FNB COWETA
2026
CRA FILE

CRA Comments

No Comments

CRA Public Section

PUBLIC DISCLOSURE

July 21, 2025

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

FNB Coweta
RSSD# 61953

106 South Broadway
Coweta, Oklahoma 74429

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

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

TABLE OF CONTENTS

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

FNB Coweta (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's single AA. Examiners reviewed the following data:

- The bank's 16-quarter average NLTD ratio,
- The universe of 75 small business loans originated between August 31, 2021 and December 31, 2024,
- The universe of 22 home mortgage loans originated between August 31, 2021 and December 31, 2024, and
- The universe of 51 motor vehicle loans originated between August 31, 2021 and December 31, 2024

Greater weight was placed on small business lending performance in this evaluation as commercial lending is the bank's primary business focus and comprises the largest portion of the loan portfolio.

DESCRIPTION OF INSTITUTION

FNB Coweta is a community bank headquartered in Coweta, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of First Coweta Corporation.
- The bank has total assets of $118.1 million as of March 31, 2025.
- In addition to its main office in Coweta, Oklahoma, which does not maintain an automated teller machine (ATM), the bank also operates a drive-thru-only branch with an on-site, cash-only ATM located in Coweta.
- In September 2023, the bank closed a full-service branch and on-site ATM located in Broken Arrow, Oklahoma (Oneta Branch).
- As shown in the table below, the bank's primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of March 31, 2025		
Loan Type	**$(000)**	
Construction and Land Development	8,908	14.4
Farmland	2,451	4.0
1-4 Family Residential Real Estate	11,251	18.2
Multifamily Residential Real Estate	2,708	4.4
Non-Farm Non-Residential Real Estate	21,597	34.9
Agricultural	1,514	2.4
Commercial and Industrial	12,120	19.6
Consumer	1,292	2.1
Other	60	0.1
Gross Loans	**61,901**	**100.0**
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its August 30, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Tulsa Metropolitan AA consists of western portions of Wagoner County, which is one of seven counties comprising the Tulsa, Oklahoma Metropolitan Statistical Area (see Appendix A for an AA map and Appendix B for additional demographic data).

- There have been no changes to the bank's AA delineation since the prior evaluation.
- The AA is comprised of a total of 20 census tracts, including 1 moderate-, 10 middle-, and 9 upper-income tract tracts. This represents a change from the prior examination, when the AA was comprised of a total of 17 census tracts, including 12 middle- and 5 upper-income census tracts.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank's total market share in the area was 17.3 percent, ranking 3rd of 9 FDIC-insured financial institutions operating from 11 offices in the AA.
- One interview with a member of the community within the bank's AA was conducted to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member is affiliated with a local economic development agency.

Table 2

Population Change Assessment Area: Tulsa Metropolitan			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Tulsa Metropolitan	75,391	80,981	7.4
Tulsa, OK MSA	962,676	1,015,331	5.5
Oklahoma	3,849,733	3,959,353	2.8

Source: 2020 U.S. Census Bureau: Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- The AA experienced population growth that outpaced the entire MSA, as well as the state of Oklahoma. The larger population growth is attributed to Wagoner County's proximity to big city amenities while remaining more affordable.
- Area demographics reflect a higher concentration of residents aged 65 and older at 22.1 percent of the AA's total population, compared to the statewide figure of 15.7 percent, and the non-MSA Kansas figure of 18.6 percent.
- The community contact stated that nearly 40.0 percent of Wagoner County's population lives in the city of Broken Arrow. In addition, unincorporated areas of the county had new housing development levels comparable to the city of Tulsa, signaling strong residential growth.

Table 3

Median Family Income Change Assessment Area: Tulsa Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Tulsa Metropolitan	70,042	79,407	13.4
Tulsa, OK MSA	66,846	72,203	8.0
Oklahoma	63,401	67,511	6.5

Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- The concentration of AA families with income levels below poverty, at 5.6 percent, was significantly lower than the overall statewide figure of 11.3 percent, while the larger Tulsa MSA reflected a figure of 10.4 percent.
- Of the families living in the AA, 29.8 percent were designated as LMI, which is significantly lower than both the statewide and Tulsa MSA figures of 39.1 percent each.
- The median family income in the AA, at $79,407, is 17.6 percent higher than the statewide median at $67,511.

Table 4

Housing Cost Burden Assessment Area: Tulsa Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa Metropolitan	75.7	29.2	37.2	48.2	30.4	13.6
Tulsa, OK MSA	73.0	36.9	38.0	54.2	28.5	16.0
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy
All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.

- The AA's median housing value of $169,958 is 19.4 percent higher than the statewide figure of $142,400.
- Of the AA's total housing units, 76.6 percent are owner-occupied units, which is significantly higher than the statewide figure of 56.7 percent.
- The AA's housing affordability ratio[1] of 42.5 percent is slightly higher than the statewide figure of 37.8 percent.

[1] The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- Approximately 37.4 percent of renters in the AA had rent costs greater than 30.0 percent of their income.

Table 5

Unemployment Rates Assessment Area: Tulsa Metropolitan					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Tulsa Metropolitan	5.8	3.6	2.9	3.0	3.1
Tulsa, OK MSA	6.5	4.1	3.1	3.2	3.3
Oklahoma	6.3	4.0	3.0	3.2	3.3
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics *All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.*					

- Most recent unemployment figures suggest a highly stable job market within the AA and entire Tulsa MSA, as well as throughout the state of Oklahoma.
- Major industries found in the area include manufacturing, retail trade, and construction.
- The community contact stated that while the retail sector in Coweta is lacking, infrastructure is being built out and economic development projects are underway to support and encourage long-term growth.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD, a majority of loans originated within the bank's AA, as well as reasonable geographic distribution of lending and borrower distribution of lending.

The evaluation assessed small business loans, home mortgage loans, and motor vehicle loans originated since the last evaluation; August 31, 2021 through December 31, 2024. Loan data for 2022 through 2024 were combined and evaluated aggregately within the AA and compared to 2024 demographic data. The volume of small business loans originated in 2021 was too low to conduct a meaningful analysis and was therefore not included in this evaluation.

In addition, available CRA and HMDA aggregate data for the most recent three years (2021, 2022, and 2023) was referenced. While not a direct comparison to the bank's performance, as the bank is neither a CRA nor HMDA reporter, aggregate loan data provides a relevant proxy to understand area lending performance in light of local conditions and competition that may impact financial institutions originating loans in the AA.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. The similarly-situated institutions were selected based on asset size, loan portfolio composition, and geographic proximity.

The bank's NLTD ratio is reasonable. The bank's 16-quarter average NLTD ratio of 45.7 percent was within the range of the five similarly situated institutions with ratios ranging from 35.8 percent to 92.1 percent.

Table 6

Comparative NLTD Ratios [09/30/2021-03/31/2025]			
Institution	**Location**	**Asset Size $(000)**	**NLTD Ratio (%) 16-Quarter Average**
FNB Coweta	Coweta, OK	118,147	45.7
Similarly Situated Institutions			
First National Bank and Trust of Broken Arrow	Broken Arrow, OK	251,202	68.2
Oklahoma Capital Bank	Tulsa, OK	156,828	92.1
Exchange Bank	Skiatook, OK	152,106	42.5
Spiro State Bank	Spiro, OK	87,387	35.8
Patrons Bank, National Association	Okmulgee, OK	288,528	63.2

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. A majority of the bank's total loans, by number, were originated inside the AA; however, a majority of the bank's total loans, by dollar, were originated outside the AA, particularly for small business loans.

The volume of lending occurring outside of the AA is primarily due to the bank's participation in a national program that provides financing solutions for healthcare and legal professionals. As such, 23 of the 45 small business loans originated outside of the AA are attributed to this program. Lending activity outside the AA is reasonable given the bank's close proximity to Tulsa County, a major metropolitan area where many Wagoner residents commute to for work.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	**Inside**				**Outside**			
	#	#%	$(000)	$%	#	#%	$(000)	$%
MV - Motor Vehicle	40	78.4	1,146	82.8	11	21.6	238	17.2
RL - Residential Loans	16	72.7	2,558	76.4	6	27.3	792	23.6
SB – Small Business	30	40.0	3,311	28.0	45	60.0	8,517	72.0
Total Loans	**86**	**58.1**	**7,015**	**42.4**	**62**	**41.9**	**9,547**	**57.6**
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts throughout the AA.

An analysis of lending dispersion was conducted and revealed conspicuous gaps and lapses in the AA's single moderate-income census tract; however, this did not impact the overall conclusion given the bank's distance from the moderate-income census tract and the presence of other financial institutions within or near the census tract.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank did not originate any home mortgage loans in the AA's single moderate-income tract. Lending performance was comparable to the demographic figure (percentage of owner-occupied units in the tract) of 2.7 percent, and aggregate data shows that just 0.9 percent of loans by number volume and 0.7 percent of loans by dollar volume were originated in the moderate-income tract over the three-year period.

Table 8

Distribution of 2023 and 2024 Residential Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan									
Geographic Income Level	Bank Loans By Year								Owner Occupied Units %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	2.7
Middle	1	33.3	137	37.2	4	50.0	709	37.8	44.0
Upper	2	66.7	231	62.8	4	50.0	1,168	62.2	53.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	3	100.0	368	100.0	8	100.0	1,877	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 9

Distribution of 2022 Residential Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	2.7
Middle	4	80.0	252	80.3	44.0
Upper	1	20.0	62	19.7	53.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	314	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

<u>Small Business Lending</u>

The geographic distribution of small business lending is reasonable. The bank did not originate any small business loans in the AA's single moderate-income tract. Lending performance was comparable to the demographic figure (percentage of businesses operating in the tract) of 2.4 percent, and aggregate data shows that just 1.2 percent of loans by number volume and 0.4 percent by dollar volume were originated in the moderate-income tract over the three-year period.

Table 10

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.0	0	0.0	0.9	0	0.0	1.2	0	0.0	0.4	2.4
Middle	2	20.0	36.0	41	3.1	30.9	1	8.3	32.8	240	25.5	35.2	39.8
Upper	8	80.0	62.0	1,262	96.9	68.2	11	91.7	65.9	701	74.5	64.4	57.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Trct - Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,303	100.0	100.0	12	100.0	100.0	941	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 DUN & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 11

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.3	0	0.0	0.4	2.4
Middle	1	20.0	37.9	16	1.9	47.4	41.6
Upper	4	80.0	60.8	840	98.1	52.2	56.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	856	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 12

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	69.7	210	100.0	73.7	69.6
Upper	0	0.0	30.3	0	0.0	26.3	30.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	210	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is reasonable. Lending in the moderate-income tract was comparable to both the demographic figure and aggregate lending data.

Table 13

Distribution of 2023 and 2024 Motor Vehicle Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan									
Geographic Income Level	Bank Loans By Year								Households %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	3.8
Middle	6	42.9	89	33.0	12	63.2	607	88.6	48.0
Upper	8	57.1	181	67.0	7	36.8	77	11.2	48.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	1	0.1	
Total	14	100.0	270	100.0	19	100.0	685	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 14

Distribution of 2022 Motor Vehicle Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	3.8
Middle	2	28.6	16	8.4	48.0
Upper	5	71.4	175	91.6	48.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	7	100.0	191	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

<u>Home Mortgage Lending</u>

The borrower distribution of home mortgage lending is reasonable. Combined borrower distribution of home mortgage loans to low- and moderate-income borrowers, at 31.3 percent, was comparable to the demographic figure (percentage of families of the same income level living within the AA) of 29.9 percent.

Table 15

Distribution of 2023 and 2024 Residential Lending By Borrower Income Level Assessment Area: Tulsa Metropolitan									
Borrower Income Level	Bank Loans By Year								Families by Family Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	2	25.0	187	10.0	13.4
Moderate	0	0.0	0	0.0	1	12.5	292	15.6	16.5
Middle	2	66.7	286	77.7	1	12.5	65	3.5	21.9
Upper	1	33.3	82	22.3	4	50.0	1,333	71.0	48.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	3	100.0	368	100.0	8	100.0	1,877	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 16

Distribution of 2022 Residential Lending By Borrower Income Level Assessment Area: Tulsa Metropolitan					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	$(000)	$%	
Low	1	20.0	50	15.9	13.4
Moderate	1	20.0	39	12.4	16.5
Middle	2	40.0	163	51.9	21.9
Upper	1	20.0	62	19.7	48.3
Unknown	0	0.0	0	0.0	0.0
Total	5	100.0	314	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is reasonable. While the bank's lending to businesses with revenues of $1MM or less was below demographic figure (percentage of total businesses operating in the AA with revenues of $1MM or less), aggregate data shows that 56.6 percent of small business loans were made to businesses with revenues of $1MM or less. Additionally, 70.0 percent of loans originated to small businesses were in amounts of $100,000 or less, which are amounts typically associated with the credit demands of smaller businesses and further demonstrates the bank's willingness to meet AA credit needs.

Table 17

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Tulsa Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
By Revenue													
$1 Million or Less	6	60.0	63.9	281	21.6	43.7	4	33.3	57.4	337	35.8	39.6	94.7
Over $1 Million	4	40.0		1,022	78.4		8	66.7		604	64.2		3.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.6
Total	10	100.0		1,303	100.0		12	100.0		941	100.0		100.0
By Loan Size													
$100,000 or Less	8	80.0	95.5	296	22.7	52.7	8	66.7	95.5	275	29.2	51.4	
$100,001 - $250,000	1	10.0	3.3	109	8.4	21.9	4	33.3	2.8	667	70.9	18.4	
$250,001 - $1 Million	1	10.0	1.2	898	68.9	25.4	0	0.0	1.7	0	0.0	30.2	
Total	10	100.0	100.0	1,303	100.0	100.0	12	100.0	100.0	941	100.0	100.0	
By Loan Size and Revenues $1 Million or Less													
$100,000 or Less	5	83.3		172	61.2		2	50.0		36	10.7		
$100,001 - $250,000	1	16.7		109	38.8		2	50.0		301	89.3		
$250,001 - $1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	6	100.0		281	100.0		4	100.0		337	100.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 18

Distribution of 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Tulsa Metropolitan							
	Bank And Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	%
By Revenue							
$1 Million or Less	2	40.0	59.8	117	13.7	41.0	95.1
Over $1 Million	3	60.0		739	86.3		3.5
Revenue Unknown	0	0.0		0	0.0		1.3
Total	5	100.0		856	100.0		100.0
By Loan Size							
$100,000 or Less	3	60.0	95.4	72	8.4	47.3	
$100,001 - $250,000	1	20.0	2.6	101	11.8	14.5	
$250,001 - $1 Million	1	20.0	2.0	684	79.9	38.2	
Total	5	100.0	100.0	856	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	50.0		16	13.7		
$100,001 - $250,000	1	50.0		101	86.3		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	2	100.0		117	100.0		

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 19

Distribution of 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Tulsa Metropolitan							
	Bank And Aggregate Loans						Total Businesses
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	%
By Revenue							
$1 Million or Less	2	66.7	46.1	179	85.2	36.2	95.4
Over $1 Million	1	33.3		32	15.2		3.6
Revenue Unknown	0	0.0		0	0.0		1.0
Total	3	100.0		210	100.0		100.0
By Loan Size							
$100,000 or Less	2	66.7	95.4	45	21.4	49.0	
$100,001 - $250,000	1	33.3	2.1	165	78.6	11.8	
$250,001 - $1 Million	0	0.0	2.5	0	0.0	39.2	
Total	3	100.0	100.0	210	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	50.0		14	7.8		
$100,001 - $250,000	1	50.0		165	92.2		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	2	100.0		179	100.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Motor Vehicle Lending

The borrower distribution of motor vehicle lending is excellent. The combined borrower distribution loans to low- and moderate-income borrowers, at 60.0 percent, was above the demographic figure (percentage of households of the same income level living within the AA) of 28.8 percent.

Table 20

Distribution of 2023 and 2024 Motor Vehicle Lending By Borrower Income Level Assessment Area: Tulsa Metropolitan									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	
Low	4	28.6	43	15.9	9	47.4	539	78.7	15.0
Moderate	3	21.4	67	24.8	4	21.1	53	7.7	13.8
Middle	5	35.7	130	48.1	5	26.3	64	9.3	18.4
Upper	2	14.3	29	10.7	1	5.3	29	4.2	52.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	14	100.0	270	100.0	19	100.0	685	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table 21

Distribution of 2022 Motor Vehicle Lending By Borrower Income Level Assessment Area: Tulsa Metropolitan					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	3	42.9	50	26.2	15.0
Moderate	1	14.3	52	27.2	13.8
Middle	1	14.3	18	9.4	18.4
Upper	2	28.6	71	37.2	52.8
Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	191	100.0	100.0

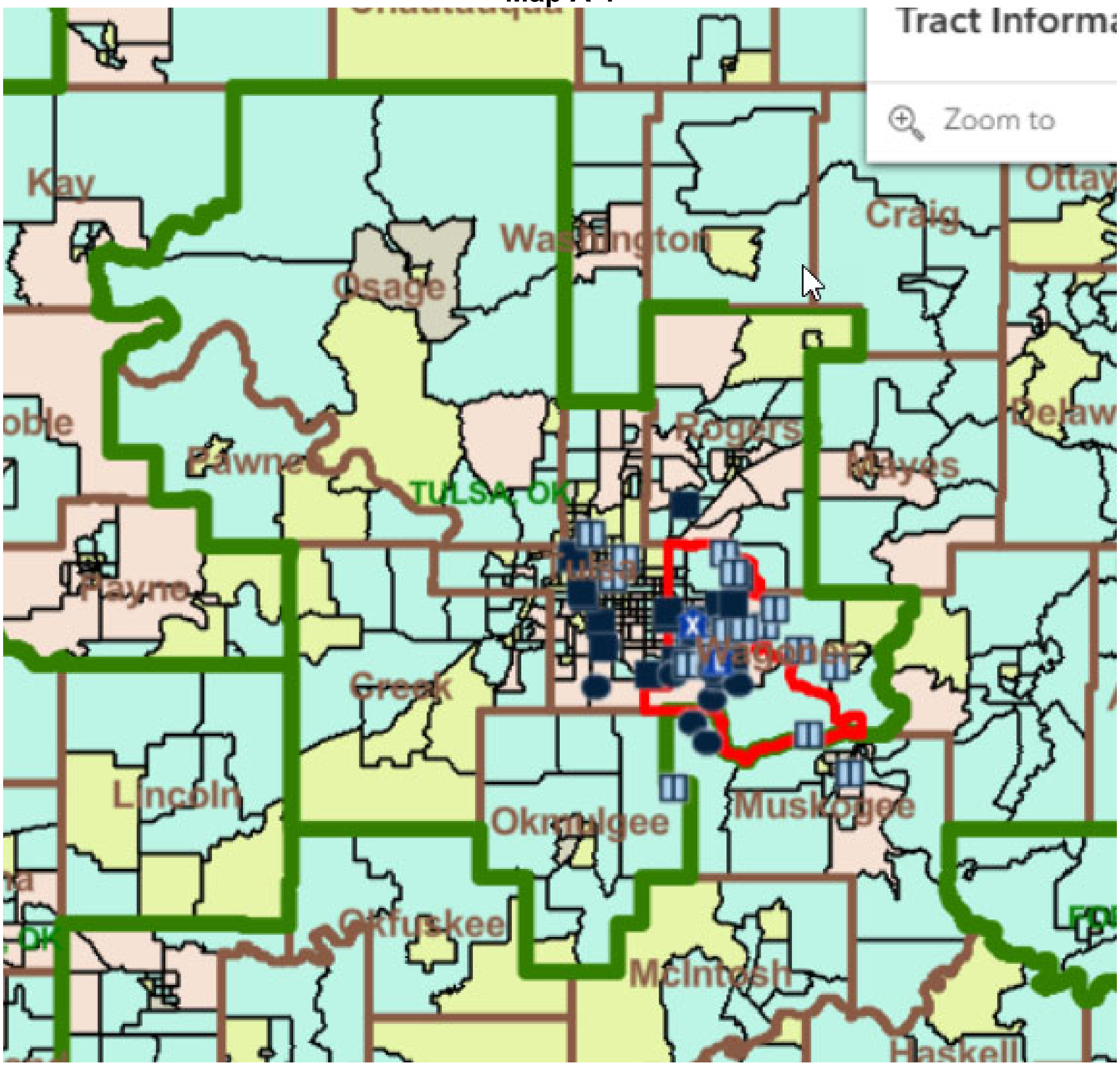
Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

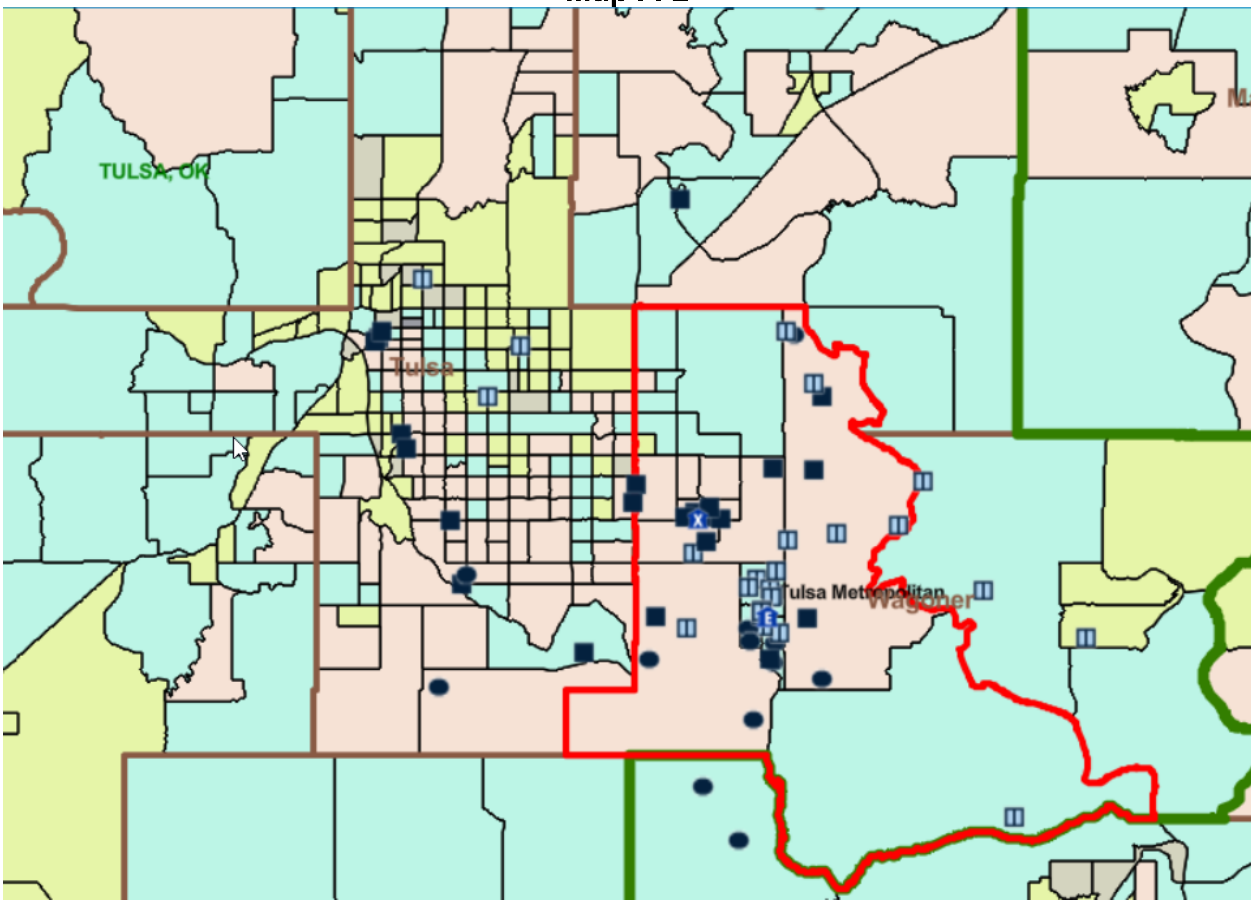
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1



Map A-2



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 Tulsa Metropolitan AA Demographics

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
	0	0.0	0	0.0	0	0.0	2,237	13.4
	1	5.0	610	3.6	111	18.2	2,755	16.5
	10	50.0	7,387	44.1	591	8.0	3,662	21.9
	9	45.0	8,736	52.2	232	2.7	8,079	48.3
	0	0.0	0	0.0	0	0.0	0	0.0
otal AA	**20**	**100.0**	**16,733**	**100.0**	**934**	**5.6**	**16,733**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
	0	0	0.0	0.0	0	0.0	0	0.0
	998	511	2.7	51.2	366	36.7	121	12.1
	11,818	8,262	44.0	69.9	2,751	23.3	805	6.8
	11,684	9,993	53.3	85.5	1,055	9.0	636	5.4
	0	0	0.0	0.0	0	0.0	0	0.0
otal AA	**24,500**	**18,766**	**100.0**	**76.6**	**4,172**	**17.0**	**1,562**	**6.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
	0	0.0	0	0.0	0	0.0	0	0.0
	38	2.4	35	2.3	2	3.3	1	4.0
	635	39.8	600	39.7	25	41.7	10	40.0
	922	57.8	875	57.9	33	55.0	14	56.0
	0	0.0	0	0.0	0	0.0	0	0.0
otal AA	**1,595**	**100.0**	**1,510**	**100.0**	**60**	**100.0**	**25**	**100.0**
Percentage of Total Businesses:				**94.7**		**3.8**		**1.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
	0	0.0	0	0.0	0	0.0	0	0.0
	0	0.0	0	0.0	0	0.0	0	0.0
	27	46.6	27	46.6	0	0.0	0	0.0
	31	53.4	31	53.4	0	0.0	0	0.0
	0	0.0	0	0.0	0	0.0	0	0.0
otal AA	**58**	**100.0**	**58**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-2

2023 Tulsa Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
	0	0.0	0	0.0	0	0.0	2,237	13.4
ate	1	5.0	610	3.6	111	18.2	2,755	16.5
e	10	50.0	7,387	44.1	591	8.0	3,662	21.9
	9	45.0	8,736	52.2	232	2.7	8,079	48.3
own	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**20**	**100.0**	**16,733**	**100.0**	**934**	**5.6**	**16,733**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
	0	0	0.0	0.0	0	0.0	0	0.0
ate	998	511	2.7	51.2	366	36.7	121	12.1
e	11,818	8,262	44.0	69.9	2,751	23.3	805	6.8
	11,684	9,993	53.3	85.5	1,055	9.0	636	5.4
own	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**24,500**	**18,766**	**100.0**	**76.6**	**4,172**	**17.0**	**1,562**	**6.4**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
	0	0.0	0	0.0	0	0.0	0	0.0
ate	39	2.2	37	2.2	1	1.5	1	3.8
e	752	42.0	711	41.9	29	42.6	12	46.2
	1,000	55.8	949	55.9	38	55.9	13	50.0
own	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,791**	**100.0**	**1,697**	**100.0**	**68**	**100.0**	**26**	**100.0**
Percentage of Total Businesses:				**94.8**		**3.8**		**1.5**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
	0	0.0	0	0.0	0	0.0	0	0.0
ate	0	0.0	0	0.0	0	0.0	0	0.0
e	28	44.4	28	44.4	0	0.0	0	0.0
	35	55.6	35	55.6	0	0.0	0	0.0
own	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**63**	**100.0**	**63**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-3

2022 Tulsa Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,237	13.4
Moderate	1	5.0	610	3.6	111	18.2	2,755	16.5
Middle	10	50.0	7,387	44.1	591	8.0	3,662	21.9
Upper	9	45.0	8,736	52.2	232	2.7	8,079	48.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**20**	**100.0**	**16,733**	**100.0**	**934**	**5.6**	**16,733**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	998	511	2.7	51.2	366	36.7	121	12.1
Middle	11,818	8,262	44.0	69.9	2,751	23.3	805	6.8
Upper	11,684	9,993	53.3	85.5	1,055	9.0	636	5.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**24,500**	**18,766**	**100.0**	**76.6**	**4,172**	**17.0**	**1,562**	**6.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	46	2.4	44	2.4	1	1.5	1	3.8
Middle	805	41.6	764	41.5	29	42.6	12	46.2
Upper	1,086	56.1	1,035	56.2	38	55.9	13	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,937**	**100.0**	**1,843**	**100.0**	**68**	**100.0**	**26**	**100.0**
Percentage of Total Businesses:				**95.1**		**3.5**		**1.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	30	41.1	30	41.1	0	0.0	0	0.0
Upper	43	58.9	43	58.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**73**	**100.0**	**73**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-4

2021 Tulsa Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,062	12.8
Moderate	0	0.0	0	0.0	0	0.0	2,792	17.4
Middle	12	70.6	11,095	69.0	817	7.4	3,762	23.4
Upper	5	29.4	4,979	31.0	185	3.7	7,458	46.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**17**	**100.0**	**16,074**	**100.0**	**1,002**	**6.2**	**16,074**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	15,815	11,795	68.3	74.6	2,886	18.2	1,134	7.2
Upper	6,391	5,487	31.7	85.9	544	8.5	360	5.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**22,206**	**17,282**	**100.0**	**77.8**	**3,430**	**15.4**	**1,494**	**6.7**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,365	69.6	1,299	69.4	56	80.0	10	50.0
Upper	597	30.4	573	30.6	14	20.0	10	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,962**	**100.0**	**1,872**	**100.0**	**70**	**100.0**	**20**	**100.0**
Percentage of Total Businesses:				**95.4**		**3.6**		**1.0**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	63	86.3	62	86.1	1	100.0	0	0.0
Upper	10	13.7	10	13.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**73**	**100.0**	**72**	**100.0**	**1**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.6**		**1.4**		**0.0**

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX C – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: 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 size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is 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 metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

Rated area: A rated area is a state or multistate metropolitan 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 area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

List of Branches

List of Branches, Addresses, and Geographies:

FNB Coweta (Main Bank)
106 South Broadway
(PO Box 600)
Coweta, OK 74429
Census Tract: 0306.02

FNB Coweta Drive Thru)
121 North Delaware Ave.
Coweta, OK 74429
Census Tract: 0306.02

Branches Opened or Closed

No Branches were opened or closed in the current year or previous two years.

List of Services and Hours

BANKING HOURS

MAIN BANK LOBBY:	**9AM – 4PM**	**M-F**
DRIVE THRU:	**7:30AM – 6:00PM**	**M-F**
	9AM – 12 PM	**SAT**

24 HOUR BANKING AVAILABLE WITH TRANSFUND ATMS, BANK BY PHONE, FNB COWETA - BANNO ONLINE BANKING, AND THE FNB COWETA APP.

FNB Coweta offers a variety of deposit accounts, each designed with the customer's needs in mind.

Additionally, FNB Coweta offers many lending products and services: personal and consumer loans, business and commercial loans, real estate and construction loans, home improvement and home equity loans, and agricultural loans. FNB Coweta also assists borrowers desiring long-term mortgages through the secondary market by partnering with Mortgage Investment Services Corporation (M.I.S.C)

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

COMMON FEATURES

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

Account Reconcilement	$20.00 per hour
One hour minimum	
Account Research	$20.00 per hour
One Hour Minimum	
ATM Balance Inquiries	$1.50
ATM Cash Withdrawal from Checking and Savings	$500.00 Limit per day
ATM Deposits Checking and Savings	$1.50
ATM /Debit Card Replacement Fee	$10.00
ATM Withdrawals Checking and Savings	$1.50
Automatic Transfers Checking and Savings	$1.00
Cashiers Check - Customer	$5.00
Check Printing Charges vary by style and quantity	
Collection Fee	$20.00
Dormant Account Fee	$5.00 per month
Fax	$3.00 first page
$1.00 additional pages	
Garnishments and Levies	$35.00 per occurance
Money Order - Customers	$5.00
NSF Return Item Fee	$25.00 per item
Overdraft Fee	$25.00 per item
Photo Copies	$.25 per copy
Return Deposit Item Fee	$7.00
Stop Payment	$25.00
Sweep Account Fee	$1.00
Telephone Transfer	$1.00
Temporary Statement	$3.00
Wire Fee Domestic - Outgoing	$15.00
Wire Fee International - Outgoing	$40.00
Wire Fee Domestic - Incoming	$10.00
Wire Fee International - Incoming	$25.00

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to transaction accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 6:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-By-Case Delays - In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $275.00 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exceptions - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $6,725.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $6,725 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the Ninth business day after the day of your deposit.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
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SUBSTITUTE CHECKS AND YOUR RIGHTS

As an account holder, you may see substitute checks from time to time, such as when you receive your account statement with copies of your checks, when you view your account information online, or when you request a copy of your original check for proof of payment. The following substitute check disclosure provides information about substitute checks and your rights. So you will recognize a substitute check when you receive one, we have also included an illustration of the front side of a substitute check along with an explanation of the substitute check's components.

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500.00 of your refund (plus interest if your account earns interest) within 10 business day(s) after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar day(s) after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

FNB Coweta
P.O. Box 600
Coweta, OK 74429

Phone: (918)486-6561

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include--

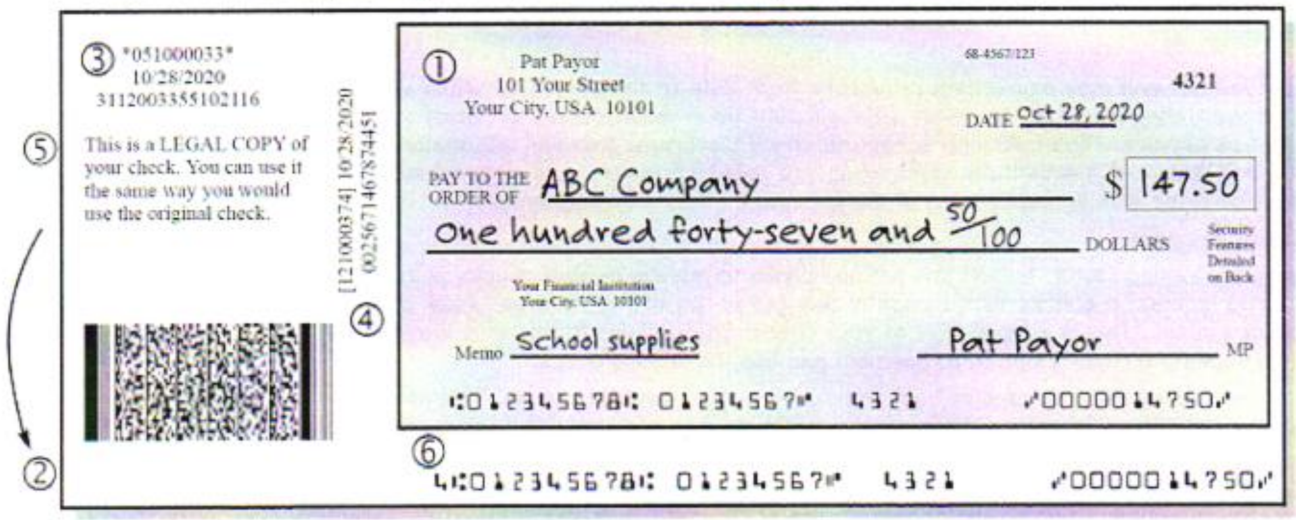
- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);

- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: the check number, the amount of the check and the name of the person to whom you wrote the check.

Substitute check image:

SUBSTITUTE CHECK IMAGE

Below is an image of a sample substitute check. The numbers listed below the image correspond with the numbers on or near the substitute check image and the corresponding text explains the various components of a substitute check.



1. An image of the original check appears in the upper right-hand corner of the substitute check.
2. A substitute check is the same size as a standard business check.
3. The information in asterisks relates to the "reconverting bank" - the financial institution that created the substitute check.
4. The information in brackets (appears sideways facing check image) relates to the "truncating bank" - the financial institution that took the original check out of the check processing system.
5. The Legal Legend states: *This is a legal copy of your check. You may use it the same way you would use the original check.*
6. The MICR lines at the bottom of the image of the original and at the bottom of the substitute check are the same except for the "4" at the beginning of the substitute check number, which indicates that it is a substitute check being moved forward for collection purposes. It is also possible for a substitute check number to begin with a "5" if the item is being returned. The rest of the MICR line is the same as the original check to ensure that it is processed as though it were the original.

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from

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Coweta, OK 74429
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ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties - You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits** - You may make arrangements for certain direct deposits to be accepted into your checking or savings.
- **Preauthorized payments** - You may make arrangements to pay certain recurring bills from your checking or savings.
- **Electronic check conversion** - You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.
- **Electronic returned check charge** - You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Automated Teller transactions - types of transactions - You may access your account by telephone using your account number(s), personal identification number (PIN), touch tone phone and Additional information is needed for Setup to:

- transfer funds from Checking & Savings to Checking & Savings
- make payments from Checking & Savings to Loans
- get balance information about checking, savings or Loan
- get transaction history about checking or savings

You may access your account for telephone transactions at the following number(s) and during the following hours:

- (918)279-8357 (24/7)

ATM card transactions - types of transactions - You may access your account(s) by ATM using your ATM card and your personal identification number (PIN) to:

- withdraw cash from checking or savings
- transfer funds from Checking & Savings to Checking & Savings
- get balance information about checking or savings
- $500.00 daily cash withrawal limit.

Some of these services may not be available at all terminals.

ATM transactions - types of transactions - You may access your account(s) by ATM using your and your personal identification number (PIN) (as applicable) to:

- withdraw cash from checking or savings
- transfer funds from Checking & Savings to Checking & Savings
- get balance information about checking or savings
- $500.00 daily cash withrawal limit.

Some of these services may not be available at all terminals.

point-of-sale transactions - types of transactions - You may access your checking account(s) using your to conduct transactions that participating merchants will accept, including:

- purchase goods in person, by phone, or online
- pay for services in person, by phone, or online
- get cash from a participating merchant or financial institution
- Purchases can be made up to but no more than $1,000.00 POS daily limit.

Currency Conversion and International Transactions - When you use your VISA(R) debit card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a .8% International Service Assessment on all international transactions, regardless of whether there is a currency conversion. If there is a currency conversion, the International Service Assessment is 1% of the transaction. The fee we charge you for international transactions/currency conversions is disclosed separately. An international transaction is a transaction where the country of the merchant is outside the USA.

Advisory Against Illegal Use - You agree not to use your for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in the jurisdiction in which you may be located.

Online Banking - types of transfers - You may access your accounts at www.fnbcoweta.com and using your Username & Password to:

- transfer funds from Checking & Savings to Checking & Savings
- make payments from Checking & Savings to Loans
- get balance information about checking, savings, certificate of deposit or line of credit
- get transaction history about checking, savings, certificate of deposit or line of credit

Online Bill Pay - types of transfers -

You may access this service by computer at www.fnbcoweta.com and using your user name and password.

You may access this service to:

- make payments from your checking account(s) to

Online Banking App - types of transfers - You may access your accounts remotely with your Cell phone or other mobile access device and using your Username, Password and Responses to multifactor authentication. You may use this service to:

- transfer funds from Checking or Savings to Checking or Savings
- make payments from Checking or Savings to Loans
- get balance information about checking, savings, line of credit or certificate of deposit
- get transaction history about checking, savings, line of credit or certificate of deposit

Limits and fees - Please refer to our fee disclosure for information about fees and limitations that may apply to these electronic fund transfers.

ATM Operator/Network Fees - When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Security limitations - For security reasons, there are other limits on the number of transfers you can make using our terminals, telephone bill-payments service, point-of-sale transfer service and computer transaction service.

Documentation

Terminal transfers - You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.

Preauthorized credits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- the person or company making the deposit will tell you every time they send us the money.
- you can call us at (918)486-6561 to find out whether or not the deposit has been made.

Periodic statements - You will get a monthly account statement from us for your Checking account(s).

You will get a monthly account statement from us for your Savings account(s), unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

Preauthorized Payments

Right to stop payment and procedure for doing so - If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this disclosure in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

Notice of varying amounts - If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

Liability for failure to stop payment of preauthorized transfer - If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial Institution's Liability

Liability for failure to make transfers - If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(1) If, through no fault of ours, you do not have enough money in your account to make the transfer.

(2) If you have an overdraft line and the transfer would go over the credit limit.

(3) If the automated teller machine where you are making the transfer does not have enough cash.

(4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

(5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.

(6) There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

(1) where it is necessary for completing transfers; or

(2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or

(3) in order to comply with government agency or court orders; or

(4) as described in our privacy policy disclosure, provided separately.

Unauthorized Transfers

(a) Consumer liability. (1) Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

(2) Additional Limit on Liability for VISA(R) card. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA card. This additional limit on liability does not apply to ATM transactions, or to transactions using your Personal Identification Number which are not processed by VISA.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this disclosure. You should also call the number or write to the address listed in this disclosure if you believe a transfer has been made using the information from your check without your permission.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days if the transfer involved a point-of-sale transaction and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

If you have inquiries regarding your account, please contact us at:

FNB COWETA

P.O. Box 600

Coweta, OK 74429

BUSINESS DAYS: Monday, Tuesday, Wednesday, Thursday and Friday

Holidays are not included.

PHONE: (918)486-6561

Notice Of ATM/Night Deposit Facility User Precautions

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don't display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Other Terms

If a stop payment is placed on a Preauthorized Payment, Online Bill Payment, or any other type of Electronic Funds Transfer it may be subject to our stop payment fee further disclosed on our limits and fees disclosure.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

FACTS WHAT DOES FNB COWETA DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number • Income • Account balances • Payment history • Credit scores • Employment information When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FNB Coweta chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FNB Coweta share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (918) 486-6561

What We Do	
How does FNB Coweta protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does FNB Coweta collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Provide employment information • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *FNB Coweta does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *FNB Coweta does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *FNB Coweta doesn't jointly market.*

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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FIRST CLASS CHECKING

Minimum balance to open - The minimum balance required to open this account is $250.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Maintenance Fee: If your balance falls below $750.00 on any day in the monthly statement cycle we will impose a maintenance fee of $10.00 for that monthly statement cycle. If your balance is $750.00 or more on every day in the monthly statement cycle we will impose a maintenance fee of $8.00 for that monthly statement cycle.
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: This account will contain additional features and benefits, including, but not limited to, Accidental death insurance coverage, discounted checks and money orders, Buyer protection plans, etc., many of which are provided by independent 3rd party sources, and will be subject to change from time to time at the bank's discretion.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

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BUSINESS CHECKING

Credit against fees -This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. Currently, the periodic earnings credit rate for your account is \$.35 per \$1000.00 of collected balance. At any time and at our discretion, the periodic earnings credit rate may change. The period we use is the monthly statement cycle.

You do not need to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Earnings credit begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum balance to open - The minimum balance required to open this account is \$250.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Monthly Service Charge: \$6.00
- Per check written: \$.20 per item
- Foreign Item Deposit: \$.10 per item
- Overdraft Fee: A \$25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), including in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: \$7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned. You will only recieve images in your monthly statement.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

BUSINESS PLUS CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is

The interest rate is accurate as of If you would like more current rate information, please call us at (918)486-6561. The interest rate may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $250.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Monthly Service Charge: $6.00
- Per check written: $.20 per item
- Foreign Item Deposit: $.10 per item
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned. You will only receive images in your monthly statement.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

COMMERCIAL SWEEP CHECKING

Credit against fees -This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. Currently, the periodic earnings credit rate for your account is $.35 per $1000.00 of collected balance. At any time and at our discretion, the periodic earnings credit rate may change. The period we use is the monthly statement cycle.

You do not need to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Earnings credit begins to accrue on the business day you deposit noncash items (for example, checks).

Minimum balance to open - The minimum balance required to open this account is $250.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Monthly Service Charge: $6.00
- Per check written: $.20 per item
- Foreign Item Deposit: $.10 per item
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), including in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned. You will only recieve images in your monthly statement.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

FREE CHECKING

Minimum balance to open - The minimum balance required to open this account is $50.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

NOW ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of $500.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Service Charge - In accordance to the Tier Schedule below your account will be charged a service charge as follows:
Balance at or above $1,000 = No service charge
Balance between $500 - $999.99 = $6.00
Below $500.00 = $9.00
The service charge will be calculated based on the lowest balance in the account on any day of the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Excess Debit Fee: $0.20 per check withdrawal after 40 per statement cycle.
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its orininal form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned, you will only receive images in your monthly statement. If account balance falls below $500.00, no interest will be paid.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

REGULAR CHECKING

Minimum balance to open - The minimum balance required to open this account is $250.00.

Minimum balance to avoid Service Charge - In accordance to the Tier Schedule below your account will be charged a service charge as follows:
Balance above $500 = No service charge
Balance between $400-$499.99 = $5.50
Balance between $300-$399.99 = $6.50
Balance below $300 = $7.50
The service charge will be calculated based on the lowest balance in the account on any day of the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Excess Debit Fee: $0.20 per check withdrawal after 40 per statement cycle.
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned. You will only receive images in your monthly statement.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

SENIOR WAIVED 65+

Minimum balance to open - The minimum balance required to open this account is $250.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned. You will only receive images in your monthly statement.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

SPECIAL CHECKING

Minimum balance to open - The minimum balance required to open this account is $250.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Per Check Fee: $0.25 per check withdrawal
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned. You will only receive images in your monthly statement.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

SUPER NOW ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $2,500.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of $500.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Service Charge - In accordance to the Tier Schedule below your account will be charged a service charge as follows:
Balance at or above $2,500 = No service charge
Balance below $2,500 = $11.00
The service charge will be calculated based on the lowest balance in the account on any day of the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Excess Debit Fee: $0.20 per check withdrawal after 40 per statement cycle.
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: No cancelled checks will be returned, you will only receive images in your monthly statement. For balances falling below $2,500 minimum balance, interest rate will drop to FNB's Now Prime Rate. If account balance falls below $500.00, no interest will be paid.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

BUSINESS MONEY MARKET

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is

The interest rate is accurate as of . If you would like more current rate information, please call us at (918)486-6561. The interest rate may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $2,500.00.

Minimum balance to avoid Service Charge - In accordance to the Tier Schedule below your account will be charged a service charge as follows:
Balance above $2,500 = No service charge
Balance below $2,499.99 = $11.00

The service charge will be calculated based on the lowest balance in the account on any day of the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

Fees and Charges - The following fees and charges apply to this account:

- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), including any re-presentment of the item in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: For balances falling below $2,500 minimum balance, interest rate will drop to FNB's Now Prime Rate.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

CONSUMER MONEY MARKET

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $2,500.00.

Minimum balance to avoid Service Charge - In accordance to the Tier Schedule below your account will be charged a service charge as follows:
Balance above $2,500 = No service charge
Balance below $2,499.99 = $11.00

The service charge will be calculated based on the lowest balance in the account on any day of the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

Fees and Charges - The following fees and charges apply to this account:

- Overdraft Fee: A 25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either creaded by check, in-person withdrawal or other electronic means (as applicable), including any re-presentment of the item in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.

- Return Deposit Item Fee: $7.00

Additional Terms - The following additional terms apply to this account: For balances falling below $2,500 minimum balance, interest rate will drop to FNB's Now Prime Rate. If balance falls below $500.00, no interest will be paid.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

COMMERCIAL SAVINGS VARIABLE

Rate Information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is $99,999.01 or more, the interest rate paid on the entire balance in your account will be **Tier 2** - If your daily balance is $49,999.01 or more, but less than or equal to $99,999.00, the interest rate paid on the entire balance in your account will be . **Tier 3** - If your daily balance is $2,499.01 or more, but less than or equal to $49,999.00, the interest rate paid on the entire balance in your account will be . **Tier 4** - If your daily balance is less than or equal to $2,499.00, the interest rate paid on the entire balance in your account will be

The interest rates are accurate as of . If you would like more current rate information, please call us at (918)486-6561. The interest rates may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $2,500.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

Fees and Charges - The following fees and charges apply to this account:

- Excess Withdrawal Fee: $1.00 per withdrawal over 3 per quarterly statement cycle.
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), including any re-presentment of the item in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

PASSBOOK SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $250.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. No more than three of the six transfers may be made by check, draft, debit card (if applicable) or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

Fees and Charges - The following fees and charges apply to this account:

- Excess withdrawal fee: $1.00 for each withdrawal after 3 per quarterly statement cycle.
- Overdraft Fee: A $25.00 overdraft fee will apply to each transaction that causes the account to be overdrawn, either created by check, in-person withdrawal or other electronic means (as applicable), including any re-presentment of the item in its original form or as an electronic item. We will not charge an overdraft fee for more than two presentments of a check or other item.
- Return Deposit Item Fee: $7.00

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

91 DAY CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 91 day(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

91 DAY JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 91 day(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

182 DAY CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 182 day(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

182 DAY JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 182 day(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

12 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 12 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

12 MONTH JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 12 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

18 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 18 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

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Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

18 MONTH JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 18 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

24 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 24 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

24 MONTH JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 24 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

30 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 30 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

30 MONTH JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 182 day(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal one months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

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IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

36 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 36 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

36 MONTH JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 36 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

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Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

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IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

48 MONTH CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 48 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $1,000.00.

Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

FNB Coweta
106 S. Broadway
Coweta, OK 74429
(918)486-6561

48 MONTH JUMBO CERTIFICATE OF DEPOSIT

Rate information - The interest rate on this account is with an annual percentage yield of

The interest rate(s) and annual percentage yield(s) are accurate as of . If you would like more current rate and yield information, please call us at (918)486-6561. You will be paid this rate until next maturity.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Time requirements - This account matures 48 month(s) after account opening.

Callable account - We may call (terminate) this account, at our option at any time.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) - The penalty will equal three months interest on the amount withdrawn subject to penalty. In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

Withdrawal of interest prior to maturity - The annual percentage yield is based on an assumption that interest will remain in the account until maturity. A withdrawal will reduce earnings.

Automatically renewable account - Your account will automatically renew at maturity. Each renewal term will be the same as the original term, beginning on the maturity date. Unless we tell you otherwise in writing, the interest rate will be the same we offer on new certificate of deposit accounts on the maturity date which have the same term, minimum balance (if any) and other features as the renewed certificate of deposit account. You will have a grace period of ten calendar day(s) after maturity to withdraw the funds without being charged an early withdrawal penalty. You may prevent renewal if you withdraw the funds in the account at maturity (or within the grace period, if any).

Final maturity - If your account is not renewed, the funds in the account will be paid directly to you.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is $100,000.00.

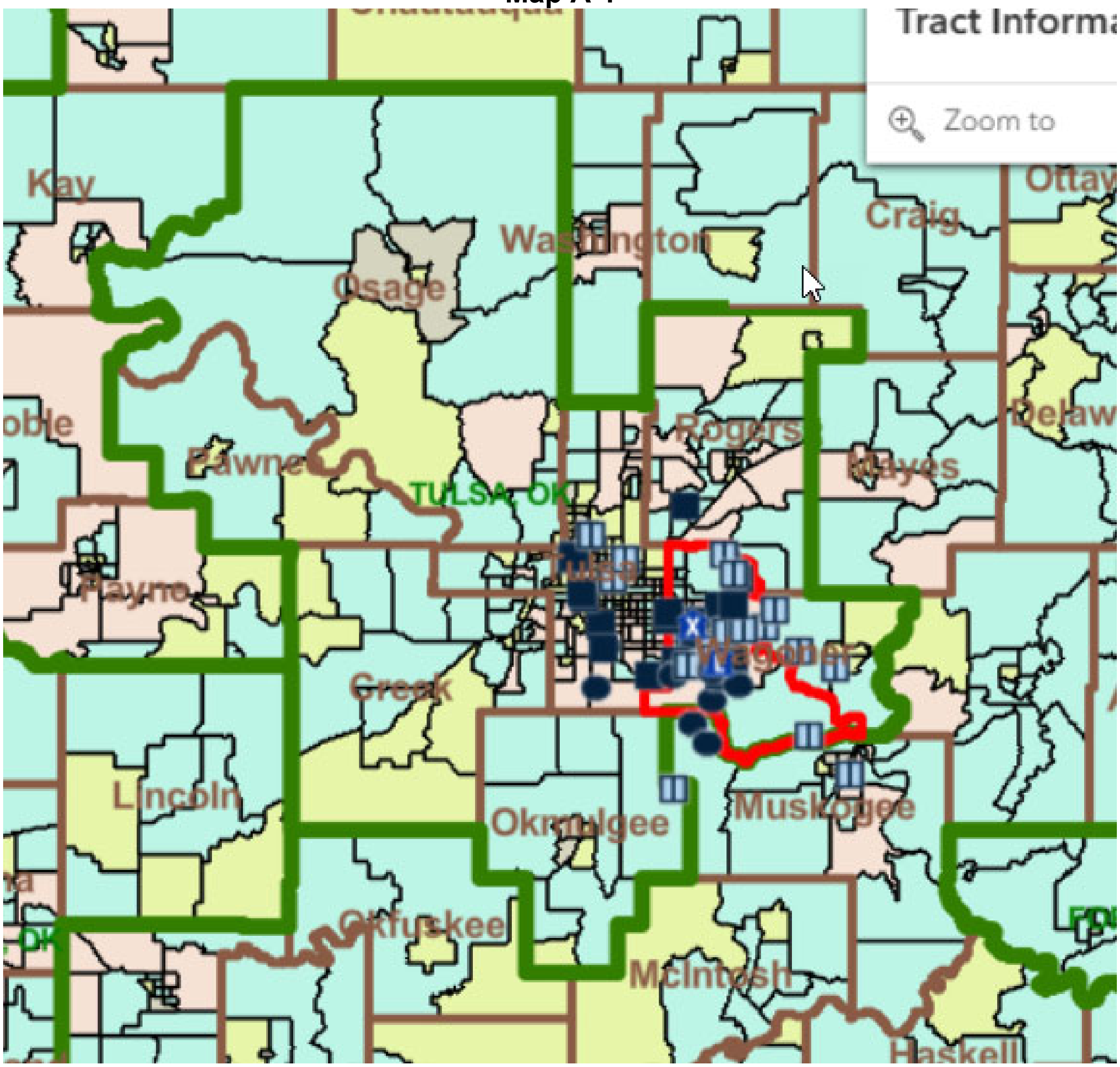
Deposit limitations - After the account is opened, you may not make any deposits.

Withdrawal limitations - You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest anytime during the term after it is credited to your account.

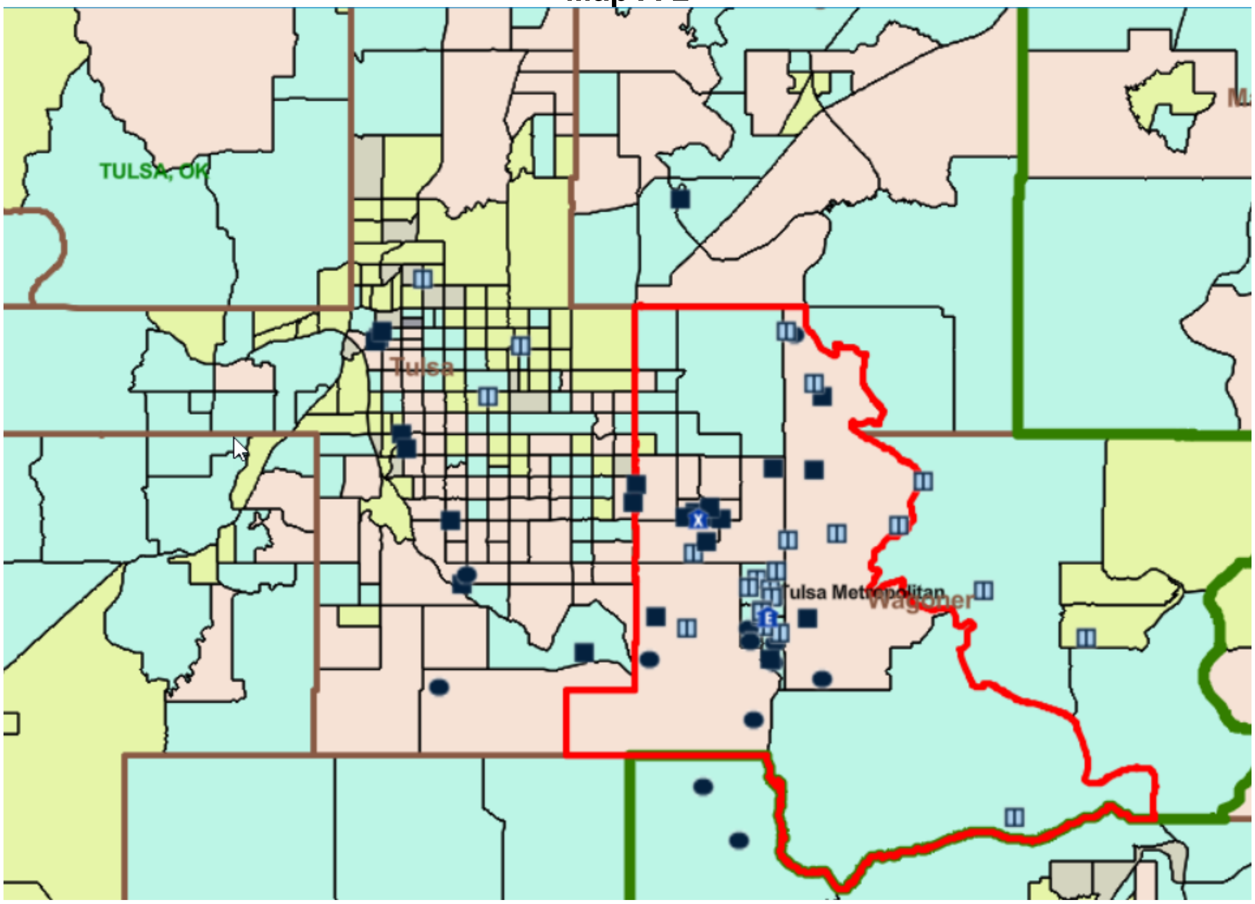
Assessment Area Map

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1



Map A-2



HMDA Disclosure Statement

HMDA
DISCLOSURE STATEMENT

No statement was required for FNB Coweta,
(fka) First National Bank,
for the previous two years.

Loan-to-Deposit Ratio

QUARTERLY LOAN-TO-DEPOSIT RATIO
FOR YEAR ENDING DECEMBER 31, 2025

Qtr Ending Mar 31	Qtr Ending Jun 30	Qtr Ending Sep 30	Qtr Ending Dec 31
56.77%	57.99%	61.20%	60.49%

YEARLY AVERAGE LOAN-TO-DEPOSIT RATE = 59.11%

Other Info