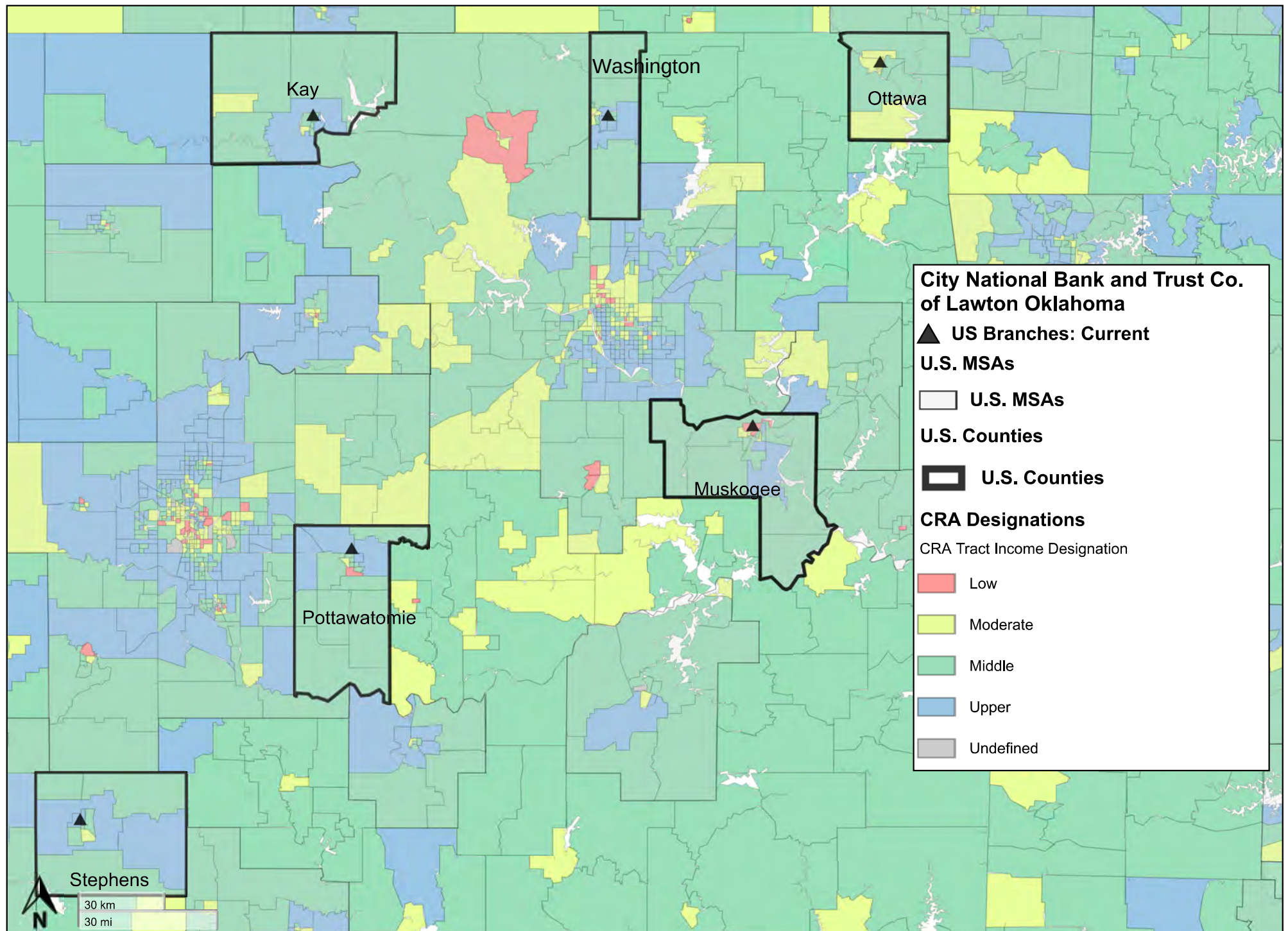
Counties: Garfield

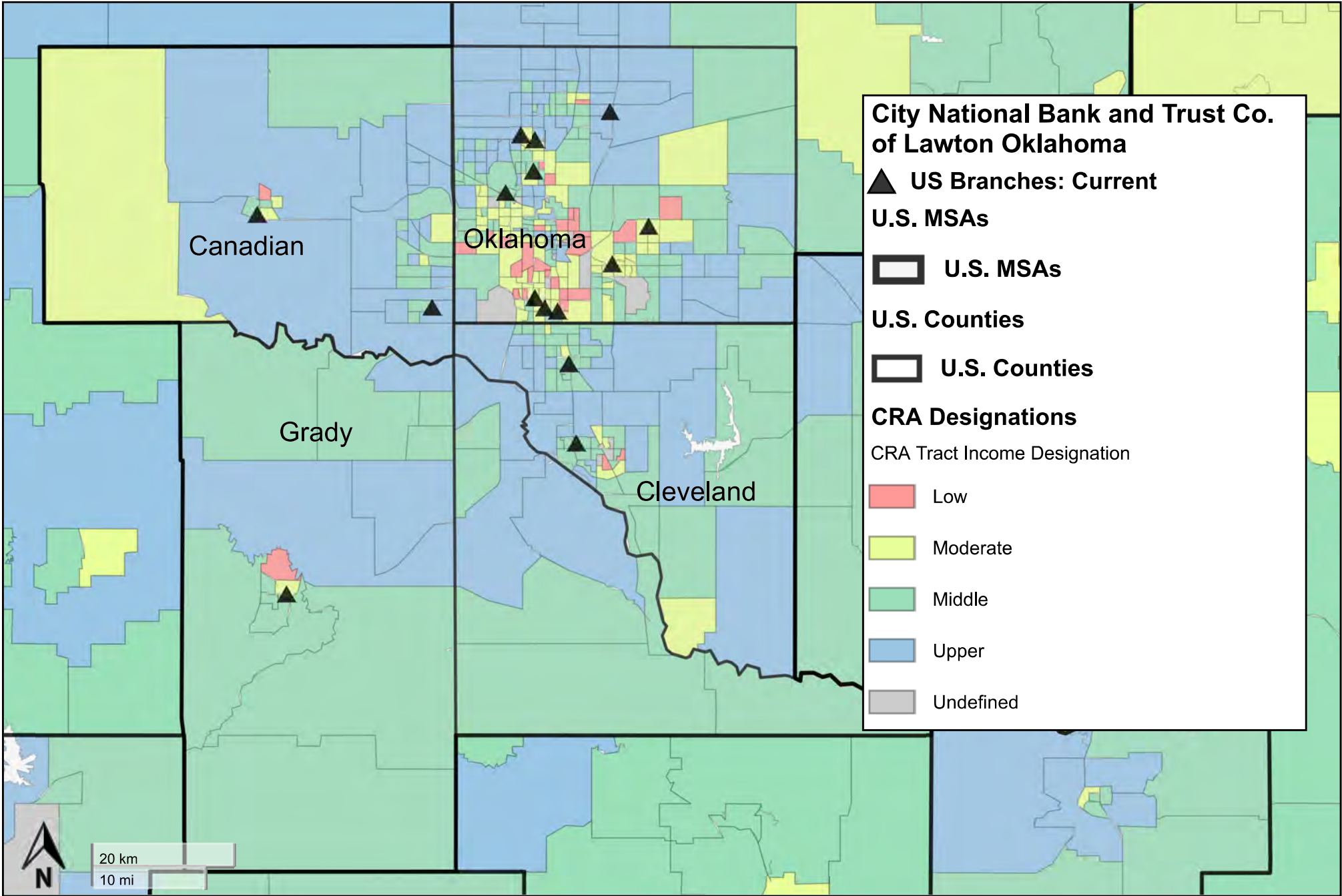
Br. #	Branch Name
25	Enid

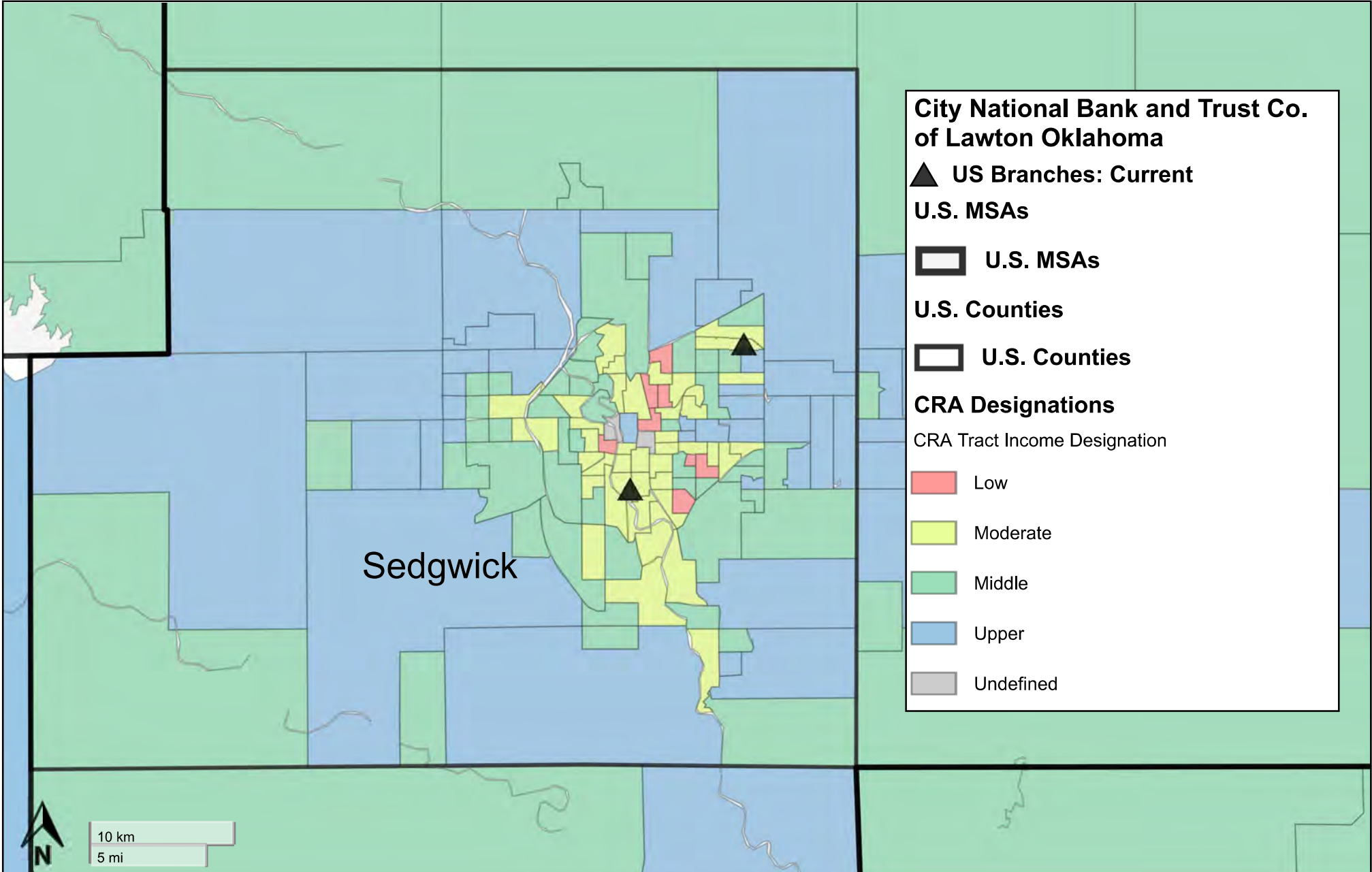
* Includes Distressed Middle-Income Nonmetropolitan Tracts (Sub: Poverty)

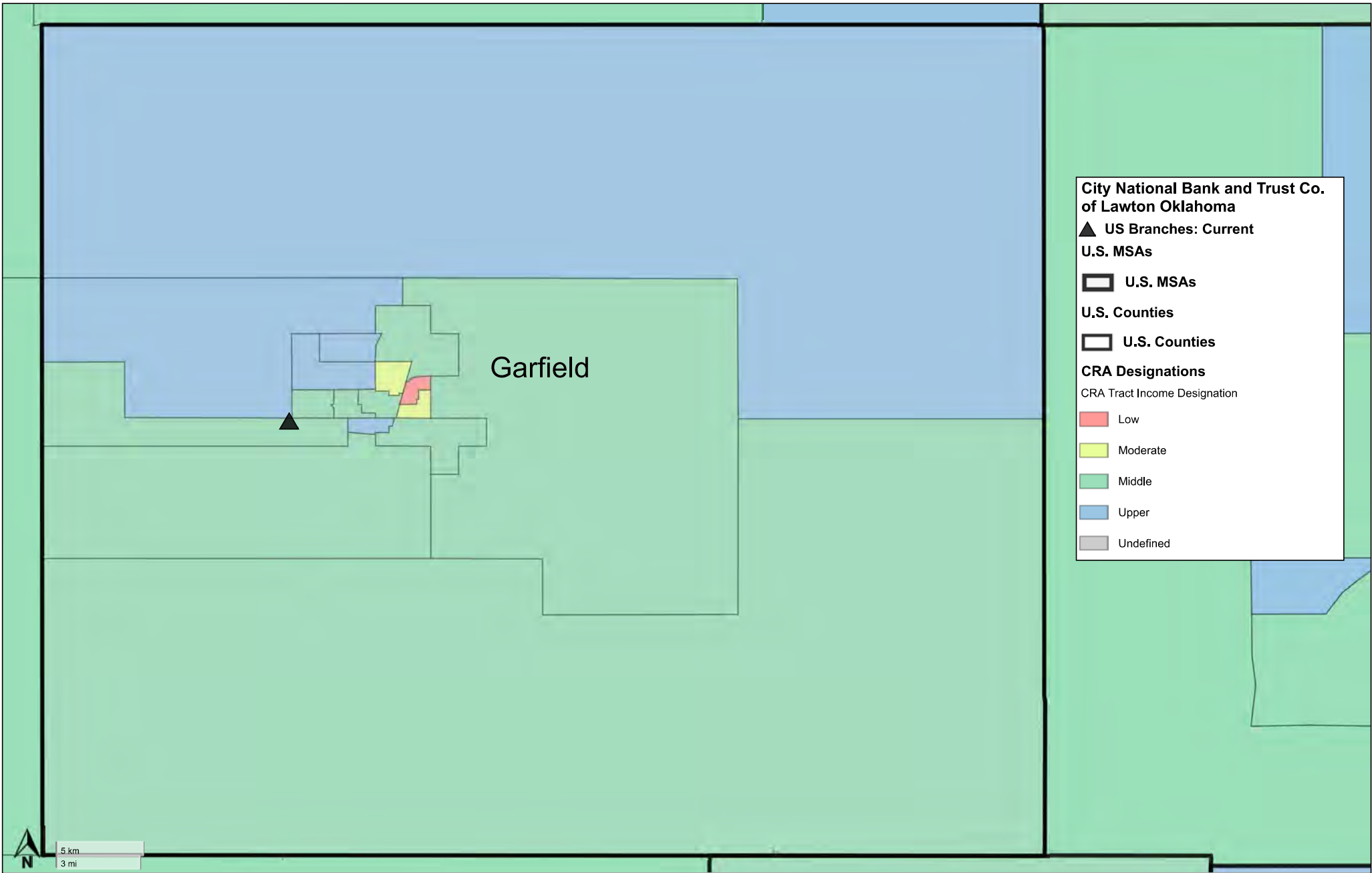












City National Bank & Trust Co.

Loan to Deposit Ratios

Loan to Deposit Ratios 2025

<u>March 2025</u>	<u>June 2025</u>	<u>September 2025</u>	<u>December 2025</u>
85.67%	84.05%	83.04%	83.72%

Loan to Deposit Ratios 2024

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

Loan to Deposit Ratios 2023

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