

## Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Federal Deposit Insurance Corporation, Consumer Response Center, Box 11, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to the President of F&M Bank, 204 N Main Street, West Point, Nebraska 68788 and the FDIC Regional Director. *You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra).* Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of West Point Bancorp, Inc., a bank holding company. You may request from the Assistant Vice President-Applications, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198-0001 an announcement of applications covered by the CRA filed by the bank holding companies.

**Bank locations, hours of operation, and geographies:**

Main Bank: F&M Bank a full service banking facility;  
Address: 204 N. Main St.; West Point, NE 68788  
Geography: Located in Census Tract Code 9728 in NW section of W.P. (WP1),  
Cuming County, Nebraska.

Hours of Operation:

Lobby:	Monday thru Friday	9:00 A.M. - 4:00 P.M.
	Saturday	Closed
	Sunday	Closed
Drive-Up Window:	Monday thru Friday	8:00 A.M. - 5:00 P.M. and
	Thursday	8:00 A.M. - 6:00 P.M.
	Saturday	8:30 A.M. -11:30 A.M.
	Sunday	Closed

Branch: Gretna, a full service banking facility;  
Address: 11504 Willow Park Dr.; Gretna, NE 68028  
Geography: Located in Census Tract Code 106.32, Sarpy County, Nebraska.

Hours of Operation:

Lobby:	Monday thru Friday	9:00 A.M. - 5:00 P.M.
	Saturday	9:00 A.M. - 12:00 P.M. (noon)
	Sunday	Closed
Drive-Up Window:	Monday thru Friday	8:00 A.M. - 6:00 P.M.
	Saturday	8:00 A.M. - 12:00 P.M. (noon)
	Sunday	Closed

Branch: South Sioux City, downtown location, a full service banking facility;  
Address: 2024 Dakota Avenue; South Sioux City, NE 68776  
Geography: Located in Census Tract Code 0102.00 in Dakota County, Nebraska.

Hours of Operation:

Lobby:	Monday - Friday	9:00 A.M. - 5:00 P.M.
	Saturday	Closed
	Sunday	Closed
Drive-Up Window:	Monday thru Friday	8:00 A.M. - 5:30 P.M.
	Saturday	8:30 A.M. - 12:00 P.M. (noon)
	Sunday	Closed

Branch: South Sioux City, South Ridge location, a full service banking facility  
Address: 3300 Plaza Drive; South Sioux City, NE 68776  
Geography: Located in Census Tract Code 0102.00 in Dakota County, Nebraska.

Hours of Operation:

Lobby	Monday thru Sunday	Closed
Drive-Up Window:	Monday thru Friday	8:00 A.M. - 5:30 P.M.
	Saturday	Closed
	Sunday	Closed

**Branch:** Sioux City, Iowa, a full service banking facility  
**Address:** 930 3<sup>rd</sup> Street; Sioux City, IA 51101  
**Geography:** Located in Census Tract Code 0036.00 in Woodbury County, Iowa

**Hours of Operation:**

Lobby:	Monday thru Friday	9:00 A.M. - 5:00 P.M.
	Saturday	Closed
	Sunday	Closed
Drive-Up Window:	Monday thru Friday	8:00 A.M. - 5:30 P.M.
	Saturday	Closed
	Sunday	Closed

**Branch:** Wayne, a full service banking facility;  
**Address:** 321 Main Street; Wayne, NE 68787  
**Geography:** Located in Census Tract Code 9787.00 in Wayne County, Nebraska.

**Hours of Operation:**

Lobby:	Monday thru Friday	9:00 A.M. - 4:00 P.M.
	Saturday	9:00 A.M - 12:00 P.M. (noon)
	Sunday	Closed
Drive-Up Window:	Monday thru Friday	8:00 A.M. - 6:00 P.M.
	Saturday	8:00 A.M. - 12:00 P.M. (noon)
	Sunday	Closed

**Branches opened or closed during the current year and each of the prior two calendar years:**

No branches were opened or closed during the past two calendar years (2022 & 2023).

**The main bank and branches offer, but are not limited to, the following banking services:**

Checking, savings, certificates of deposit, repurchase agreements, IRA accounts,  
U.S. savings bonds;  
Money orders;  
Gift and travel cards;  
Wire transfer services;  
Safety Deposit Box services;  
ATM services;  
Agricultural and commercial loans;  
Real estate loans;  
Installment loans;  
Letters of credit;  
Financial services including mutual funds;

There may be material differences in availability or cost of services at the main bank and branches based on differences in respective markets served. See Schedule of Fees for account fee information.

**Loan-to-deposit ratios for the end of each quarter from the prior calendar year:**

75.72%	March 2023
76.91%	June 2023
79.97%	September 2023
91.82%	December 2023

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

### F&M Bank Schedule of Fees (Common Features)

The following fees may be assessed against your account, and the following transaction limitations, if any, may apply to your account.

Replace Lost or Stolen ATM or Debit Card	\$10.00 ^
Change Personal Identification Number (PIN) for ATM Card or Debit Card	\$5.00 ^
ATM Service Charge (ATM withdrawal and/or transfer at an ATM that F&M Bank does not own or operate)	\$2.00 per transaction after 3 per month per card ^
Student Checking ONLY— ATM Service Charge (ATM withdrawal and/or transfer at an ATM that F&M Bank does not own or operate)	\$2.00 per transaction after 10 per month per card ^
Check printing (fee depends on style of check ordered)	Varied ^
Counter Checks	\$1.00 per page ^ (3 page minimum)
Garnishments\Executions\Levies\Subpoenas	\$50.00 ^
Overdraft Fee (applies to overdrafts created per check, in-person withdrawal, ATM withdrawal, other electronic means, or any bank fee or service charge) See Truth In Savings Disclosure Addendum for a comprehensive list of items that may overdraw your account.	\$30.00 per item – Maximum daily fees of \$180
Continued Overdraft Fee (charge after each 5 business days the account remains overdrawn for insufficient funds, plus additional overdraft fees for each subsequent check, in-person withdrawal, ATM withdrawal, any bank fee, service fee, or other electronic means presented on insufficient funds) See Truth In Savings Disclosure Addendum for a comprehensive list of items that may overdraw your account.	\$30.00
Return Item Fee (item returned for insufficient funds) (applies to return items created per check, in-person withdrawal, ATM withdrawal, other electronic means, or any bank fee or service charge, each time presented to us)	\$30.00 per item per presentment – Maximum daily fees of \$180
Account Research (one hour minimum)	\$25.00/ hour ^ & \$1.00/copy ^
Account Balancing Assistance (one hour minimum)	\$25.00 per hour ^
Stop payment Fee (all items)	\$30.00 ^
Collection Item	\$20.00 ^
Wire Fee Outgoing (domestic)	\$15.00 ^
Wire Fee Outgoing (foreign)	\$50.00 ^
Wire Fee Incoming	\$10.00 ^
Check Cashing for non-customer ONLY (minimum charge of \$10.00)	5% of check
Gift Card	\$5.00
Access Card or Travel Card	\$8.00
Access Card or Travel Card Reload	\$4.95
Deposited Item Returned Fee (Chargeback) each time presented to us	\$5.00 ^ per presentment
International Deposited Items	\$5.00 per item ^
Cashier's Check - Customer	\$10.00
Cashier's Check - Non-Customers	\$20.00
Money Order	\$5.00
Photocopies	\$1.00 per page
Statement Reprint/Activity Printout (with or without check images)	\$1.00 per page ^
Additional Statement Fee	\$5.00 per month per recipient ^
Incoming Fax	\$1.00 per page
Outgoing Fax (minimum charge of \$5.00)	\$1.00 per page
Return Mail Fee	\$5.00 per account
Safe Deposit Box	Varies by size
Safe Deposit Box Past Due Payment Fee	\$5.00 per month
Safe Deposit Box Re-Key Fee	\$50.00
Safe Deposit Box Drill Key Lock Fee	\$250.00
Early Account Closing Fee (charged on accounts closed within 90 days after being opened)	\$50.00 ^
Dormant Account Fee (no activity for 365 days and balance is less than \$100)	\$5.00 per month dormant ^
Account Verifications	\$10.00 ^
IRA Premature Distribution Administrative Fee	\$50.00 per withdrawal
IRA Death Benefit Administrative Fee	\$50.00
IRA External Transfer\Closing Administrative Fee	\$25.00
Non-Customer Coin Counting	10% of Total Amount, \$5 minimum
Notary Fee	\$5.00

^ Fees subject to Iowa sales tax on Checking Accounts opened in Iowa.

# F&M BANK

## Value Business Schedule of Fees (Common Features)

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:	
Currency In (Medium to Large Cash Businesses) ( $\geq$ \$2,500/week or \$10,000/month)	\$20.00/month
Change Orders (Medium to Large Activity)( $\geq$ 5/month)	\$10.00/month
Cash Management Online Banking	\$5.00/month
ACH Origination per Batch	\$2.00/batch
ACH Origination per Item	\$.02/item
Money Service Business	\$100.00

## Advantage\Premier Business Account Analysis Fees and Schedule of Fees (Common Features)

UpThe following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:	
Reserves	0%
Earnings Allowed on Available Balance	Varies
Fee for Realized Overdraft	Varies
Deposited Items – OnUs	\$.03/item
Deposited Items – Foreign	\$.06/item
Credits	\$.10/item
Debits	\$.15/item
Account Maintenance	\$10.00
Assessment Charge per \$100 Balance	Free
Currency/Thousand (Out)	\$1.00/thousand
Coin/Roll (Out)	\$.05/roll
Currency In (Medium to Large Cash Businesses)( $\geq$ \$2,500/week or \$10,000/month)	\$20.00/month
Cash Management Online Banking	\$5.00/month
ACH Origination per Batch	\$2.00/batch
ACH Origination per Item	\$.02/item
ACH Encrypted Email Notice	\$1.00/notice
Special Statements	\$5.00/statement
Dep Correction\Dep Return Item	\$5.00/item
RDC-RDM Scanner Lease (Small Check Activity)( $\leq$ 500 items)	\$25.00
RDC-MyVisionX Scanner Lease (Medium to Large Check Activity)( $>$ 500 items)	\$50.00
RDC-Monthly Processing Transactions $\leq$ 500	\$50.00
RDC-Item Fees Transactions $>$ 500	\$.03/item
RDC-Corrections	\$.08/item
RDC-Balancing	\$.08/item
The following fees may be assessed against your account as a hard charge and the following transaction limitations, if any, apply to your account:	
Money Service Business	\$100.00