



# Peoples Bank & Trust Co.

Member FDIC - PO Box 40 — Ryan, Oklahoma 73565

[www.PeoplesBankUSA.com](http://www.PeoplesBankUSA.com)

Phone 580-757-2409 Fax (214)-292-2078

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## COMMUNITY REINVESTMENT ACT STATEMENT

It is the intent of this lending institution to provide credit to our entire community which consists of the area designated in the attached map.

The area consists of the City of Ryan, Oklahoma and the area along Highway 81 North and South according to the attached map, contained within Jefferson County and part of Cotton County. This includes the cities of Terral, Hastings, Waurika, Sugden, Addington and Ringling. This area also includes our Edmond branch and all of Oklahoma County indicated in the map within this file.

Subject to our normal underwriting techniques, this institution extends credit for the following needs and purposes:

Agricultural Loans  
Commercials and Industrial Loans  
Residential and Real Estate Loans  
Consumer Loans

Additional efforts to help meet community needs are evidenced by participation in local events, clubs and in local advertising.

Following the assessment area map is a copy of the CRA notice that is posted in our lobby.

Our Board of Directors has encouraged and adopted this statement along with their desire for the continuing growth of The Peoples Bank & Trust Co., and the economic integrity of the whole community.

# Community Reinvestment Act Notice

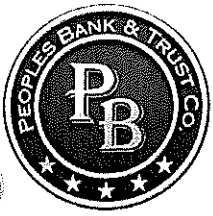
Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications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

Your involvement is encouraged.

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

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC 600 North Pearl Street, Suite 700, Dallas, TX 7201. You may send written comments about our performance in helping to meet community credit needs to Travis Rogers, Vice President, 2400 NW 178<sup>th</sup> Street, Edmond, OK 73012 and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.



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## Edmond Branch

### Address

2400 NW 178<sup>th</sup> St.  
Edmond, OK 73012  
36420/40/109/1082.18

Phone: (405) 531-9420

### Lobby Hours

M-F 9:00 AM - 5:00 PM

### Drive Through Hours

M-F 8:00 AM - 5:00 PM

## Ryan Branch

### Address

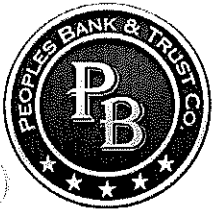
517 Washington St  
PO Box 40  
Ryan, OK 73565  
NA/40/067/3717.00

Phone: (580) 757-2409

### Lobby Hours

M-TH 9:00 AM - 3:00 PM

F 9:00 AM - 6:00 PM



# PEOPLES BANK & TRUST CO.

Member FDIC -- 2400 NW 178<sup>th</sup> St., Edmond, Oklahoma 73012

[www.PeoplesBankUSA.com](http://www.PeoplesBankUSA.com)

Phone 405-531-9420 Fax (214)-292-2078

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## **Branches Opened**

None

## **Branches Closed**

None

With any questions or concerns please contact:

Travis Rogers  
CRA Officer  
405-531-9447



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## ATM LOCATIONS

### **Waurika, OK ATM**

Open 24 hours

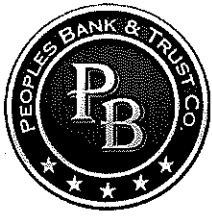
Located inside JW's Travel Stop

HWY 81

### **Edmond, OK ATM**

Open 24 hours

Located in the drive-thru at Edmond branch



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## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)  
 County: 067 - JEFFERSON COUNTY  
 Tract: ALL TRACTS

### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3716.00	Moderate	No	77.51	\$68,700	\$53,249	\$45,398	1585	23.47	372	536	897
3717.00	Moderate	No	77.27	\$68,700	\$53,084	\$45,259	1289	27.08	349	449	986
3718.00	Middle	Yes*	109.30	\$68,700	\$75,089	\$64,015	2463	25.29	623	809	1484
9999.99	Middle	No	85.76	\$68,700	\$58,917	\$50,231	5337	25.18	1344	1794	3987

## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)  
 County: 033 - COTTON COUNTY  
 Tract: 8712.00

### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

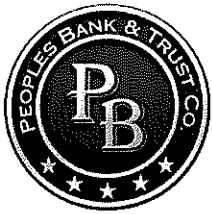
\* Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
Middle	No	90.44	\$71,200	\$64,393	\$59,091	1982	22.50	446	661	1225









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## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 109 - OKLAHOMA COUNTY

Tract: ALL TRACTS

Records 1 through 100 of 266

### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

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\* Will automatically be included in the 2024 Distressed or Underserved Tract List

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
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Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2021 Tract Est. MSAMD non-MSAMD Median	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1001	Moderate	No	76.76	\$85,800	\$65,860	\$57,705	3040	43.75	1330	904	1629
1002.01	Middle	No	112.38	\$85,800	\$96,422	\$84,479	1570	33.69	529	418	593
1002.02	Middle	No	80.6	\$85,800	\$69,155	\$60,592	1639	52.65	863	328	686
1002.03	Middle	No	88.26	\$85,800	\$75,727	\$66,351	2538	53.03	1346	592	1094
1003	Upper	No	138.11	\$85,800	\$118,498	\$103,824	2681	23.69	635	1071	1448
1004	Low	No	42.03	\$85,800	\$36,062	\$31,595	1955	93.15	1821	336	1025
1005	Low	No	47.19	\$85,800	\$40,469	\$35,474	1898	86.72	1646	268	684
1008	Moderate	No	74.83	\$85,800	\$64,204	\$56,250	2260	54.56	1233	451	1027
1009	Upper	No	140.37	\$85,800	\$120,437	\$105,521	1532	33.81	518	535	733
1010	Low	No	40.83	\$85,800	\$35,032	\$30,694	2892	54.91	1588	146	677
1011	Moderate	No	58.53	\$85,800	\$50,219	\$44,003	832	35.82	298	202	375
1012	Middle	No	82.5	\$85,800	\$70,785	\$62,019	1107	35.14	389	223	609
1013	Low	No	37.04	\$85,800	\$31,780	\$27,846	2886	92.41	2667	461	1358
1014	Unknown	No	0	\$85,800	\$0	\$0	1055	87.68	925	398	749
1015	Moderate	No	69.63	\$85,800	\$59,743	\$52,344	1912	64.02	1224	400	752
1018	Upper	No	189.12	\$85,800	\$162,285	\$142,163	1499	26.08	391	410	725
1019	Upper	No	135.85	\$85,800	\$116,559	\$102,122	2623	36.45	956	696	1322
1020	Middle	No	106.53	\$85,800	\$91,403	\$80,083	2798	44.85	1255	648	1375
1021	Moderate	No	61.31	\$85,800	\$52,604	\$46,030	2112	49.67	1049	568	953
1022	Moderate	No	57.9	\$85,800	\$49,678	\$43,524	2693	66.77	1798	541	1108
1023	Moderate	No	67.29	\$85,800	\$57,735	\$50,583	3166	60.87	1927	632	1568
1024	Moderate	No	59.6	\$85,800	\$51,137	\$44,808	2906	70.37	2045	432	1182
1025	Upper	No	141.82	\$85,800	\$121,682	\$106,607	1594	33.69	537	4	70
1032	Upper	No	158.18	\$85,800	\$135,718	\$118,908	2833	50.63	1333	94	127
1033	Moderate	No	59.56	\$85,800	\$51,102	\$44,773	1445	76.4	1104	199	587
1039	Moderate	No	54.49	\$85,800	\$46,752	\$40,962	3788	84.05	3184	604	1284
1041	Low	No	36.31	\$85,800	\$31,154	\$27,295	3001	78.47	2355	300	1302
1042	Moderate	No	61.78	\$85,800	\$52,990	\$46,429	2209	88.55	1956	363	785
1043	Low	No	49.54	\$85,800	\$42,505	\$37,244	3266	86.04	2810	770	1502
1044	Moderate	No	51.11	\$85,800	\$43,852	\$38,421	3491	88.2	3079	608	1383
1045	Moderate	No	69.87	\$85,800	\$59,948	\$52,525	3333	86.2	2873	463	1102
1046	Low	No	45.34	\$85,800	\$38,902	\$34,083	985	82.94	817	172	385
1047	Moderate	No	71.73	\$85,800	\$61,544	\$53,920	1198	70.87	849	82	483
1048	Moderate	No	50.02	\$85,800	\$42,917	\$37,601	3323	81.91	2722	532	1135
1049	Low	No	49.76	\$85,800	\$42,694	\$37,409	3734	81.71	3051	834	1400
1050	Unknown	No	0	\$85,800	\$0	\$0	2269	84.09	1908	373	725
1051.01	Middle	No	105.56	\$85,800	\$90,570	\$79,350	2347	46.78	1098	283	528
1052.01	Low	No	44.54	\$85,800	\$38,215	\$33,482	1576	93.27	1470	539	1024
1052.02	Low	No	32.55	\$85,800	\$27,928	\$24,471	1194	94.39	1127	200	456
1053	Moderate	No	69.45	\$85,800	\$59,588	\$52,206	3223	75.61	2437	405	1084
1054	Low	No	42.49	\$85,800	\$36,456	\$31,944	2021	75.01	1516	350	781
1055	Moderate	No	57.18	\$85,800	\$49,080	\$42,989	3060	82.25	2517	539	1010
1056	Low	No	21.97	\$85,800	\$18,850	\$16,516	4731	82.2	3889	517	1409
1059.03	Moderate	No	65.29	\$85,800	\$56,019	\$49,083	2804	57.45	1611	727	1184
1059.04	Moderate	No	61.61	\$85,800	\$52,881	\$46,319	4027	65.31	2630	770	1525
1059.05	Moderate	No	55.32	\$85,800	\$47,465	\$41,587	2978	60.58	1804	746	1220
1059.06	Moderate	No	73.88	\$85,800	\$63,389	\$55,538	2938	58.37	1715	830	1260
1059.07	Low	No	47.84	\$85,800	\$41,047	\$35,968	4607	72	3317	663	1605
1060	Middle	No	103.67	\$85,800	\$88,949	\$77,930	2281	71.81	1638	736	982
1061	Middle	No	90.52	\$85,800	\$77,066	\$68,047	3214	81.21	2610	1006	1361
1062	Moderate	No	79.43	\$85,800	\$68,151	\$59,710	1462	88.58	1295	634	840
1063.01	Low	No	35.09	\$85,800	\$30,107	\$26,380	3512	82.6	2901	411	1334
1063.02	Moderate	No	52.81	\$85,800	\$45,311	\$39,698	4589	81.74	3751	701	1692
1063.03	Middle	No	97.76	\$85,800	\$83,870	\$73,482	3530	57.79	2040	813	1625
1064.01	Upper	No	332.58	\$85,800	\$285,354	\$250,001	2187	14.26	309	740	890
1064.02	Upper	No	290.02	\$85,800	\$248,837	\$218,015	2127	21.34	454	852	1051
1064.03	Moderate	No	78.69	\$85,800	\$67,516	\$59,152	4818	27.65	1332	1631	2378
1065.01	Upper	No	143.05	\$85,800	\$122,737	\$107,532	2872	25.66	737	1123	1345
1065.02	Moderate	No	76.61	\$85,800	\$65,731	\$57,589	3850	46.44	1788	799	1438
1065.03	Upper	No	121.77	\$85,800	\$104,479	\$91,541	1758	27.19	478	606	670
1066.01	Moderate	No	59.3	\$85,800	\$50,021	\$43,828	3148	46.06	1450	740	1315
1066.02	Moderate	No	64.9	\$85,800	\$55,684	\$48,789	2575	46.87	1207	436	606
1066.06	Middle	No	97.16	\$85,800	\$83,363	\$73,042	1983	38.38	761	586	855
1066.07	Moderate	No	67.94	\$85,800	\$58,293	\$51,076	3384	48.14	1629	823	1088

1066.08	Middle	No	101.58	\$85,800	\$87,166	\$76,364	3189	29.23	932	1021	1379
1066.09	Middle	No	91.45	\$85,800	\$78,464	\$68,750	1033	31.46	325	360	558
1066.1	Unknown	No	0	\$85,800	\$0	\$0	1235	38.22	472	510	589
1066.11	Moderate	No	50.38	\$85,800	\$43,209	\$37,882	2583	56.14	1450	139	398
1067.02	Moderate	No	72.76	\$85,800	\$62,428	\$54,694	4006	56.32	2256	975	1470
1067.04	Middle	No	97.13	\$85,800	\$83,338	\$73,016	2434	37.96	924	539	788
1067.05	Middle	No	85.41	\$85,800	\$73,282	\$64,205	2677	48.25	1238	771	1041
1067.06	Unknown	No	0	\$85,800	\$0	\$0	3635	50.01	1818	896	1042
1067.08	Upper	No	138.92	\$85,800	\$119,193	\$104,427	3203	46.49	1489	983	1013
1067.09	Moderate	No	55.49	\$85,800	\$47,610	\$41,749	2480	72.78	1805	280	483
1067.1	Moderate	No	64.48	\$85,800	\$55,324	\$48,472	4258	59.09	2516	556	1202
1068.01	Moderate	No	67.84	\$85,800	\$58,207	\$51,000	1774	35.91	637	210	478
1068.02	Middle	No	81.97	\$85,800	\$70,330	\$61,621	2001	38.18	764	390	627
1068.03	Moderate	No	65.52	\$85,800	\$56,216	\$49,256	3261	47.9	1562	528	947
1068.04	Moderate	No	74.55	\$85,800	\$63,964	\$56,042	3848	57.55	2215	672	1055
1069.02	Moderate	No	73.55	\$85,800	\$63,106	\$55,288	2492	51.97	1295	518	757
1069.03	Middle	No	82.76	\$85,800	\$79,588	\$69,733	6139	38.2	2345	1358	1920
1069.06	Middle	No	80.48	\$85,800	\$69,052	\$60,500	3283	61.86	2031	608	743
1069.07	Middle	No	97.84	\$85,800	\$83,947	\$73,553	2106	56.84	1197	468	688
1069.09	Middle	No	94.49	\$85,800	\$81,072	\$71,029	1790	50	895	466	641
1069.1	Moderate	No	72.81	\$85,800	\$62,471	\$54,738	2663	50.32	1340	656	923
1069.11	Middle	No	108	\$85,800	\$92,664	\$81,188	1893	50.18	950	629	756
1069.12	Low	No	31.01	\$85,800	\$28,607	\$23,311	3198	65.2	2085	404	775
1069.13	Moderate	No	50.97	\$85,800	\$43,732	\$38,315	4556	68.22	3108	668	1077
1069.14	Middle	No	80.39	\$85,800	\$68,975	\$60,433	4311	63.72	2747	482	1397
1069.16	Moderate	No	57.3	\$85,800	\$49,163	\$43,074	2401	73.16	1815	205	694
1069.17	Low	No	32.58	\$85,800	\$27,954	\$24,492	3359	80.47	2703	342	687
1070.01	Moderate	No	60.02	\$85,800	\$51,497	\$45,123	5918	77.02	4558	897	2047
1070.02	Moderate	No	65.92	\$85,800	\$56,559	\$49,559	2108	61.62	1299	384	760
1071.01	Unknown	No	0	\$85,800	\$0	\$0	1243	70.31	874	0	0
1071.03	Moderate	No	52.73	\$85,800	\$45,242	\$39,643	2031	75.67	1541	349	540
1071.04	Low	No	41.57	\$85,800	\$35,687	\$31,250	2880	71.35	2055	644	1200
1072.06	Moderate	No	62.56	\$85,800	\$53,676	\$47,031	4555	60.15	2740	742	1520
1072.07	Middle	No	90.33	\$85,800	\$77,503	\$67,907	2191	53.13	1164	307	783
1072.12	Moderate	No	70.69	\$85,800	\$60,652	\$53,140	5979	56.82	3397	1046	1789
1072.13	Moderate	No	66.81	\$85,800	\$57,323	\$50,227	4913	68.59	3370	662	1322
1072.14	Middle	No	87.12	\$85,800	\$74,749	\$65,494	3184	68.15	2170	861	1288
1072.15	Low	No	43.55	\$85,800	\$37,368	\$32,738	4293	74.73	3208	547	1218
1072.16	Moderate	No	63.19	\$85,800	\$54,217	\$47,500	3096	74.26	2299	300	761
1072.17	Moderate	No	54.32	\$85,800	\$46,607	\$40,833	2134	79.1	1688	653	881
1072.18	Moderate	No	55.07	\$85,800	\$47,260	\$41,403	3107	76.18	2367	548	1076
1072.19	Moderate	No	74.64	\$85,800	\$64,041	\$56,111	3257	80.17	2811	599	1013
1072.2	Moderate	No	55.24	\$85,800	\$47,396	\$41,528	3840	78.13	3000	471	1283
1072.21	Moderate	No	78.19	\$85,800	\$67,087	\$58,776	2395	69.02	1653	557	811
1072.22	Moderate	No	75.16	\$85,800	\$64,487	\$56,500	1889	71.43	1335	323	538
1072.23	Moderate	No	62.8	\$85,800	\$53,882	\$47,214	2867	74.12	2125	1121	1426
1072.24	Middle	No	85.88	\$85,800	\$73,668	\$64,541	3676	53.48	1966	951	1363
1072.25	Moderate	No	63.71	\$85,800	\$54,863	\$47,895	2976	73.32	2182	588	885
1072.26	Moderate	No	77.78	\$85,800	\$66,735	\$58,472	3178	69.7	2215	493	796
1073.02	Low	No	47.69	\$85,800	\$40,918	\$35,852	2979	70.93	2113	567	1037
1073.03	Moderate	No	54.27	\$85,800	\$46,564	\$40,800	1544	44.11	681	224	509
1073.05	Unknown	No	0	\$85,800	\$0	\$0	1312	67.23	882	139	401
1073.06	Low	No	41.46	\$85,800	\$35,573	\$31,172	3739	67.21	2513	524	1356
1074.01	Middle	No	109.22	\$85,800	\$93,711	\$82,108	5990	71.25	4288	1701	2685
1074.04	Middle	No	89.04	\$85,800	\$76,396	\$66,938	3376	62.26	2102	754	1116
1074.05	Moderate	No	77.74	\$85,800	\$66,701	\$58,438	4997	53.85	2691	1288	2023
1074.06	Middle	No	92.94	\$85,800	\$79,743	\$69,867	7800	53.24	4046	1090	2504
1074.07	Middle	No	97.78	\$85,800	\$83,895	\$73,508	553	33.08	183	167	502
1076.01	Moderate	No	51.88	\$85,800	\$44,513	\$39,005	2148	49.39	1081	205	610
1076.04	Moderate	No	68.14	\$85,800	\$58,464	\$51,224	2025	42.86	866	415	907
1076.05	Moderate	No	66.46	\$85,800	\$57,023	\$49,961	2150	39.91	858	270	942
1076.08	Middle	No	80.37	\$85,800	\$68,957	\$60,417	3991	42.4	1692	1147	1582
1077.03	Middle	No	112.03	\$85,800	\$96,122	\$84,219	3645	36.32	1324	952	1290
1077.04	Moderate	No	64.52	\$85,800	\$55,358	\$48,500	1657	48.46	803	444	677
1077.05	Moderate	No	70.04	\$85,800	\$60,094	\$52,666	1998	38.44	786	523	783
1077.06	Moderate	No	57.23	\$85,800	\$49,103	\$43,021	2770	46.68	1293	597	993
1077.07	Moderate	No	76.71	\$85,800	\$65,817	\$57,670	1282	38.38	492	210	517
1078.01	Middle	No	80.92	\$85,800	\$69,429	\$60,828	3603	62.26	2243	692	1243

1078.04	Moderate	No	65.82	\$85,800	\$56,474	\$49,479	2395	41.75	1000	541	982
1078.05	Moderate	No	64.85	\$85,800	\$55,641	\$48,760	2580	54.34	1402	548	1047
1078.06	Moderate	No	68.78	\$85,800	\$59,013	\$51,708	4101	45.92	1883	1107	1635
1078.07	Moderate	No	58.03	\$85,800	\$49,790	\$43,625	2888	48.6	1393	949	1257
1078.08	Middle	No	84.14	\$85,800	\$72,192	\$63,250	1932	53.31	1030	381	664
1078.09	Middle	No	82.81	\$85,800	\$71,051	\$62,260	1734	49.54	859	352	666
1078.1	Moderate	No	63.94	\$85,800	\$54,861	\$48,071	2680	45.45	1209	505	1174
1079	Moderate	No	57.4	\$85,800	\$49,249	\$43,148	1608	89.05	1432	383	887
1080.03	Low	No	49.65	\$85,800	\$42,600	\$37,328	3765	72.24	2720	335	1051
1080.05	Middle	No	107.04	\$85,800	\$91,840	\$80,489	2449	68.19	1670	679	922
1080.06	Middle	No	102.98	\$85,800	\$88,357	\$77,412	4039	48.25	1949	1210	1546
1080.07	Middle	No	102.35	\$85,800	\$87,816	\$76,944	3330	40.39	1345	968	1168
1080.08	Moderate	No	63.38	\$85,800	\$54,380	\$47,647	4277	68.73	2512	817	1733
1080.09	Moderate	No	60.08	\$85,800	\$51,549	\$45,169	3003	68.04	1743	848	1317
1080.1	Moderate	No	58.01	\$85,800	\$49,773	\$43,611	3127	57.12	1786	504	1117
1080.11	Moderate	No	72.78	\$85,800	\$62,445	\$54,712	3959	79.39	3143	678	1389
1081.01	Upper	No	259.68	\$85,800	\$222,805	\$195,208	4298	23.96	1030	1637	1600
1081.06	Upper	No	176.98	\$85,800	\$151,849	\$133,043	6494	19.85	1289	2410	2585
1081.07	Upper	No	191.58	\$85,800	\$164,376	\$144,018	3416	16.57	566	1009	1105
1081.09	Upper	No	205.29	\$85,800	\$176,139	\$154,324	5852	18.8	1100	1891	2105
1081.1	Upper	No	151.76	\$85,800	\$130,202	\$114,074	4343	24.08	1046	1412	1602
1081.13	Upper	No	121.02	\$85,800	\$103,835	\$90,977	5001	31.33	1597	1035	1559
1081.14	Upper	No	157.97	\$85,800	\$135,538	\$118,760	4837	30.49	1475	862	1357
1082.01	Middle	No	96.96	\$85,800	\$83,192	\$72,888	3783	27.88	1049	732	1314
1082.03	Moderate	No	70.57	\$85,800	\$60,549	\$53,050	3247	38.1	1237	542	1323
1082.04	Middle	No	82.19	\$85,800	\$70,519	\$61,786	2916	52.71	1537	533	887
1082.07	Low	No	35.58	\$85,800	\$30,528	\$26,760	1031	46.36	478	7	273
1082.08	Moderate	No	59.54	\$85,800	\$51,085	\$44,783	3836	43.74	1678	434	1301
1082.15	Middle	No	102.54	\$85,800	\$87,979	\$77,083	4741	29.32	1390	1952	2299
1082.16	Middle	No	101.18	\$85,800	\$86,812	\$76,058	3158	33.72	1085	671	1262
1082.17	Middle	No	111.2	\$85,800	\$95,410	\$83,592	4073	31.18	1270	1084	1872
1082.22	Upper	No	236.13	\$85,800	\$202,600	\$177,500	1899	17.17	326	508	557
1082.23	Upper	No	210.87	\$85,800	\$180,926	\$158,516	5227	18.54	989	1684	1776
1082.24	Upper	No	203.02	\$85,800	\$174,191	\$152,614	3500	21.97	769	839	899
1082.25	Upper	No	140.58	\$85,800	\$120,618	\$105,679	3252	25.58	832	992	1239
1082.26	Middle	No	106.21	\$85,800	\$91,128	\$79,839	2549	50.18	1279	378	656
1082.27	Upper	No	203.94	\$85,800	\$174,981	\$153,304	2272	33.76	787	774	774
1082.28	Upper	No	190.81	\$85,800	\$163,715	\$143,438	1988	23.19	461	445	581
1082.29	Upper	No	128.25	\$85,800	\$110,039	\$96,406	3417	30.44	1040	845	1143
1082.3	Middle	No	114.04	\$85,800	\$97,846	\$85,724	2478	40.76	1010	565	772
1082.31	Upper	No	205.26	\$85,800	\$176,113	\$154,297	2350	20	470	522	589
1082.32	Upper	No	158.89	\$85,800	\$136,328	\$119,444	3228	17.81	575	958	1118
1082.33	Upper	No	149.79	\$85,800	\$128,520	\$112,599	4320	39.17	1692	1204	1587
1082.34	Upper	No	170.88	\$85,800	\$146,615	\$128,452	5086	32.01	1628	1538	1845
1082.35	Upper	No	143.28	\$85,800	\$122,934	\$107,708	2620	41.68	1092	803	919
1082.36	Middle	No	118.66	\$85,800	\$101,982	\$89,348	2023	39.05	790	462	898
1082.37	Upper	No	175.47	\$85,800	\$153,553	\$131,905	3156	38.12	1203	821	964
1082.38	Middle	No	109.2	\$85,800	\$93,694	\$82,092	2176	37.36	813	596	727
1083.01	Moderate	No	68.75	\$85,800	\$57,272	\$50,179	2182	72.34	1584	911	1100
1083.02	Middle	No	95.99	\$85,800	\$82,359	\$72,163	5293	40.36	2136	966	1336
1083.04	Middle	No	109.75	\$85,800	\$94,166	\$82,500	4894	28.95	1319	1195	1841
1083.07	Middle	No	80.19	\$85,800	\$68,803	\$60,282	4811	59.51	2863	1214	1744
1083.09	Low	No	45.02	\$85,800	\$38,627	\$33,843	2278	83.89	1911	461	830
1083.1	Moderate	No	72.2	\$85,800	\$61,948	\$54,278	3026	68.27	2066	440	776
1083.14	Moderate	No	63.76	\$85,800	\$54,708	\$47,930	2911	59.05	1719	262	519
1083.17	Upper	No	127.01	\$85,800	\$108,975	\$95,474	3910	36.06	1410	1295	1536
1083.18	Upper	No	136.39	\$85,800	\$117,023	\$102,528	5748	42.47	2441	1603	2109
1083.19	Middle	No	81.96	\$85,800	\$70,322	\$61,612	3947	40.99	1618	436	798
1083.2	Middle	No	114.99	\$85,800	\$98,661	\$86,439	3492	21.65	756	534	823
1083.21	Moderate	No	54.7	\$85,800	\$46,933	\$41,122	1500	65.27	979	40	447
1083.22	Moderate	No	53.75	\$85,800	\$46,118	\$40,406	4147	64.79	2697	277	611
1083.23	Upper	No	142.14	\$85,800	\$121,956	\$106,850	4272	46.21	1974	722	950
1083.24	Upper	No	237.31	\$85,800	\$203,612	\$178,393	1987	24.81	493	570	747
1083.25	Upper	No	121.7	\$85,800	\$104,419	\$91,465	5623	45.53	2560	1446	1867
1083.26	Moderate	No	68.51	\$85,800	\$58,782	\$51,500	3149	42.58	1341	254	241
1084.02	Middle	No	117.59	\$85,800	\$100,892	\$88,393	1373	21.78	299	524	641
1084.03	Middle	No	111.08	\$85,800	\$95,307	\$83,500	1946	28.21	549	685	886
1084.04	Middle	No	114.3	\$85,800	\$98,069	\$85,925	3430	33.79	1159	979	1593

1085.06	Middle	No	107.33	\$85,800	\$92,089	\$80,682	3333	27.69	923	1050	1447
1085.07	Upper	No	142.41	\$85,800	\$122,188	\$107,054	1227	20.7	254	455	573
1085.08	Middle	No	106.73	\$85,800	\$91,574	\$80,234	1817	40.84	742	487	660
1085.13	Upper	No	134.01	\$85,800	\$114,981	\$100,739	3699	40.55	1500	1097	1511
1085.14	Middle	No	91.45	\$85,800	\$78,464	\$68,750	4972	52.47	2609	884	1229
1085.15	Middle	No	108.39	\$85,800	\$92,999	\$81,480	5029	33.35	1677	969	1567
1085.2	Upper	No	235.71	\$85,800	\$202,239	\$177,188	2048	23.54	482	600	783
1085.21	Middle	No	94.53	\$85,800	\$81,107	\$71,063	1408	61.08	660	217	264
1085.23	Upper	No	146.91	\$85,800	\$126,049	\$110,435	6118	45.05	2756	1742	2202
1085.24	Middle	No	107.75	\$85,800	\$92,450	\$81,000	5056	39.03	1923	1786	1921
1085.25	Middle	No	97.6	\$85,800	\$83,741	\$73,367	2135	46.89	1001	551	774
1085.26	Middle	No	85.31	\$85,800	\$73,196	\$64,135	4988	49.42	2464	1030	1289
1085.27	Middle	No	112.73	\$85,800	\$98,722	\$84,744	5716	41.95	2398	1223	1681
1085.28	Upper	No	143.56	\$85,800	\$123,174	\$107,917	2285	40.88	934	626	766
1085.29	Upper	No	166.32	\$85,800	\$159,863	\$140,063	2781	27.58	767	871	921
1085.3	Upper	No	126.65	\$85,800	\$108,686	\$95,208	3963	44.11	1748	847	1152
1085.31	Upper	No	213.8	\$85,800	\$183,440	\$160,714	5237	29.94	1568	1350	1575
1085.32	Upper	No	185.57	\$85,800	\$159,219	\$139,500	1493	21.97	328	525	542
1085.33	Upper	No	183.63	\$85,800	\$157,555	\$138,036	1676	21.66	363	535	602
1085.34	Upper	No	131.13	\$85,800	\$112,510	\$98,571	5155	38	1959	850	1013
1085.35	Upper	No	169.92	\$85,800	\$145,791	\$127,736	11132	34.11	3797	2670	2996
1085.36	Upper	No	137.18	\$85,800	\$117,700	\$103,125	4907	32.79	1609	1557	1880
1085.37	Upper	No	125.06	\$85,800	\$107,301	\$94,013	3412	25.73	878	1046	1380
1085.38	Upper	No	144.99	\$85,800	\$124,401	\$108,990	2856	35.32	938	793	1048
1086.03	Upper	No	124.21	\$85,800	\$106,572	\$93,369	5155	40.04	2084	1153	1681
1086.04	Middle	No	99.16	\$85,800	\$85,079	\$74,545	4966	47.54	2361	1545	1849
1087.01	Upper	No	142.53	\$85,800	\$122,291	\$107,143	2625	29.83	783	737	862
1087.06	Middle	No	93.75	\$85,800	\$80,438	\$70,479	2894	32.14	930	846	1081
1087.07	Middle	No	119.77	\$85,800	\$102,763	\$90,034	4377	38.99	1619	1297	1443
1087.08	Middle	No	113.8	\$85,800	\$97,640	\$85,550	4431	22.43	994	1429	1785
1087.09	Upper	No	124.71	\$85,800	\$107,001	\$93,750	3510	21.68	761	1296	1488
1087.1	Upper	No	125.41	\$85,800	\$107,602	\$94,275	3925	30.47	1196	1108	1352
1087.11	Upper	No	134.85	\$85,800	\$115,701	\$101,373	3275	21.01	688	970	1118
1087.12	Upper	No	124.85	\$85,800	\$107,121	\$93,854	2388	28.84	694	691	734
1087.13	Upper	No	142.35	\$85,800	\$122,136	\$107,009	3882	24.86	965	991	1237
1088.02	Middle	No	118.13	\$85,800	\$101,356	\$88,802	5208	25.9	1349	1637	2183
1088.03	Low	No	36.77	\$85,800	\$33,265	\$29,145	940	93.19	876	333	479
1088.04	Middle	No	116.4	\$85,800	\$99,871	\$87,500	2981	41.8	1246	867	1075
1088.05	Moderate	No	79.63	\$85,800	\$68,323	\$59,865	3590	36.41	1307	1032	1646
1088.06	Upper	No	139.75	\$85,800	\$119,906	\$105,054	1787	27.31	488	458	582
1088.07	Upper	No	134.77	\$85,800	\$115,633	\$101,310	1414	33.24	470	422	484
1089	Moderate	No	74.99	\$85,800	\$64,341	\$56,373	3712	34.86	1294	915	1527
1090.01	Middle	No	115.15	\$85,800	\$98,799	\$86,583	2138	26.99	577	631	745
1090.03	Middle	No	85.63	\$85,800	\$73,471	\$64,375	4896	22.76	1069	1323	1876
1090.04	Upper	No	121.56	\$85,800	\$104,298	\$91,377	3642	24.41	889	1247	1549
1092.02	Middle	No	98.94	\$85,800	\$84,891	\$74,375	2908	25.72	748	1085	1281
1092.03	Upper	No	243.52	\$85,800	\$208,940	\$183,056	4017	22.45	902	1019	1210
1092.04	Upper	No	256.75	\$85,800	\$220,292	\$193,000	2440	17.87	436	715	878
1092.05	Upper	No	256.98	\$85,800	\$220,489	\$193,178	2713	24.77	672	1164	1219
1093	Middle	No	87.18	\$85,800	\$74,800	\$65,536	2047	32.39	663	580	1189
1094	Upper	No	220.45	\$85,800	\$189,146	\$165,714	1775	26.65	473	422	701
1095	Low	No	45.12	\$85,800	\$38,713	\$33,919	3337	87.5	2920	560	1559
1096	Unknown	No	0	\$85,800	\$0	\$0	793	40.61	322	4	39
1097	Upper	No	175.93	\$85,800	\$150,948	\$132,250	2418	45.08	1090	249	256
1098	Moderate	No	73.77	\$85,800	\$63,295	\$55,455	686	70.55	484	62	185
1099	Middle	No	93.87	\$85,800	\$80,540	\$70,568	1564	46.23	723	49	140
1100	Low	No	38.24	\$85,800	\$32,810	\$28,750	1552	67.33	1045	200	585
9800.01	Unknown	No	0	\$85,800	\$0	\$0	61	55.74	34	0	0
9800.02	Unknown	No	0	\$85,800	\$0	\$0	0	0	0	0	0
9800.03	Unknown	No	0	\$85,800	\$0	\$0	42	80.95	34	0	0
9800.04	Unknown	No	0	\$85,800	\$0	\$0	14	35.71	5	0	0
9800.05	Unknown	No	0	\$85,800	\$0	\$0	1	100	1	0	0
9800.06	Unknown	No	0	\$85,800	\$0	\$0	44	43.18	19	0	0
9800.07	Upper	No	127.33	\$85,800	\$109,249	\$95,714	192	30.73	59	19	26
9800.08	Unknown	No	0	\$85,800	\$0	\$0	6	33.33	2	0	0
9800.09	Unknown	No	0	\$85,800	\$0	\$0	58	67.24	39	0	0

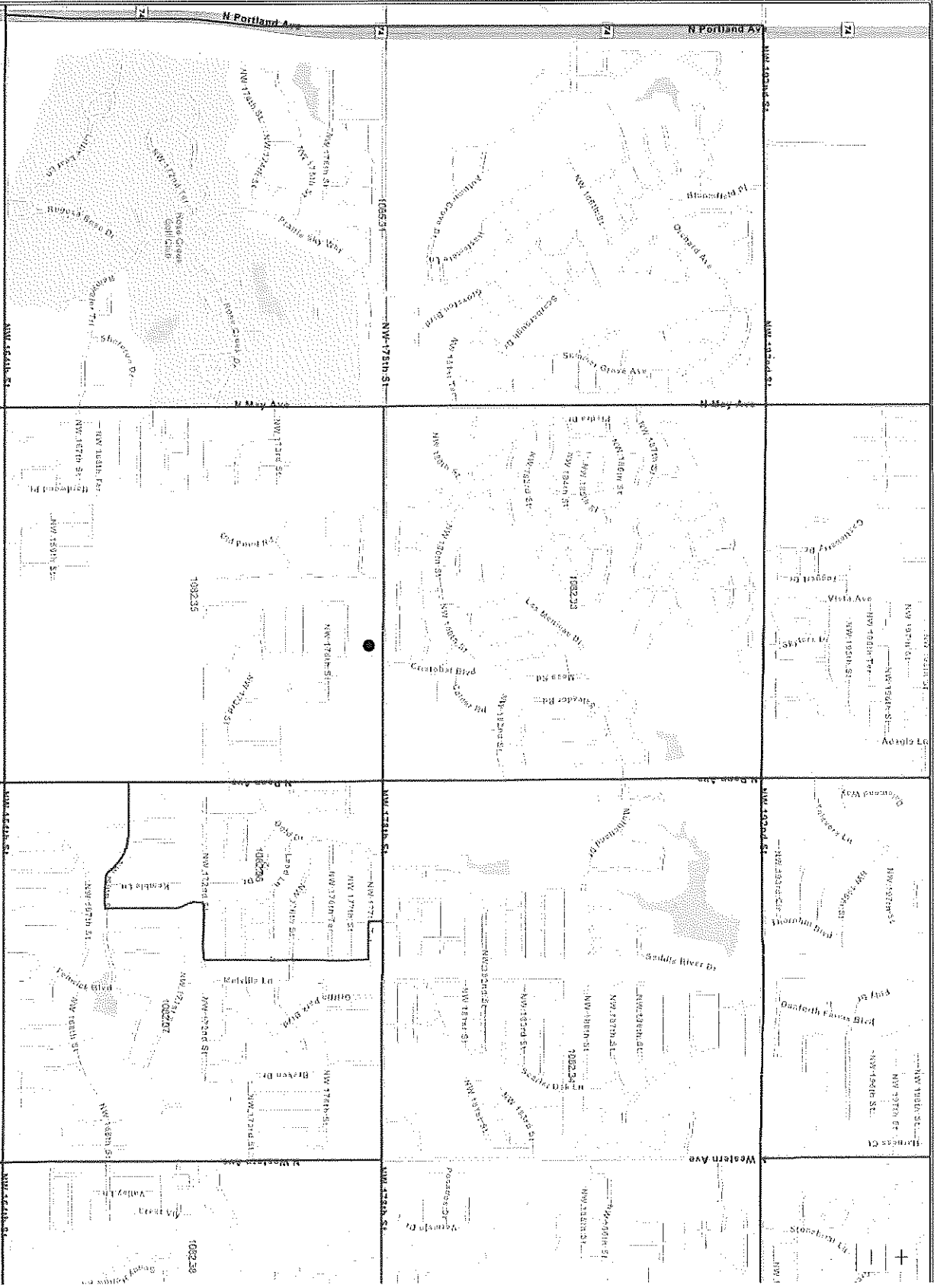


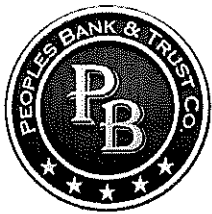
**Matched Address**

Address	2400 NW 176th St, Edmond, Oklahoma, 73012
MSAAD Code	05429
State Code	40
County Code	109
Tract Code	108235
MSAAD Name	OKLAHOMA CITY, OK
State Name	OKLAHOMA
County Name	OKLAHOMA COUNTY

The Census Demographic Data for 2023 is not available yet. This information is updated with the regular releases of the FTIRG Census in the summer. Please refer the data source: FTIRG MSAA and census information for 2023 is updated for 2022. [Click here for Demographic Data](#)

User Select Tract





# PEOPLES BANK & TRUST CO.

Member FDIC - 2400 NW 178<sup>th</sup> St., Edmond, Oklahoma 73012

[www.PeoplesBankUSA.com](http://www.PeoplesBankUSA.com)

Phone 405-531-9420 Fax (214)-292-2078

The following demonstrates the loan to deposit ration for 2023

	2023 Q1	2023 Q2	2023 Q3	2023 Q4
Loans 000's	28,723	26,988	26,802	28,225
Deposits 000's	36,886	35,716	35,026	33,015
Loan to Deposit %	78%	76%	77%	85%

Travis Rogers  
SVP  
CRA Officer



**IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS**

from

**Peoples Bank & Trust Co.  
517 Washington  
Ryan, OK 73565  
(580)757-2409**

**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:

CHECK PRINTING- FEE DEPENDS ON THE STYLE OF CHECK ORDERED	VARIES
Peoples Regular Checking comes with one free box of starter checks if requested at time of account opening	
Elite Checking Comes with free checks for life of account	
All other accounts require customer purchase and fee depends on style of check ordered	
CASHIER'S CHECKS	\$2.00
CUSTOMERS (PER CHECK)	\$2.00
PAID OVERDRAFT ITEM	\$35.00 PER ITEM
INTEREST ON OVERDRAWN BALANCE	18% APR
STOP PAYMENT	\$20.00
RETURNED ITEM	\$35.00 PER ITEM EACH PRESENTMENT
INTEREST ON OVERDRAWN BALANCE	18% APR
STOP PAYMENT FEE	\$20.00
PHOTOCOPIES	\$5.00 (Per Page)
WIRE TRANSFERS	VARIES
DOMESTIC	\$20.00
NON-DOMESTIC	\$40.00
CHECK CASHING FOR NON-CUSTOMERS	VARIES
\$5.00 FOR CHECKS UP TO \$50.00 AND GREATER	
\$0.00 FOR CHECKS BELOW \$50.00	
ACCOUNT RESEARCH	\$25.00 per hour
Minimum Time Charge \$25.00	
PAPER STATEMENT	\$2.00 Monthly
NOTARY SERVICE	No Charge
TEMP CHECK	\$1.00 per check
EXCESSIVE WITHDRAWAL FEE	\$5.00 per item
INACTIVE / DORMANT ACCOUNT FEE	\$5.00 PER MONTH
Fee's start after 6 months of no activity	
FOREIGN ATM FEE	\$1



# Certificates of Deposit Accounts

- Interest compounded and credited monthly
- Interest payment options available
- Competitive rates with the convenience of automatic renewal



Earn more with a higher interest rate. Call us and ask us about any CD specials we are running.

CD Term	Minimum Balance to open	Minimum Daily Balance to obtain APY	Rate	Annual Percentage Yield (APY)	Early Withdrawal Penalty
30 Days	\$ 500.00	\$ 500.00	0.10%	0.10%	Equal to 30 days interest
90 Days	\$ 500.00	\$ 500.00	0.20%	0.20%	Equal to 90 days interest
6 Months	\$ 500.00	\$ 500.00	0.30%	0.30%	Equal to 90 days interest
12 Months	\$ 500.00	\$ 500.00	0.50%	0.50%	Equal to 90 days interest
15 Months	\$ 500.00	\$ 500.00	0.75%	0.75%	Equal to 180 days interest
18 Months	\$ 500.00	\$ 500.00	0.60%	0.60%	Equal to 180 days interest
24 Months	\$ 500.00	\$ 500.00	0.70%	0.70%	Equal to 180 days interest
30 Months	\$ 500.00	\$ 500.00	0.80%	0.80%	Equal to 180 days interest
36 Months	\$ 500.00	\$ 500.00	1.00%	1.00%	Equal to 180 days interest
48 Months	\$ 500.00	\$ 500.00	1.03%	1.03%	Equal to 180 days interest
60 Months	\$ 500.00	\$ 500.00	1.08%	1.09%	Equal to 180 days interest

## CD Specials

Beat your rate! If you can find a better rate, we will beat it by .05!\*\*\*





# Personal Checking Accounts

Giving you full control of your finances like never before! Check out all of our account options to see what fits best for you. All of our checking products come with Online Banking, Mobile Banking, Text Message Alerts, ATM/Debit Cards, Bill Pay and much more!

[Frequently Asked Questions](#)



	<b>Peoples Checking</b>	<b>Vintage Checking</b>	<b>Elite Checking</b>
<b>Feature</b>	<i>Ideal everyday checking</i>	<i>For those 62 &amp; Better</i>	<i>High Yield Interest Checking</i>
<b>Min. to open</b>	\$100	\$100	\$500
<b>Annual Percentage Yield</b>	Non-interest bearing	Non-interest bearing	0.35% APY*
<b>Service Charge</b>	\$10	\$5	\$10
<b>How to avoid Service Charge</b>	\$100 avg. balance per statement cycle	\$100 avg. balance per Statement cycle	\$500 avg. balance per statement cycle
<b>Requirements</b>	None	None	ACH per statement cycle
<b>Debit Card</b>	Yes, with EMV Security	Yes, with EMV Security	Yes, with EMV Security
<b>ATM</b>	Access to 16,000 ATMs in 14 States with no surcharge	Access to 16,000 ATMs in 14 States with no surcharge	Access to 16,000 ATMs in 14 States with no surcharge
<b>Checks</b>	1 Box of starter checks free at account opening	1 Box of checks free annually	Unlimited Checks for Life of account
<b>Transactions</b>	Unlimited	Unlimited	Unlimited

All Checking accounts come with:





## Online Banking Login

Access ID



Passcode

Log In

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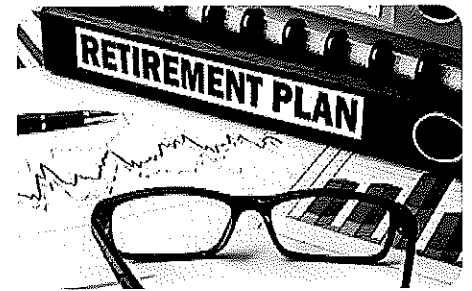
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# Individual Retirement Accounts

**Start planning for your retirement today! We offer a wide range of rates and terms to meet your retirement goals!**

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## IRA Account

- The minimum deposit required to open this account is \$1000
- Deposits are not allowed during the term of the IRA
- Early withdrawal penalties
- Automatic renewal
- Interest is credited to the IRA quarterly

\*Consult with a tax advisor

## All IRA accounts come with:

- ✓ Mobile App
- ✓ Online Banking with Funds Manager
- ✓ Receive Text Message Alerts For All Account Activity
- ✓ Balance Insured Up to FDIC Applicable Limits

**For complete information, refer to our Truth in Savings disclosure available at any retail location.**



**BBB Rating: A+**  
As of 2/17/2023  
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# Personal Savings

No matter what your financial goals are, Peoples Bank & Trust Co. has options for you. Build your wealth, save for a rainy day and take control of your future. Choose from products designed with your best interest in mind:

[Frequently Asked Questions](#)



Feature	Peoples Savings <i>Ideal savings</i>	Vintage Savings <i>For those 62 &amp; Better</i>	Elite Savings <i>High Yield Interest Savings</i>
Min. to open	\$25	\$25	\$500
Annual Percentage Yield*	.25% APY	.25% APY	.35% APY**
Service Charge	\$10	\$5	\$10
How to avoid Service Charge	\$25 avg. balance per statement cycle	\$25 avg. balance per statement cycle	\$500 avg. balance per statement cycle
Requirements	None	Age 62 and better	None
Transactions**	Limits Apply	Limits Apply	Limits Apply

## All Savings accounts come with:

- Online and Mobile Bill Pay
- Mobile App Available with Remote Deposit Ability
- Balance Insured Up to FDIC Applicable Limits
- Receive Text Message Alerts For All Account Activity
- Online Banking with Funds Manager

For complete information, refer to our Truth in Savings disclosure available at any retail location.

\*Annual Percentage Yield = APY is accurate as of 5/9/2019. Terms and conditions are subject to change without notification. Interest rate shown is a variable rate that may change after the account is opened. Fees could reduce earnings. No broker deposits. To open Elite Savings account, you must open account with \$500 of new money. New money is money that is not already deposited in Peoples Bank & Trust Co. 3rd Party Internet / data / message fees may apply for text message alerts, online banking, mobile app, bill pay, funds manager. \*\* Federal Regulation D (Reg D) limits withdrawals or transfers from savings and money market accounts to six (6) per monthly statement cycle. If you exceed the federal limits on withdrawals, you will be notified, charged, and your account may be converted to another type of account.





## Online Banking Login

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# Business Checking Accounts

From checking needs to credit needs, Peoples Bank & Trust Co. knows no two businesses are exactly alike. Ask about the best way to manage your operating account. Your success is our business, build a relationship with trust.

[Frequently Asked Questions](#)



	<b>Peoples Business Checking</b>	<b>Community Checking</b>	<b>Elite Business Checking</b>
<b>Feature</b>	<i>Sole proprietorships, start-ups and small businesses</i>	<i>Nonprofit organizations and small civic and community organizations.</i>	<i>Businesses that need the ability to maximize their interest income</i>
<b>Min. to open</b>	\$100	\$100	\$5000
<b>Annual Percentage Yield</b>	Non-interest bearing	Non-interest bearing	0.35% APY*
<b>Service Charge</b>	\$10	\$5	\$10
<b>How to avoid Service Charge</b>	\$100 avg. balance per statement cycle	\$100 avg. balance per Statement cycle	\$5,000 avg. balance per statement cycle
<b>Requirements</b>	None	None	ACH per statement cycle
<b>Debit Card</b>	Yes, with EMV Security	Yes, with EMV Security	Yes, with EMV Security
<b>ATM</b>	Access to 16,000 ATMs in 14 States with no surcharge	Access to 16,000 ATMs in 14 States with no surcharge	Access to 16,000 ATMs in 14 States with no surcharge
<b>Transactions</b>	Unlimited	Unlimited	Unlimited

All Checking accounts come with:

✔ Chip Protected Card with Fraud Guard Security    ✔ Online Banking with Bill Pay

✔ Mobile App Available with Remote Deposit Ability

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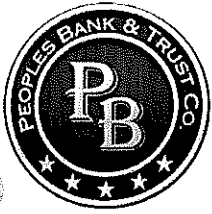
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**BBB Rating: A+**  
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NMLS# 412564 | Routing #103103516



# PEOPLES BANK & TRUST CO.

Member FDIC - 2400 NW 178<sup>th</sup> St., Edmond, Oklahoma 73012

[www.PeoplesBankUSA.com](http://www.PeoplesBankUSA.com)

Phone 405-531-9420 Fax (214)-292-2078

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## **Loan Types Offered**

- Agricultural
- Consumer
- Business
- Real Estate (Commercial, Construction, agricultural)
- Fixed and Variable products
- Single payment, amortizing and balloon payments

## **Deposit types offered**

- Checking
- Savings
- CD
- IRA

## **Bank Loan Fees**

- Origination Fee of the greater of \$55 or 1% of loan amount
- Real Estate appraisal fee (various)



# PEOPLES BANK & TRUST CO.

Member FDIC - PO Box 40 - Ryan, Oklahoma 73565

[www.PeoplesBankUSA.com](http://www.PeoplesBankUSA.com)

Phone 580-757-2409 Fax (214)-292-2078

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Listed below are just a few of the loans that we offer to our customers.

- **Automoblies, Boats and Other recreational vehicles**
- **Construction loans and lot financing:** Finance the construction of owner-occupied or 1-4 family properties
- **Deposit Secured Loans:** Take that dream vacation or consolidate existing credit while saving time and money
- **Secured Commercial loans:** Loans designed to assist with capital needs
- **Secured Lines of Credit:** The lines of credit are designed to assist with short-term capital needs and business expansion.
- **Real Estate secured Commercial loans:** Financing of Residential development projects including subdivisions, single family and multi-family housing; Office and retail projects to licensed contractors; Plants and facilities financing.
- **SBA Loans Programs**
- **Secured Ag Loans:** Loans designed to assist with capital needs.
- **Secured Operating:** The lines of credit are designed to assist with short-term capital needs and business expansion.
- **Real estate secured farm loans:** Financing of Agricultural Real Estate.
- **FSA Loan Programs:** Designed to help establish, expand and strengthen your farm or ranch.
- **USDA Loan Programs:** Designed to help a variety of rural applications.



# **PUBLIC DISCLOSURE**

June 24, 2019

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Peoples Bank and Trust Company  
Certificate Number: 2331

517 Washington Street  
Ryan, Oklahoma 73565

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

1601 Bryan Street, Suite 1410  
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**. An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

A satisfactory record regarding the Lending Test supports the overall rating. Bank management did not request consideration of its investments and services, nor did examiners identify any discriminatory or other illegal credit acts or practices. Therefore, these considerations did not affect the overall rating. The following points summarize the bank's performance under the applicable test, discussed in detail elsewhere.

- The bank's loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the assessment areas' credit needs.
- The bank originated a majority of the loans reviewed within its assessment areas.
- The geographic distribution reflects an excellent dispersion of loans throughout the assessment areas.
- The bank achieved a reasonable record regarding its borrower profile loan distribution.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

## SCOPE OF EVALUATION

### ***General Information***

This evaluation covers the period from the prior evaluation dated August 14, 2017, to the current evaluation dated June 24, 2019. Examiners used the Interagency Small Institution Examination Procedures to evaluate Peoples Bank and Trust Company's CRA performance. These procedures include the CRA Small Bank Lending Test.

The Lending Test considered the institution's performance according to the following criteria.

- Loan-to-deposit ratio (LTD)
- Assessment area concentration
- Geographic distribution
- Borrower profile
- Response to CRA-related complaints

### ***Multiple Assessment Areas***

The bank operates in two assessment areas, located in the State of Oklahoma, as more fully described under the Description of Assessment Areas. Examiners applied full-scope procedures to the Oklahoma City Metropolitan Statistical Area (MSA) assessment area (AA) and the Oklahoma Non-MSA assessment area, after contemplating all considerations in outstanding guidance.

The following table shows that the institution generated a majority of its loans in the Oklahoma City MSA AA, similar to the percentage of deposits gathered in this area. Examiners weighed performance in each area consistent with the areas' level of lending as reflected in the following table. Consequently, examiners weighed performance in the Oklahoma City MSA AA heavier when arriving at applicable conclusions.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Oklahoma City MSA AA	36,951	66.6	16,102	48.3	1	50.0
Oklahoma Non-MSA AA	18,517	33.4	17,262	51.7	1	50.0
<b>Total</b>	<b>55,468</b>	<b>100.0</b>	<b>33,364</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

*Source: Bank Records and FDIC Summary of Deposits (06/30/2018)*

### ***Loan Product Choice***

For the Lending Test, CRA Small Bank procedures require examiners to determine the bank's major product lines from which to sample, and as an initial matter, examiners may select from among the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the lending activity for the most recent calendar year by loan type.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>Dollar Amount \$(000)</b>	<b>Percent %</b>	<b>Number</b>	<b>Percent %</b>
Construction and Land Development	409	3.0	4	6.6
1-4 Family Residential	569	4.1	7	11.5
Agricultural	2,734	19.8	15	24.6
Commercial and Industrial	8,870	64.3	19	31.1
Consumer Purpose	114	0.8	12	19.7
Other	1,099	8.0	4	6.5
<b>Gross Loans</b>	<b>13,795</b>	<b>100.0</b>	<b>61</b>	<b>100.0</b>
<i>Source: 2018 Bank Data</i>				

Considering the dollar volume and number of loans originated during 2018, as well as management's stated business strategy, examiners determined that the bank's major product lines consisted of commercial loans at 64.3 percent and agricultural loans at 19.8 percent of loans originated by dollar volume in 2018.

Examiners selected the universe of small business and small farm loans originated during the period of January 1, 2018, through December 31, 2018. These loans are considered representative of the bank's performance during the entire evaluation period. This evaluation considered 16 small business loans totaling \$7,752,890 and 13 small farm loans totaling \$1,835,468, originated in 2018. D&B data provided a standard of comparison for the small business and small farm loans reviewed. No other loan types, such as 1-4 family residential or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

Additionally, examiners analyzed all four small farm loans originated in 2017, to ensure a sufficient number of loans were available to yield meaningful conclusions. As such, the geographic distribution and the borrower profile analyses do not reflect the original universes previously discussed. Further analysis of the bank's 2018 loan originations, revealed that 99.0 percent by dollar volume of commercial loans were originated in the Oklahoma City MSA assessment area. Additionally, 100.0 percent of the agricultural loans were originated in the Oklahoma Non-MSA assessment area. Consequently, the Oklahoma City MSA assessment area conclusions only considered small business lending and the Oklahoma Non-MSA assessment area conclusions considered only small farm lending.

### ***Loan Product Weighting***

Examiners considered the universe by dollar volume and number of the loans reviewed, as well as management's stated business strategy to determine the weighting applied to each loan category, when arriving at applicable conclusions. As seen in the following table, small business loans represent a majority of the loan categories reviewed. Therefore, examiners assigned more weight to small business lending when arriving at overall conclusions.

<b>Universes of Loan Categories Reviewed</b>				
<b>Loan Category</b>	<b>\$(000)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Small Business	7,753	64.9	16	53.3
Small Farm	1,835	35.1	13	46.7
<b>Total Loans</b>	<b>9,588</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>
<i>Source: 2018 Bank Data</i>				

For the Lending Test, examiners reviewed the number and dollar volume of small business and small farm loans. This evaluation presents both number and dollar volume of loans; however, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses and farms served.

## DESCRIPTION OF INSTITUTION

### ***Background***

Peoples Bank and Trust Company is headquartered in Ryan, Jefferson County, Oklahoma. The institution has no banking related affiliates or subsidiaries. The institution received a “Needs to Improve” rating at its previous FDIC Performance Evaluation based on Interagency Small Institution Examination Procedures dated August 14, 2017. The bank did not close any branches, and no merger or acquisition activities occurred since the previous evaluation. The bank opened a new branch in Edmond, Oklahoma County, Oklahoma, in September 2017.

### ***Operations***

Peoples Bank and Trust Company operates one full-service branch office, in addition to its main office in southern Oklahoma. The bank discontinued its secondary-market mortgage operations at year-end 2018; and currently offers commercial, agricultural, and consumer loans, primarily focusing on commercial lending. The institution provides a variety of deposit services including checking, savings, money market accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, and four automated teller machines (ATM).

### ***Ability and Capacity***

The following table shows that assets totaled approximately \$41 million as of March 31, 2019, and included total loans and leases of \$25 million and securities totaling \$3 million. Since the previous evaluation, total assets increased 26.1 percent, net loans increased 19.7 percent, and total deposits increased 42.7 percent. As of March 31, 2019, the bank reported a Return on Average Assets of -5.4 percent and a Tier 1 Leverage Capital Ratio of 13.3 percent.

<b>Asset Distribution</b>		
<b>Asset Category</b>	<b>Dollar Amount \$(000s)</b>	<b>Percent of Total Assets (%)</b>
Cash	1,325	3.2
Securities	2,808	6.8
Federal Funds Sold	8,555	20.7
Net Loans & Leases	24,734	59.9
Premises & Fixed Assets	2,038	4.9
Other Real Estate Owned	134	0.3
Intangible Assets	0	0.0
Other Assets	1,724	4.2
<b>Total Assets</b>	<b>41,318</b>	<b>100.0</b>

*Source: Report of Condition (03/31/2019)*

The mix of outstanding loans as of March 31, 2019, seen in the following table, reflects a similar distribution previously discussed under the Scope of Evaluation with commercial loans at 60.4 percent representing the largest loan type followed by agricultural loans at 21.1 percent representing the second largest loan type.

<b>Loan Portfolio Distribution as of 03/31/2019</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction and Land Development	1,201	4.8
Secured by Farmland	2,196	8.7
1-4 Family Residential	2,166	8.6
Multi-family (5 or more) Residential	0	0.0
Commercial Real Estate	11,301	44.8
<b>Total Real Estate Loans</b>	<b>16,864</b>	<b>66.9</b>
Commercial and Industrial	3,949	15.6
Agricultural	3,135	12.4
Consumer	230	0.9
Obligations	1,060	4.2
Other	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>25,238</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the assessment areas' credit needs.



## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Peoples Bank and Trust designated two noncontiguous assessment areas: 1) Oklahoma City MSA assessment area and 2) Oklahoma Non-MSA assessment area. Both of the bank's assessment areas conform to CRA regulatory requirements.

### ***Overall Description***

According to 2015 American Community Survey (ACS) data, the combined assessment areas contained 33 tracts with the following income designations: 4 moderate-, 11 middle-, and 18 upper-income census tracts. The following sections discuss demographic and economic information for each assessment area.

### **Oklahoma City MSA Assessment Area**

The Oklahoma City MSA assessment area includes 29 tracts in northwestern Oklahoma County. The bank operates one full-service location and an ATM, in an upper-income census tract in this assessment area.

### ***Economic and Demographic Data***

The assessment area encompasses 29 census tracts reflecting the following income designations according to 2015 ACS Data: 3 moderate-, 8 middle-, and 18 upper-income tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Oklahoma City MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	10.3	27.6	62.1	0.0
Population by Geography	149,237	0.0	7.0	22.8	70.2	0.0
Housing Units by Geography	59,167	0.0	7.9	24.2	67.9	0.0
Owner-Occupied Units by Geography	39,112	0.0	3.8	19.6	76.6	0.0
Occupied Rental Units by Geography	16,245	0.0	17.1	34.3	48.6	0.0
Vacant Units by Geography	3,810	0.0	11.7	27.6	60.7	0.0
Businesses by Geography	14,599	0.0	4.5	26.0	69.5	0.0
Farms by Geography	383	0.0	7.3	16.2	76.5	0.0
Family Distribution by Income Level	39,101	10.4	11.1	17.7	60.8	0.0
Household Distribution by Income Level	55,357	14.5	10.1	15.2	60.2	0.0
FFIEC-Estimated Median Family Income for 2018 \$69,300				Median Housing Value		\$206,974
				Median Gross Rent		\$1,011
				Families Below Poverty Level		5.4%

*Source: 2015 ACS Data and 2018 D&B Data*  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

The analysis of small business loans under the borrower profile criterion compares the distribution of businesses by gross annual revenue (GAR) level. According to 2018 D&B data, there were 14,599 businesses operating in the assessment area. GARs for these businesses are below.

- 88.1 percent have a GAR of \$1 million or less
- 4.5 percent have a GAR of more than \$1 million
- 7.4 percent have GARs of unknown revenues

Service industries represent the largest portion of businesses at 44.6 percent; followed by non-classified establishments (14.7 percent); finance, insurance, and real estate (13.7 percent); retail trade (9.6 percent), and construction (6.1 percent). In addition, 68.9 percent of area businesses employ four or fewer employees, and 92.4 percent operate from a single location. Major employers in the assessment area include Integris Health, Mercy Hospital, OGE Energy Corp, and University of Central Oklahoma.

Data obtained from the U. S. Bureau of Labor and Statistics indicates that the 2018 year-end unemployment rate was 3.1 percent for the State of Oklahoma. Oklahoma County recorded an unemployment rate of 3.1 percent for the same period.

### ***Competition***

The assessment area is highly competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2018 there were 56 financial institutions operating 243 full-service branches within the bank's assessment area. Of these institutions, Peoples Bank and Trust Company ranked 48<sup>th</sup> with 0.1 percent deposit market share. Mortgage and finance companies also operate in the area, adding to the level of competition. Overall, this level of competition still allows for lending opportunities.

### ***Community Contact***

As part of the evaluation process, examiners contact third parties active in the assessment areas to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners contacted a representative of an economic development organization that serves the assessment area. The contact noted steady economic conditions. The contact stated that the primary credit needs is financing for retail, small, and entrepreneurial businesses. In addition, the contact indicated that several opportunities exist for local financial institutions to participate in this market. The contact also mentioned that banks in the area are very competitive and meet the credit needs of the area.

### ***Community Credit Needs and Opportunities***

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business lending represents the primary credit need of the assessment area.

## Oklahoma Non-MSA Assessment Area

The Oklahoma Non-MSA assessment area includes Jefferson County in its entirety and one census tract in Cotton County. Cotton County is part of the Lawton Metropolitan Statistical Area (MSA). Since the bank does not operate an office in Cotton County and the single census tract in Cotton County does not extend substantially beyond the Non-MSA area, the Lending Test will analyze data as one combined assessment area. The bank operates its main office (in a moderate-income census tract) and three ATMs in this assessment area.

### *Economic and Demographic Data*

The assessment area encompasses four census tracts reflecting the following income designations according to 2015 ACS Data: 1 moderate- and 3 middle-income tracts. Since the previous evaluation, two of the three middle-income census tracts were designated as underserved. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Oklahoma Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	75.0	0.0	0.0
Population by Geography	8,727	0.0	18.9	81.1	0.0	0.0
Housing Units by Geography	4,717	0.0	20.4	79.6	0.0	0.0
Owner-Occupied Units by Geography	2,486	0.0	19.7	80.3	0.0	0.0
Occupied Rental Units by Geography	939	0.0	16.9	83.1	0.0	0.0
Vacant Units by Geography	1,292	0.0	24.4	75.6	0.0	0.0
Businesses by Geography	341	0.0	15.8	84.2	0.0	0.0
Farms by Geography	60	0.0	18.3	81.7	0.0	0.0
Family Distribution by Income Level	2,305	27.7	20.1	19.4	32.8	0.0
Household Distribution by Income Level	3,425	30.4	18.4	16.8	34.4	0.0
FFIEC-Estimated Median Family Income for 2018		\$69,300	Median Housing Value \$58,169 Median Gross Rent \$506 Families Below Poverty Level 16.7%			
<i>Source: 2015 ACS Data and 2018 D&amp;B Data</i> (*) The NA category consists of geographies that have not been assigned an income classification.						

The analysis of small farm loans under the Borrower Profile criterion compares the distribution of farms by GAR level. According to 2018 D&B data, there were 60 farms operating in the assessment area. GARs for these farms are below.

- 96.6 percent have a GAR of \$1 million or less
- 1.7 percent have a GAR of more than \$1 million
- 1.7 percent have GARs of unknown revenues

Service industries represent the largest portion of businesses at 30.4 percent; followed by agricultural, forestry, & fishing (15.0 percent); non-classified establishments (12.5 percent); public administration (10.5 percent); retail trade (9.2 percent); finance, insurance, and real estate (6.7 percent); and transportation, communication (6.2 percent). Major employers in the assessment area include public schools and various oil and gas companies.

Data obtained from the U. S. Bureau of Labor and Statistics indicates that the 2018 year-end unemployment rate was 3.1 percent for the State of Oklahoma. Jefferson County and Cotton County recorded unemployment rates of 3.3 percent and 3.1 percent, respectively for the same period.

### ***Competition***

The assessment area is minimally competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2018, there were five financial institutions operating 21 full-service branches within Jefferson County. Of these institutions, Peoples Bank and Trust Company ranked fifth with a 14.5 percent deposit market share.

### ***Community Credit Needs and Opportunities***

Considering information obtained from bank management as well as demographic and economic information, examiners concluded that the primary credit need of this assessment area is small farm lending.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Peoples Bank and Trust Company demonstrated a satisfactory record regarding the Lending Test. Reasonable borrower profile performance, as well as a majority of the loans reviewed originated inside the assessment areas, primarily support this conclusion. In addition, the bank exhibited a reasonable record regarding its LTD ratio.

### Loan-to-Deposit Ratio

The bank exhibited a reasonable record regarding its LTD ratio. Reasonable performance regarding the bank's overall level supports this conclusion. Examiners focused on the overall level as examiners were unable to identify comparable institutions.

### *Overall Level*

The bank's LTD ratio, calculated from Call Report data, averaged 71.3 percent over the past seven calendar quarters from September 30, 2017, to March 31, 2019. The bank's quarterly net LTD ratios ranged from a low of 56.8 percent as of March 31, 2018, to a high of 85.5 percent as of September 30, 2018, with a relatively increasing trend. Within the context of the noted considerations, the overall level of the bank's average, net LTD ratio reflects reasonable performance.

### Assessment Area Concentration

The institution originated a majority of the loans reviewed within its assessment areas. Examiners considered the bank's asset size, business strategy, and loan products reviewed relative to the assessment areas' size and credit needs when arriving at this conclusion.

### *Small Business Loans*

The following table shows that the bank originated a majority of the small business loans reviewed, by number and dollar volume, within the assessment areas. Weighing both measures equally, the bank originated a majority of the small business loans reviewed inside its assessment areas.

### *Small Farm Loans*

The table also shows that the bank originated a majority of the small farm loans reviewed, by number, within the assessment areas. In addition, the institution originated a substantial majority of the small farm loans reviewed, by dollar volume, within the assessment areas. Weighing both measures equally, the institution originated a majority of its small farm loans inside the assessment areas.

<b>Lending Inside and Outside the Assessment Areas</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total</b>	<b>Dollar Amount of Loans</b>				
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		<b>Total</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	
Small Business	11	68.8	5	31.2	16	4,583	59.1	3,170	40.9	7,753
Small Farm	16	94.1	1	5.9	17	2,479	91.3	237	8.7	2,716

*Source: 2017 and 2018 Bank Records*

### **Geographic Distribution**

The institution achieved an excellent record regarding its geographic distribution. Excellent small business performance outweighed reasonable small farm lending performance to support this conclusion. As previously noted, small business loans received more weight when arriving at the overall conclusions.

Examiners considered the loan categories reviewed relative to the available comparative data and any performance context issues. There are no low-income census tracts in the bank's assessment areas; therefore, examiners focused on the percentages by the number of loans originated in moderate-income census tracts when arriving at conclusions. This factor only considered loans granted inside the bank's assessment areas.

#### ***Small Business Loans***

The geographic distribution of small business loans reflects excellent performance. Excellent performance in the Oklahoma City MSA assessment area supports this conclusion. As noted, examiners focused on the bank's small business lending performance in the Oklahoma City MSA assessment area.

#### **Oklahoma City MSA Assessment Area**

The following table shows the bank's performance in moderate-income census tracts exceeds demographic data by 15.5 percentage points, reflecting excellent performance. Given the bank's performance in moderate-income census tracts, the geographic distribution of small business loans reflects excellent performance in the Oklahoma City MSA assessment area.

<b>Geographic Distribution of Small Business Loans Oklahoma City MSA Assessment Area</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0	0.0	0	0.0
Moderate	4.5	2	20.0	614	12.7
Middle	26.0	4	40.0	3,241	67.1
Upper	69.5	4	40.0	974	20.2
Not Available	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>4,829</b>	<b>100.0</b>

*Source: 2018 D&B Data and 2018 Bank Data*

***Small Farm Loans***

The geographic distribution of small farm loans reflects reasonable performance. Reasonable small farm lending performance in the Oklahoma Non-MSA assessment area supports this conclusion. As noted, examiners focused on the bank’s small farm lending performance in the Oklahoma Non-MSA assessment area.

***Oklahoma Non-MSA Assessment Area***

The following table shows that in the moderate-income census tract the bank’s performance is comparable to demographic data, reflecting reasonable performance. Given the bank’s performance in moderate-income census tracts, the geographic distribution of small farm loans reflects reasonable performance in the Oklahoma Non-MSA assessment area.

<b>Geographic Distribution of Small Farm Loans OK Non-MSA Assessment Area</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.0	0	0.0	0	0.0
Moderate	18.3	3	18.8	509	20.5
Middle	81.7	13	81.2	1,970	79.5
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>2,479</b>	<b>100.0</b>

*Source: 2018 D&B Data; 2017 and 2018 Bank Data*

**Borrower Profile**

The institution achieved a reasonable record regarding its borrower profile loan distribution. Reasonable small business and small farm lending performance support this conclusion. As previously noted, small business loans received more weight when arriving at overall conclusions.

Examiners considered the loan categories reviewed relative to the available comparative data and any performance context issues. This factor only considered loans granted inside the assessment areas. Examiners focused on the bank’s overall levels to businesses and farms with gross annual revenues of \$1 million or less when arriving at this conclusion. The entities GARs define the borrowers’ profiles for this review.

***Small Business Loans***

The distribution of small business loans based on the borrowers’ profiles reflects reasonable performance. Reasonable performance in the Oklahoma City MSA assessment area supports this conclusion. As noted, examiners focused on the bank’s small business lending performance in the Oklahoma City MSA assessment area.

***Oklahoma City MSA Assessment Area***

The distribution of small business loans based on the borrowers’ profiles reflects reasonable performance in the Oklahoma City MSA assessment area. The following table shows that 70.0 percent of the small business loans by number, were originated to businesses with GARs of \$1

million or less, reflecting reasonable performance. The table also shows that the bank granted 50.0 percent of the loans to the two smallest revenue categories, further supporting reasonable performance.

<b>Distribution of Small Business Loans by Gross Annual Revenues Oklahoma City MSA Assessment Area</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	50.2	4	40.0	987	20.5
\$100,000 - \$249,999	27.8	1	10.0	315	6.5
\$250,000 - \$499,999	6.6	0	0.0	0	0.0
\$500,000 - \$1,000,000	3.5	2	20.0	982	20.3
<b>Subtotal ≤ \$1,000,000</b>	<b>88.1</b>	<b>7</b>	<b>70.0</b>	<b>2,284</b>	<b>47.3</b>
> \$1,000,000	4.5	3	30.0	2,545	52.7
Revenue Not Available	7.4	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>4,829</b>	<b>100.0</b>

*Source: 2018 D&B Data and 2018 Bank Data*

### ***Small Farm Loans***

The distribution of small farm loans based on the borrowers' profiles reflects reasonable performance. Reasonable performance in the Oklahoma Non-MSA assessment area supports this conclusion. As noted, examiners focused on the bank's small farm lending performance in the Oklahoma Non-MSA assessment area.

### ***Oklahoma Non-MSA Assessment Area***

The distribution of small farm loans based on the borrowers' profiles reflects reasonable performance in the Oklahoma Non-MSA assessment area. The following table shows that 75.0 percent of the small farm loans by number, were originated to farms with GARs of \$1 million or less, reflecting reasonable performance. The table also shows that the bank granted 68.8 percent of the loans to the two smallest revenue categories, further supporting reasonable performance.

<b>Distribution of Small Farm Loans by Gross Annual Revenues OK Non-MSA Assessment Area</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	51.7	4	25.0	748	30.2
\$100,000 - \$249,999	28.3	7	43.8	974	39.3
\$250,000 - \$499,999	13.3	1	6.2	305	12.3
\$500,000 - \$1,000,000	3.3	0	0.0	0	0.0
<b>Subtotal ≤ \$1,000,000</b>	<b>96.6</b>	<b>12</b>	<b>75.0</b>	<b>2,027</b>	<b>81.8</b>
> \$1,000,000	1.7	2	12.5	415	16.7
Revenue Not Available	1.7	2	12.5	37	1.5
<b>Total</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>2,479</b>	<b>100.0</b>

*Source: 2018 D&B Data, 2017 and 2018 Bank Data*



### **Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this performance factor did not affect the Lending Test rating.

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall rating.

## 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.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family 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).

**Family Income:** Includes the income of all members of a family that are age 15 and older.

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Disclosure Loan Application Register (HMDA LAR):** The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

**Home Mortgage Loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase 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.

**Household Income:** Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, 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.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area:** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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.

**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.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

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

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

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.